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#### About NATAS

The National Association of Travel Agents Singapore (NATAS) was founded in May 1979 and its vision is to be a world-class association leading and shaping the travel industry. As a national body, NATAS aims to represent all travel agents licensed by the Singapore Tourism Board (STB).

As an industry-lead body, the Association leads travel excellence by setting and regulating standards of professionalism and ethical conduct of its members. It is the voice of the industry and spearheads education and training. NATAS also aims to promote and foster goodwill, cooperation and understanding in the travel industry.



For more information, please visit [www.natas.travel](http://www.natas.travel)  
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# Travel Guard®

... for all the right reasons.



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AHTR515-05/14

# PROTECT YOUR IMMEDIATE NEEDS IN TIMES OF CRISIS



Mrs Tan fell off the steps during her hotel stay in Phuket, Thailand. She sustained a closed trimalleolar fracture and dislocated her left ankle. Fortunately, she purchased Travel Guard Superior Plan.

Travel Guard Assistance acted swiftly by getting its in-house medical team to assess and monitor Mrs Tan’s medical condition, arranging the Guarantee of Payment to the hospital in Phuket and provided timely updates to her family. Her return flight was also upgraded to business class so that she could elevate her injured lower limb.

We are writing to express our thanks and appreciation to your Travel Guard team who helped us get through a difficult and scary time after my fall in Phuket. The operation brought much emotional distress to my husband and me, especially in a foreign country.

We are grateful for your team who worked closely with your provider in getting the Guarantee of Payment to the hospital so I could have my operation with a peace of mind. They constantly followed up with my condition and were prompt in providing assistance to our enquiries.

Special thanks for the support during our ordeal. We are greatly impressed with the service!

*Mr & Mrs S J Tan*

Names have been changed to protect the privacy of the insured.

For AIG, it was another satisfied customer. For the couple, it was a trip that was saved.

# TRAVEL WITH EASE OF MIND

AIG lets you travel the world with ease of mind. Travel Guard is the name for all travel products and services marketed by AIG. We will take care of your travel needs while you explore the world in complete freedom. Be it for a short business trip or an extended family holiday, we provide you with 24-hour worldwide comprehensive protection with our wide range of product benefits and services.

## Special Features

 24-Hr Medical Assistance	 ^ Unlimited Emergency Medical Evacuation (Section 7)	 Covers All Ages	 ^ Overseas Medical Expenses coverage up to \$32,000,000 (Section 1)
 Pays from the First Dollar	 ^ Covers Loss/ Delay of Baggage (Section 23, 25)	 ^ Covers in the event of Natural Disasters	 ^ Fraudulent Credit Card Usage (Section 22)
 ^ Disruption Benefits—Unused Entertainment Tickets/ Frequent Flyer Points (Section 37)	 ^ Reimburses Emergency Telephone Charges incurred Overseas (Section 13)	 Covers Leisure Amateur Sports	 ^ Covers Replacement Cost of Lost Travel Documents (Section 26)

## Hotline While You Are Overseas

We are just a phone-call away.  
Call Travel Guard hotline at  
**+65 6733 2552** for:  
• 24-hour Medical & Emergency Assistance  
• 24-hour Travel Information

^ Terms & conditions apply.

SUMMARY OF COVERAGE

Max. Benefits (\$\$)

SECTION	PREMIER	SUPERIOR	CLASSIC
MEDICAL AND TRAVEL BENEFITS			
1. <b>Medical Expenses Incurred Overseas for Sickness or Injury</b> <ul style="list-style-type: none"><li>Insured Person (under age 70 years)</li><li>Insured Person (age 70 years or older)</li><li>Insured Child in a Family Per Trip Plan</li></ul>	2,000,000 200,000 300,000	500,000 75,000 200,000	200,000 50,000 200,000
2. <b>Post Trip Medical Expenses Incurred in Singapore</b>			
2A (1) <b>For Injury sustained while Overseas</b>			
(2) <b>For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by Travel Guard</b> <ul style="list-style-type: none"><li>Insured Person (under age 70 years)</li><li>Insured Person (age 70 years or older)</li><li>Insured Child in a Family Per Trip Plan</li></ul>	50,000 5,000 10,000	25,000 2,500 10,000	10,000 1,000 10,000
2B <b>Medical treatment or follow-up medical treatment upon returning to Singapore for Sickness sustained while Overseas</b> <ul style="list-style-type: none"><li>Insured Person (under age 70 years)</li><li>Insured Person (age 70 years or older)</li><li>Insured Child in a Family Per Trip Plan</li></ul>	10,000 5,000 5,000	5,000 2,500 2,500	2,000 1,000 1,000
3. <b>Medical Expenses Incurred Overseas - Women's Benefit</b> Reimburses medical expenses incurred Overseas due to pregnancy-related sickness.	8,000	5,000	2,000
4. <b>Treatment by Physician</b>	500	300	100
5. <b>Overseas Hospital Income</b> Pays S\$200 for each continuous 24-hour period You are hospitalized during the trip due to injury or sickness sustained whilst Overseas.	50,000	30,000	10,000
6. <b>Hospital Income in Singapore</b> Pays S\$100 for each continuous 24-hour period You are hospitalized in Singapore due to injury or sickness sustained whilst Overseas.	1,000	1,000	500
7. <b>Emergency Medical Evacuation</b> Covers Travel Guard Emergency Medical Evacuation expenses.	Unlimited	Unlimited	500,000
Emergency medical evacuation can be costly .To be evacuated from New Zealand to Singapore can cost as much as USD\$200,000!			
8. <b>Repatriation</b> Covers Travel Guard expenses incurred for the return of Your mortal remains to Singapore in the event You suffer death during the Trip.	Unlimited	Unlimited	Unlimited
9. <b>Direct Repatriation</b>	Unlimited	Unlimited	Unlimited

SECTION	PREMIER	SUPERIOR	CLASSIC
10. <b>Hospital Visitation</b>	15,000	10,000	5,000
11. <b>Compassionate Visit</b>	10,000	5,000	3,000
12. <b>Child Protector</b>	10,000	5,000	3,000
13. <b>Emergency Telephone Charges</b> Reimburses You for telephone charges incurred for engaging the services of Travel Guard during a medical assistance/ emergency or to report to issuer for stolen or lost Payment Card(s).	300	250	100
14. <b>Automatic Extension of Policy Period</b> Automatically extends the Policy for up to 30 days from the date of expiry without additional charges if You are hospitalized or quarantined Overseas.	Yes	Yes	Yes

PERSONAL ACCIDENT BENEFITS			
15. <b>Accidental Death &amp; Permanent Disablement</b> <ul style="list-style-type: none"><li>Insured Person (under age 70 years)</li><li>Insured Person (age 70 years or older)</li><li>Insured Child in a Family Per Trip Plan</li></ul>	500,000 200,000 100,000	200,000 100,000 100,000	150,000 50,000 50,000
16. <b>Common Carrier Double Cover</b> <ul style="list-style-type: none"><li>Insured Person (under age 70 years)</li><li>Insured Person (age 70 years or older)</li><li>Insured Child in a Family Per Trip Plan</li></ul>	1,000,000 400,000 200,000	400,000 200,000 200,000	NA NA NA
17. <b>Child Education Grant</b> S\$5,000 per child, maximum 4 children.	20,000	20,000	NA

TRAVEL INCONVENIENCE BENEFITS			
18. <b>Travel Cancellation</b> Covers cancellation due to specified unexpected events occurring within 60 days before departure date.	15,000	10,000	5,000
What are considered unexpected events? <ul style="list-style-type: none"><li>Major Travel Events that prevent You from travelling to main destination</li><li>Death or Serious Injury/Sickness or compulsory quarantine of You or Your Relative or Travel Companion</li><li>Witness summons</li></ul>			

19. <b>Travel Postponement</b>	2,000	1,000	500
20. <b>Travel Cancellation due to insolvency</b> Covers loss of irrecoverable travel deposit or travel fares paid in advance in the event of insolvency of a NATAS registered travel agent from which You purchased the Trip.	5,000	3,000	1,000
21. <b>Travel Curtailment</b> Covers additional travel or accommodation expenses incurred or forfeited due to disruption of the Trip arising from specified events.	15,000	10,000	5,000

SECTION	PREMIER	SUPERIOR	CLASSIC
22. <b>Fraudulent Credit Card Usage</b>	1,000	1,000	1,000
23. <b>Personal Baggage including Laptop Computer</b> Covers loss or damage sustained Overseas to personal baggage.	8,000	5,000	3,000
24. <b>Jewellery Coverage</b>	1,000	500	100
25. <b>Baggage Delay</b> Pays \$200 for every full 6 consecutive hours of delay whilst Overseas. Pays S\$200 max whilst in Singapore.	1,000	1,000	1,000

Every year, 25 million bags are mishandled.11 mishandled bags for every 1,000 passengers.

26. <b>Travel Documents</b> Pays for cost of obtaining replacement passports, travel tickets and visa as well as additional hotel and travel expenses incurred to replace such lost travel documents due to robbery, burglary, theft or Natural Disasters. Loss of money due to theft is also covered (max. S\$300).	5,000	5,000	3,000
27. <b>Travel Delay</b> Pays S\$100 for every full 6 consecutive hours of delay whilst Overseas. Pays S\$100 max whilst in Singapore.	1,000	1,000	1,000
28. <b>Flight Diversion</b> Pays S\$100 for every full 6 consecutive hours of delay.	1,000	1,000	1,000
29. <b>Flight Overbooking</b>	100	100	NA
30. <b>Travel Misconnection</b>	500	200	200
31. <b>Kidnap &amp; Hostage</b>	10,000	5,000	3,000
32. <b>Personal Liability Abroad</b>	1,000,000	1,000,000	1,000,000

SUPPLEMENTARY BENEFITS			
33. <b>Golf Advantage</b> <ul style="list-style-type: none"> <li>Damage or Loss of Golfing Equipment</li> <li>Hole-in-One</li> <li>Loss of use of Green Fees</li> </ul>	750 250 250	500 250 250	500 NA NA
34. <b>Home Guard</b>	5,000	5,000	NA
35. <b>Car Rental Excess Charges and Return</b> Pays for excess or deductible which You become legally liable to pay due to loss or damage caused by an Accident to the rental vehicle during a Trip.	1,000	750	250

SECTION	PREMIER	SUPERIOR	CLASSIC
36. <b>Pet Care</b>	500	250	NA
37. <b>Disruption Benefits</b> Pays for unused portion of Entertainment Ticket or unused Frequent Flyer points used for redemption of benefits in the event that you are prevented from using the ticket or benefits due to specified events.	300	200	100
<div>I had to miss my trip to Disneyland due to an ankle fracture. But thanks to Travel Guard, I was reimbursed for my unused Disneyland admission ticket!</div>			
38. <b>Cover in the event of Terrorism</b>	Yes	Yes	Yes

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

PREMIUMS (\$\$)

		ZONE 1			ZONE 2			ZONE 3		
Length of trip	Plan type	Premier	Superior	Classic	Premier	Superior	Classic	Premier	Superior	Classic
1 – 3 days	Individual	47	34	26	64	45	33	89	64	43
	Family	118	85	65	160	112	82	223	160	108
4 – 6 days	Individual	60	42	31	78	55	40	110	80	61
	Family	150	105	78	195	138	100	275	198	153
7 – 10 days	Individual	80	56	38	106	75	51	128	93	75
	Family	200	140	95	265	188	128	320	232	188
11 – 14 days	Individual	107	73	51	130	91	64	165	120	100
	Family	268	182	128	325	228	160	412	298	250
15 – 22 days	Individual	138	93	69	162	110	82	218	148	123
	Family	345	232	172	405	275	205	545	370	308
23 – 31 days	Individual	168	113	92	202	138	100	250	180	156
	Family	420	282	230	505	345	250	625	450	390
Each additional week	Individual	35	24	19	45	32	26	48	38	27
	Family	88	60	48	113	80	65	120	95	68
Annual Multi-Trip Plan	Individual	NA	NA	NA	450	320	NA	630	420	NA
	Family				839 <b>NEW</b>	NA	NA	999 <b>NEW</b>	NA	NA

<b>ZONE 1</b>	Malaysia, Indonesia, Vietnam, Cambodia, Philippines, Brunei, Laos, Myanmar (All claims will be paid in Singapore)
<b>ZONE 2</b>	Zone 1, China, Hong Kong, Taiwan, Thailand, Macau, Maldives, Bangladesh, India, Mongolia, Pakistan, Sri Lanka, Bahrain, Kuwait, Qatar, Oman, the United Arab Emirates, Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Suriname, Uruguay, Venezuela
<b>ZONE 3</b>	Zone 1, Zone 2, Australia, Japan, Korea, New Zealand, Nepal, Tibet and the rest of the world (excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria)

FREQUENTLY ASKED QUESTIONS

FAQ 1: What is a Family Per Trip Plan?

A Family Per Trip Plan is for 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be legally related to either of the adults. The family must depart and return to Singapore together.

FAQ 2: What is an Annual Multi-Trip Plan?

Annual Multi-Trip Plan is for frequent travellers. It provides coverage for unlimited number of Overseas Trip made within the Policy year, provided that each Trip does not exceed 90 consecutive days. We have an Individual Annual Multi-Trip Plan and also a Family Annual Multi-Trip Plan. The Family Annual Multi-Trip Plan is for 2 adults that are legally married as husband and wife with any number of children legally related to one or both of the adults.

FAQ 3: Who is defined as a “Child”?

A Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning during the Policy period. For Family Per-Trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed. For Family Annual Multi-Trip Plan, the Child must be the natural or legal adopted Child of the 2 insured adults who are legally married to each other and the Child must be dependent on either or both of them for financial support and travelling with one or both of them on the entire Trip.

FAQ 4: What is the maximum period of coverage for an overseas trip?

- For Per Trip Policy: 182 consecutive days
- For Annual Multi-Trip Policy: 90 consecutive days for each overseas trip

FAQ 5: When does the coverage commence?

All coverage commences on departure from Singapore, except for the following:

Accidental Death & Permanent Disablement (Section 15) coverage commences 3 hours before You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore.

Travel Cancellation (Section 18) and/or Travel Postponement (Section 19) coverage commences 60 days before the departure date or the policy issuance date, whichever is

later. Section 20 coverage commences from the policy issuance date. But provided always that policy was purchased at least 3 days prior the departure date.

FAQ 6: What are some examples of “Major Travel Event”?

Natural disaster; epidemic or pandemic as declared by the World Health Organization; civil unrest resulting in cancellation of scheduled Common Carrier services; any event leading to airspace or multiple airport closure.

FAQ 7: What is an Extension of Policy?

A policy can be extended for up to 72 hours after expiry of the policy without you paying additional premium to us if for example due to natural disaster; epidemic or pandemic situation, civil unrest, airport or airspace closure, etc and you are not able to contact and notify us to extend the policy.

FAQ 8: Can I cancel my Per Trip Policy and get a refund of the premium?

No refund of premium is allowed once the Policy is issued.

FAQ 9: What are some of the general exclusions?

- Any loss, injury or damage arising from:
- Any Pre-existing Medical Condition
  - You participating in Extreme Sports or Sporting Activities
  - When You are not fit to travel or travelling against the advice of a Medical Practitioner
  - AIDS; mental and nervous disorders; suicide or self-inflicted injury
  - Pregnancy or childbirth (except Section 3 and Section 7)

FAQ 10: Are there any country exclusion?

We will not cover any travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Note: Please refer to Policy for the full terms, conditions and exclusions.