

Travel smart with the protection you choose



A travel insurance plan offering peace of mind for each journey.



THE REAL LIFE COMPANY

Whether you're a frequent flyer or on a journey of a lifetime, whether you're enjoying a family vacation or flying solo, we offer the protection you need.



The savvy traveller packs smart, gets the best deals and never leaves home without travel protection, because unforeseen setbacks need not ruin the journey. From trip cancellation protection to post-trip medical coverage, AIA Around The World Plus is the travel

insurance plan that offers comprehensive benefits even before you set off, with protection that lasts until after you return home.

Coverage to suit your needs

AIA Around The World Plus is one-size-fits-all, giving you flexibility to choose the coverage options that suit you.

- **Three levels of protection** – so you don't have to pay for more than you need
- **A single trip or a year of unlimited travel**
- **An individual or family plan**
- **Three areas of cover** – ASEAN, Asia, and worldwide

No medical examinations are required. Travel with an easy mind, knowing you are protected 24 hours a day, wherever you're going.

Valuable benefits shield against losses

Each time you travel, take flight with the assurance that we can compensate you for your travel losses. Why AIA? It's simple.

- Protection spanning every country¹
- All ages covered, from 2 weeks up
- Extensive coverage for accidental death and dismemberment, including accidental burns
- Up to 45 days² of follow-up treatment after your return
- Up to S\$2,000,000 coverage for medical expenses incurred overseas under the Premier Plan

BENEFITS (S\$)

Plan Type		Premier	Deluxe	Classic
Travel Benefits				
1	Travel Cancellation Reimburse pre-paid travel expenses if the trip is cancelled due to unexpected events such as death, serious illness and natural disaster	15,000	10,000	5,000
2	Travel Postponement Reimburse the necessary cost to postpone the pre-paid trip due to unexpected events such as death, serious illness and natural disaster	2,000	1,000	500
3	Travel Curtailment Reimburse additional travel or accommodation expenses incurred or travel or accommodation expenses pre-paid/forfeited due to disruption of the trip arising from unexpected events such as serious injury and hijack	15,000	10,000	5,000
4	Flight Diversion Pays S\$100 for every full 6 consecutive hours of delay	1,000	1,000	1,000
5	Travel Delay Pays S\$100 for every full 6 consecutive hours of delay while overseas and max. S\$100 if the delay occurs in Singapore	1,000	1,000	1,000
6	Flight Overbooking Pay once per trip when no alternative transportation is made available within 6 consecutive hours	100	100	N/A
7	Travel Missed Connection Pay once per trip when it is due to the late arrival of the incoming scheduled carrier and no onward transportation is made available within 6 consecutive hours	500	500	200
8	Insolvency of Travel Agent Reimburse the non-refundable travel deposits/pre-paid fares due to insolvency of the travel agent	5,000	3,000	1,000
9	Baggage Delay Pays S\$200 for every full 6 consecutive hours of delay while overseas and max. S\$200 while in Singapore	1,000	1,000	1,000
10	Loss of Baggage and Portable Computer Pays up to S\$800 per article/set/pair • Max. S\$1,000 for Laptops and Handheld Computers • Max. S\$500 for mobile phone	8,000	5,000	3,000
11	Jewellery Coverage	1,000	500	100
12	Travel Documents and Personal Money Max. S\$300 for loss of cash, travellers' cheques and/or banknotes	5,000	5,000	3,000
13	Fraudulent Credit Card Usage	1,000	1,000	1,000
14	Kidnap and Hostage Pays S\$250 per day for every 24 consecutive hours of being kidnapped while overseas ¹	10,000	5,000	3,000
15	Personal Liability Pays when you are legally liable to the third party for death, injury, accidental loss or damage to their property while overseas	1,000,000	1,000,000	1,000,000
Personal Accident Benefits				
16	Accidental Death, Accidental Dismemberment and Burns Refer to the indemnity schedule for the payout percentage • Below age 70 • Age 70 and above • Children	500,000 200,000 100,000	200,000 100,000 100,000	150,000 50,000 50,000
17	Public Transport Cover Pays upon accidental death while in a public transport overseas • Below age 70 • Age 70 and above • Children	500,000 200,000 100,000	200,000 100,000 100,000	N/A
18	Child Education Grant Pays S\$5,000 per child, max. 4 children ³ , in the event of accidental death of the Insured	5,000	5,000	N/A

Plan Type		Premier	Deluxe	Classic
Medical Expenses and Associated Benefits				
19	Medical Expenses Overseas⁴ <ul style="list-style-type: none"> • Below age 70 • Age 70 and above • Children 	2,000,000 200,000 300,000	500,000 75,000 200,000	200,000 50,000 200,000
20	Medical Expense Overseas – Women’s Benefit Reimburses medical expenses incurred overseas due to pregnancy-related sickness	8,000	5,000	2,000
21	Complementary Medical Reimbursement Reimburses medical expenses incurred overseas for treatment by a Complementary Medical Practitioner and expenses incurred for treatment or follow-up treatment in Singapore within 30 days of return	500	300	100
22	Post-Trip Medical Expense in Singapore a) For injury sustained while overseas; or sickness sustained while overseas and where emergency medical evacuation has been arranged by the External Service Provider, we will reimburse expenses incurred up to the benefit amount, up to 45 days of return <ul style="list-style-type: none"> • Below age 70 • Age 70 and above • Children b) For sickness sustained while overseas, we will reimburse expenses incurred up to the benefit amount, up to 30 days of return <ul style="list-style-type: none"> • Below age 70 • Age 70 and above • Children 	50,000 5,000 10,000 10,000 5,000 5,000	25,000 2,500 10,000 5,000 2,500 2,500	10,000 1,000 10,000 2,000 1,000 1,000
23	Hospital Confinement Overseas Pays S\$200 per day	50,000	30,000	10,000
24	Hospital Confinement in Singapore Pays S\$100 per day	1,000	1,000	500
25	Emergency Medical Evacuation	As Charged	As Charged	500,000
26	Repatriation of Mortal Remains	As Charged	As Charged	As Charged
27	Compassionate / Hospital Visit Pays for the travel charges of a relative or friend to visit you if you are hospitalised overseas or assist with the necessary arrangement if you die while overseas	15,000	10,000	5,000
28	Child Protector Pays for the travel charges of a relative or friend to accompany your child who is below 18 years old, back to Singapore if you are hospitalised overseas	10,000	5,000	3,000
29	Emergency Telephone Charges	300	250	100
Other Benefits				
30	Home Cover Covers household contents, jewellery, stamp, coin, medal collections and works of art	5,000	5,000	N/A
31	Car Rental Excess Charges and Return	1,000	750	250
32	Golf Cover <ul style="list-style-type: none"> • Damage / Loss of Golfing Equipment • Hole-in-One • Loss of Use of Green Fees 	750 250 250	500 250 250	500 N/A N/A
33	Pet Care Pays S\$50 for every full 6 hours of delay of fetching your pet from a pet hotel due to late arrival of your flight to Singapore	500	250	N/A
34	Disruption Benefit Pays for the unused portion of an entertainment ticket or unused Frequent Flyer points used for redemption of benefits if you are prevented from using the ticket or benefit while overseas due to specified events	300	200	100
35	Cover in the event of Terrorism	Yes	Yes	Yes
36	Automatic Extension on Policy Period Up to 30 days without additional charge if you are hospitalised or quarantined overseas	Yes	Yes	Yes

Note: Please refer to the policy contract for specific terms, conditions and exclusions.

Premium Rates (S\$ and not subject to GST)

Duration (Days)	Cover Type	ASEAN			Asia			Worldwide		
		Premier	Deluxe	Classic	Premier	Deluxe	Classic	Premier	Deluxe	Classic
1 – 3	Individual	45.45	35.30	25.20	61.50	43.40	38.30	85.80	60.50	45.35
	Family	121.95	81.70	68.55	153.30	106.90	82.65	223.80	162.30	109.85
4 – 6	Individual	57.45	40.40	29.25	74.70	52.40	43.35	105.90	78.70	65.50
	Family	152.25	100.80	74.60	186.45	132.10	98.80	275.25	189.50	157.25
7 – 10	Individual	76.65	53.50	37.30	105.90	73.60	55.45	123.00	92.80	75.60
	Family	193.50	136.10	96.75	254.10	181.40	131.05	330.60	231.80	187.45
11 – 14	Individual	105.90	70.60	50.40	131.10	89.70	66.55	161.25	118.00	102.80
	Family	273.15	179.40	131.05	320.55	219.70	162.25	415.20	290.30	248.95
15 – 22	Individual	143.10	96.80	72.60	161.25	111.90	88.70	226.80	148.20	128.00
	Family	357.75	240.90	178.40	418.35	282.20	212.65	544.20	383.00	319.50
23 – 31	Individual	174.45	116.90	96.75	209.70	140.10	104.85	259.05	184.50	162.25
	Family	436.50	292.30	240.85	519.00	357.80	262.05	643.05	462.60	405.15
Each additional week	Individual	36.30	25.20	20.20	46.50	33.30	27.25	49.50	39.30	28.25
	Family	91.80	62.50	49.40	117.00	82.70	67.55	125.10	98.80	70.55
Annual Multiple Trip	Individual	N/A			460.50	300.00	250.00	651.00	400.00	320.00
	Family				880.50	600.00	560.00	999.00	800.00	680.00

Accidental Death, Accidental Dismemberment and Burns Indemnity Schedule

No.	Event	% Insured Amount
1	Loss of Life	100
2	Permanent Total Disablement	150
3	Permanent total loss of sight of both eyes	150
4	Permanent total loss of sight of 1 eye	100
5	Loss of or the permanent total loss of use of 2 limbs	150
6	Loss of or the permanent total loss of use of 1 limb	125
7	Loss of or the permanent total loss of use of 1 limb and the permanent total loss of sight of 1 eye	150
8	Permanent loss of speech and hearing	150
9	Permanent and incurable insanity	100
10	Permanent total loss of hearing • both ears • 1 ear	75 25
11	Permanent total loss of speech	50
12	Total loss of the lens of 1 eye	50
13	Loss of or the permanent total loss of use of 4 fingers and thumb of a hand	70
14	Loss of or the permanent total loss of use of 4 fingers of a hand	40

No.	Event	% Insured Amount
15	Loss of or the permanent total loss of use of 1 thumb • both phalanges • 1 phalanx	30 15
16	Loss of or the permanent total loss of use of a finger • 3 phalanges • 2 phalanges • 1 phalanx	10 7.5 5
17	Loss of or the permanent total loss of use of toes • all toes of 1 foot • great toe – 2 phalanges • great toe – 1 phalanx • a toe other than great toe	15 5 3 1
18	Fractured leg with established non-union or patella with established non-union	10
19	Shortening of leg by at least 5 cm	7.5
20	Third Degree Burns Area damage as a percentage of total body surface area • Head – equals to or greater than 2% but less than 5% • Head – equals to or greater than 5% but less than 8% • Head – equals to or greater than 8% • Body – equals to or greater than 10% but less than 15% • Body – equals to or greater than 15% but less than 20% • Body – equals to or greater than 20%	50 75 100 50 75 100

**AIA Singapore Private Limited
(Reg. No. 201106386R)**

1 Robinson Road, AIA Tower, Singapore 048542
Monday – Friday: 8.45am – 5.30pm
AIA Customer Care Hotline: 1800 248 8000
aia.com.sg

General Note:

There are certain conditions, such as pre-existing conditions and participation in extreme sports, for which no benefits will be payable. Refer to the policy contract for the full list of exclusions.

- Premium rates for annual multiple trip is not guaranteed and are subject to our review from time to time at our discretion
 - **ASEAN:** Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam
 - **Asia:** Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and includes ASEAN
 - **Worldwide:** Any countries outside Singapore
- 1 Excludes situation when kidnap and hostage happens in your country of residence, countries located in Central, Southern America or Africa, or any country where United Nations armed forces are present and active
 - 2 Subject to policy terms and conditions. Please refer to the policy contract for specific terms, conditions and exclusions
 - 3 For the purpose of this benefit, children refer to unmarried person of up to 18 years old; or below 23 years old if they are enrolled full-time in a recognised institution of learning or higher learning during the coverage period
 - 4 For single trip plan: If the insured travels back to his home country outside Singapore for a continuous period of more than 30 days, we will only reimburse the medical expenses incurred in his home country up to 20% of the benefit amount specified in the selected plan. For an annual multiple trip plan: There will be no cover if the insured's country of residence is not Singapore and the loss, injury and/or sickness that occurs during the trip is in the insured's home country or country of residence.

Important Notes:

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information is correct as at 19 April 2016.