

## PRODUCT SUMMARY

## ALLIANZ TRAVEL PROTECT

This Product Summary is a simplified description of the key product features for general information. The full terms and conditions and benefit payable can be found in the Policy Wording and Policy schedule.

### KEY COVERAGE HIGHLIGHTS



#### Sports Coverage

This includes reimbursement for missed prepaid activities due to covered reasons, protection for sporting equipment against loss or damage, and options for equipment rental. Assistance is provided during physical emergencies while travelling.



#### 24/7 Assistance & Support

Our service ensures round-the-clock assistance for organising emergency medical care, including identifying the nearest hospitals, arranging and covering transportation costs, facilitating advance payments for in-patient services, providing medical escort when available, and arranging payment for return trips home, prioritising your safety, health, and security.



**Extension of Coverage for Travel Cancellation, Medical Expenses, Travel Delay, Emergency Transportation & Trip Interruption related to officially-declared pandemics such as COVID-19.**



#### Trip Cancellation & Interruptions

Covers up to 11 specified reasons including illness, injury and traffic accidents.



#### Travel Insurance Catered to Different Needs

1. For Frequent Travelers: Get covered for an unlimited number of trips (up to 90 days' duration each trip).
2. For One-off Trips: Single trip plan is suitable for an occasional traveler or those who are looking for a short getaway.
3. For Family: Family plan provides cover for you and the members of your family who travel.



**Family Plan: Allianz Family plan covers up to 2 adults travelling with at least one accompanied child. Children will share the adults' benefits.**

## 1 PRODUCT INFORMATION

### 1.1 BENEFIT SCHEDULE

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
<b>Trip Cancellation</b>	You have to cancel <i>your trip</i> before you depart.	<b>\$15,000</b>	<b>\$8,000</b>	<b>\$5,000</b>
	Travel agent insolvency sublimit:	\$2,000	\$1,500	\$1,000
<b>Trip Interruption</b>	<i>Trip Curtailment:</i> You have to end <i>your trip</i> early and need to recover unused <i>trip</i> costs.	<b>\$15,000</b>	<b>\$8,000</b>	<b>\$2,000</b>
	<i>Trip Incident</i> includes: <ul style="list-style-type: none"> <li>• Early Return: You have to end <i>your trip</i> early and need to recover transportation costs for return home.</li> <li>• Trip Continuation: Your travel plans are interrupted, but you</li> <li>• continue <i>your trip</i>.</li> <li>• Extended Stay: Your travel plans are interrupted, and you need to recover additional accommodation and transportation costs you have incurred. (Maximum of SGD\$300 per day for 5 days)</li> </ul>	<b>\$15,000</b>	<b>Nil</b>	<b>Nil</b>
<b>Travel Delay</b>	Your travel plans are delayed while you are on <i>your trip</i> .	<b>\$2,000</b>	<b>\$1,000</b>	<b>\$500</b>
	Minimum 6 hours delay required with reimbursement per 24-hour period of delay. Receipts must be provided. Daily limit:	\$500	\$250	\$250
<b>Baggage Coverage</b>	Your <i>baggage</i> is lost, damaged, or stolen while on <i>your trip</i> . Per item limit:	<b>\$5,000</b>	<b>\$3,000</b>	<b>\$2,000</b>
	Maximum benefit for all high value items combined:	\$500 \$1,500	\$500 \$1,000	\$250 \$500
<b>Baggage Delay</b>	Your <i>baggage</i> is delayed by an airline, cruise line, or other travel carrier while on <i>your trip</i> . Minimum required delay – 6 hours Receipts must be provided.	<b>\$1,200</b>	<b>\$1,000</b>	<b>\$500</b>
<b>Overseas Emergency Medical and Dental</b>	You have to pay for emergency medical or dental treatment while on your trip.			
	Ages: 0 - 69 years	<b>\$1,000,000</b>	<b>\$500,000</b>	<b>\$200,000</b>
	Ages: 70 years and above	<b>\$150,000</b>	<b>\$100,000</b>	<b>\$50,000</b>

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
<b>Overseas Emergency Medical and Dental (cont'd)</b>	Dental care maximum sublimit:	\$250	\$250	\$250
	Hospital cash: \$150 / 24 hours hospital confinement	\$5,000	\$5,000	Nil
	Continuation medical treatment in Singapore (maximum 14 days):			
	Ages 0 - 69 years:	\$10,000	\$10,000	\$5,000
	Ages 70 years and above:	\$5,000	\$5,000	\$2,500
	Traditional Chinese Medicine sublimit:	\$500	\$300	\$200
<b>Emergency Transportation</b>	Transportation is needed following a medical emergency while on <i>your trip</i> .	<b>Actual cost</b>	<b>Actual cost</b>	<b>Actual cost</b>
	Search & Rescue sublimit:	\$10,000	\$10,000	\$10,000
<b>Travel Accident</b>	<i>You</i> suffer a death or disability as a result of a travel accident during <i>your trip</i> .	<b>\$100,000</b>	<b>\$75,000</b>	<b>\$50,000</b>
<b>Personal Liability</b>	<i>You</i> are financially liable for damage <i>you</i> cause to a third party or their property while on <i>your trip</i> .	<b>\$1,000,000</b>	<b>Nil</b>	<b>Nil</b>
<b>Sports Coverage Missed Activity</b>	<i>You</i> miss a prepaid activity during <i>your trip</i> .	<b>\$1,000</b>	<b>Nil</b>	<b>Nil</b>
<b>Sporting Equipment Cover</b>	<i>Your sporting equipment</i> is lost, damaged, or stolen while on <i>your trip</i> .	<b>\$3,000</b>	<b>Nil</b>	<b>Nil</b>
<b>Sporting Equipment Rental</b>	<i>You</i> need to rent <i>sporting equipment</i> when <i>your personal sporting equipment</i> is lost, damaged, or stolen while on <i>your trip</i> .	<b>\$3,000</b>	<b>Nil</b>	<b>Nil</b>
<b>Sports Coverage Search and Rescue</b>	<i>You</i> are reported missing or need to be rescued from a physical emergency while on <i>your trip</i> .	<b>\$10,000</b>	<b>Nil</b>	<b>Nil</b>
<b>Rental Car Excess</b>	<i>You</i> are charged an excess by <i>your</i> rental car company if <i>your</i> rental car is damaged or stolen while on <i>your trip</i> .	<b>\$1,500</b>	<b>\$1,000</b>	<b>Nil</b>
<b>Identification document</b>	<i>Your</i> passport and / or visa is stolen, lost or damaged while on <i>your trip</i> .	<b>\$250</b>	<b>\$250</b>	<b>Nil</b>
<b>Personal Money</b>	<i>Your personal money</i> is lost or stolen while on <i>your trip</i> .	<b>\$500</b>	<b>\$250</b>	<b>Nil</b>

Please refer to the policy wording for more details on exclusions.



## 2 KEY PRODUCT PROVISIONS

This Coverage Summary sets out a brief description on coverage provided under each plan and the most we will pay in total for all claims under each plan. Your coverage and limit would depend on the plan you purchase. To fully understand *your* coverage and limit, please read the Policy Wording in full.

### 2.1 ELIGIBILITY

Who is eligible to be insured on this policy?

You are eligible for this policy if you meet the following criteria:

#### Single Trip

- (a) you are ordinarily Singapore resident; and
- (b) you will purchase *your* policy in Singapore before you start *your trip*;
- (c) you intend to return to Singapore after *your trip*; and
- (d) the departure date on your policy reflects the date you are originally scheduled to begin *your* travel, as shown on *your* travel itinerary.

#### Multi Trip

- (a) you are ordinarily Singapore resident; and
- (b) you intend to return to Singapore after *your trip*.

The policy is issued in Singapore and is subject to the Insurance (Accounts and Statements) Regulations 2004 (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. The Act provides that you are treated as being ordinarily resident in Singapore if:

- (a) You are a citizen of Singapore, unless you have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
- (b) You are a permanent resident, unless you have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
- (c) You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless you have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
- (d) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and you have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the *policy*.

If you do not satisfy any one of the aforesaid definitions of being "ordinarily resident in Singapore", you must notify us immediately.

### 2.2 EXCLUSIONS

It is important to know that this policy does not provide coverage for any loss that results directly or indirectly from, or that is related to:

- (a) *your pre-existing medical condition(s), or any complications* attributable to those condition(s); or
- (b) *pre-existing medical condition(s) of your travelling companion or any complications* attributable to those condition(s); or
- (c) *pre-existing medical condition(s) of your family members or any complications* attributable to those condition(s).

Please also refer to the **General Exclusions** if:

- you are travelling against the medical advice of a *doctor*;
- you are travelling with the intention of obtaining medical treatment.

Please refer to the policy wording for more details on exclusions.

### 2.3 FREE-LOOK PERIOD

#### SINGLE TRIP

If you are not completely satisfied with the extent of cover provided by this policy, you may cancel this policy within 14 days after you are issued with *your* Certificate of Insurance. You will be given a full refund of the premium you have paid, provided you have not started *your trip* and you do not wish to make a claim or exercise any other right under the policy.

After the cooling-off period you can still cancel *your* policy but we will not refund any part of *your* premium if you do.



## ANNUAL MULTI TRIP

### Cancellation during Cooling-off period

If *you* are not completely satisfied with the extent of cover provided by this policy, *you* may cancel this policy within 14 days after *you* are issued with *your* Certificate of Insurance. *You* will be given a full refund of the premium *you* have paid, provided *you* have not started *your trip* and *you* do not wish to make a claim or exercise any other right under the policy.

### Cancellation after Cooling-off period

After the cooling-off period *you* can still cancel *your policy* and we will in such case return a pro rata portion of the paid premium for the unexpired period of insurance if we receive *your* notice of cancellation within 180 days after *you* are issued with *your* Certificate of Insurance, provided *you* are not on any *trip* or planned *trip* covered by the *policy* at the time *you* request to cancel the *policy* and *you* do not wish to make a claim or exercise any other right under the *policy*.

*You* will be entitled to a portion of your paid premium subject to *our* short period rates as follows:

Cancellation of Policy	Refund (%)
Within 2 months	60%
Within 3 months	50%
Within 4 months	40%
Within 5 months	30%
Within 6 months	20%
Over 6 months	0%

## 2.4 TERMINATION / CANCELLATION CLAUSE

We may cancel this policy in the following circumstances only, by giving *you* 14 days prior notice by email sent to *your* last known email address supplied to us:

- (a) If *you* fail to comply with your duty of utmost good faith;
- (b) If *you* fail to comply with a provision of this policy, including a provision relating to the payment of the premium;
- (c) If *you* make a fraudulent claim under this *policy*.

## 2.5 POLICY OWNERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the policy is automatic and no further action is required.

For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

**ALLIANZ INSURANCE SINGAPORE PTE. LTD.**

UEN 201903913C

79 Robinson Road #09-01 Singapore 068897

[www.allianz.sg](http://www.allianz.sg)

**ALLIANZ CONTACT CENTRE**

+65 6222 1919

Monday to Friday between 9am and 5pm  
(excluding Public Holidays)

[customerservice@allianz.com.sg](mailto:customerservice@allianz.com.sg)