

## 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



#### **Comprehensive Sports Activity Coverage**

Receive reimbursement for missed prepaid activities due to covered reasons, along with protection for sporting equipment against loss or damage, and options for equipment rental.



#### **Extensive Overseas Emergency Medical Coverage**

Benefit from up to S\$2,000,000 in coverage for emergency medical treatments abroad, including COVID-19-related care.



#### **Search and Rescue Coverage**

Covers up to S\$10,000 for rescue services in case of a physical emergency during your trip.



#### **24/7 Global Assistance**

Access round-the-clock support wherever you are in the world for emergency medical assistance, including hospital identification, transportation arrangements, and medical escort provisions where available.



#### **Robust Trip Cancellation and Interruption Protection**

Receive up to S\$15,000 in coverage to safeguard your travel plans against unforeseen circumstances like illness, injury, and traffic accidents.



#### **Paperless Online Claims Process**

Enjoy swift and convenient claims through our streamlined online system, ensuring a seamless and efficient experience.

## 1 PRODUCT INFORMATION

### 1.1 BENEFIT SCHEDULE

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
<b>Overseas Emergency Medical Care</b>	You have to pay for emergency medical treatment while on your trip (including being diagnosed with an epidemic/pandemic disease such as COVID-19).			
	Ages: 0 - 69 years	<b>\$2,000,000</b>	<b>\$1,000,000</b>	<b>\$200,000</b>
	Ages: 70 years and above	<b>\$200,000</b>	<b>\$75,000</b>	<b>\$50,000</b>
	Mobility aids as prescribed by a medical practitioner or medically necessary for treatment.	Included	Included	Included
<b>Overseas Emergency Dental Treatment</b>	You have to pay for emergency dental treatment due to injury while on your trip.	\$500	\$500	\$500
<b>Overseas Hospitalisation Daily Benefit</b>	Whilst your hospital confinement period exceeds at least 48 hours. (Amount payable \$150 / 24 hours)	\$10,000	\$10,000	\$10,000
<b>Continuation Medical Treatment in Singapore</b>	For injury or sickness sustained overseas (with/without sought treatment during your trip).			
	Ages 0 - 69 years:	\$10,000	\$10,000	\$5,000
	Ages 70 years and above:	\$5,000	\$5,000	\$2,500
<b>Traditional Chinese Medicine</b>		\$700	\$500	\$300
<b>Emergency Transportation</b>	Medical Evacuation is needed following a medical emergency while on your trip (including being diagnosed with an epidemic/pandemic disease such as COVID-19).  Limit between Emergency Transportation, Medical Repatriation, Transport to Bedside, Return of Dependents and Repatriation of Remains is shared.	<b>\$1,000,000</b>	<b>\$1,000,000</b>	<b>\$1,000,000</b>
<b>Medical Repatriation</b>	Getting you home after you receive care (including being diagnosed with an epidemic/pandemic disease such as COVID-19).	\$1,000,000	\$1,000,000	\$1,000,000
<b>Transport to Bedside</b>	Bringing a friend or family member to you when you are confined to hospital for more than 120 hours during your trip (including being diagnosed with an epidemic/pandemic disease such as COVID-19).	\$1,000,000	\$1,000,000	\$1,000,000
<b>Return of Dependents</b>	Getting minors and dependents home, if you will be hospitalised for more than 24 hours during your trip (including hospitalisation for an epidemic or pandemic disease such as COVID-19).	\$1,000,000	\$1,000,000	\$1,000,000
<b>Repatriation of Remains</b>	Return of mortal remains to a funeral home near your primary residence or your country of primary residence (including claims related to an epidemic/pandemic disease such as COVID-19).	\$1,000,000	\$1,000,000	\$1,000,000
	Repatriation of Remains due to pre-existing medical condition:	\$150,000	\$150,000	\$150,000

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
<b>Travel Accident</b>	You suffer a death or disability as a result of a travel accident during <i>your trip</i> .	<b>\$300,000</b>	<b>\$200,000</b>	<b>\$100,000</b>
<b>Search &amp; Rescue</b>	You have to be rescued from a physical emergency during <i>your trip</i> .	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Trip Cancellation</b>	You have to cancel your trip before you depart including: i. being diagnosed with an epidemic/pandemic disease such as COVID-19 ii. you or a travelling companion is quarantined before your trip due to COVID-19	<b>\$15,000</b>	<b>\$10,000</b>	<b>\$5,000</b>
<b>Trip Postponement</b>	Your trip is postponed due to a covered reason. Limit between Cancellation and Postponement is shared.	<b>\$15,000</b>	<b>\$10,000</b>	<b>\$5,000</b>
<b>Trip Cancellation due to Travel Agent Insolvency</b>	You have to cancel your trip because of the financial default of the travel agent from which you purchased the trip.	<b>\$2,000</b>	<b>\$1,500</b>	<b>\$1,000</b>
<b>Trip Curtailment</b>	You have to end your trip early and need to recover unused trip costs.	<b>\$15,000</b>	<b>\$10,000</b>	<b>\$5,000</b>
<b>Trip Interruption</b>	Trip Incident includes: • Early Return: You have to end your trip early and need to recover transportation costs for return home. • Trip Continuation: Your travel plans are interrupted, but you continue your trip. • 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)	<b>\$15,000</b>	<b>\$10,000</b>	<b>\$5,000</b>
<b>Travel Delay</b>	Your travel plans are delayed while you are on your trip. Minimum required delay – 6 hours \$100 for every 6 consecutive hours delay	<b>\$3,000</b>	<b>\$2,000</b>	<b>\$1,000</b>
<b>Travel Delay due to Hijacking</b>	Your trip is delayed due to a hijacking event. Limit is shared with Travel Delay.	<b>\$3,000</b>	<b>\$2,000</b>	<b>\$1,000</b>
<b>Baggage Coverage</b>	Your baggage is lost, damaged, or stolen while on your trip. Per item limit:	<b>\$10,000</b> \$500	<b>\$5,000</b> \$500	<b>\$3,000</b> \$500
<b>High Value Items</b>	Theft of any one or more high-value items. Maximum benefit for all items combined:	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Baggage Delay</b>	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. Minimum required delay – 6 hours \$200 for every 6 consecutive hours delay	<b>\$1,600</b>	<b>\$1,200</b>	<b>\$1,000</b>
<b>Personal Liability</b>	You 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>\$1,000,000</b>	<b>\$500,000</b>

Coverage	When It Applies	Maximum Benefit in SGD		
		Platinum Plan	Gold Plan	Silver Plan
<b>Personal Money</b>	<i>Your personal money is lost or stolen while on your trip.</i>	\$500	\$250	\$100
<b>Identification Document</b>	<i>Your passport and / or visa is stolen, lost or damaged while on your trip.</i>	\$5,000	\$2,500	\$1,000
<b>Automatic Policy Extensions</b>	No premium payable if the policy extension is under a covered reason.	Included	Included	Included
<b>Sports Coverage Missed Activity</b>	<i>You miss a prepaid activity during your trip.</i>	\$1,500	\$1,500	Nil
<b>Sporting Equipment Cover</b>	<i>Your sporting equipment is lost, damaged, or stolen while on your trip.</i>	\$2,000	\$1,000	Nil
<b>Sporting Equipment Rental</b>	<i>You need to rent sporting equipment when your personal sporting equipment is lost, damaged, or stolen while on your trip.</i>	\$1,000	\$1,000	Nil
<b>Rental Car Excess</b>	<i>You are charged an excess by your rental car company if your rental car is damaged or stolen while on your trip.</i>	\$1,500	\$1,000	Nil
<b>Loss of Frequent Flyer Miles</b>		Included	Included	Included
<b>Assistance Services</b>		Included	Included	Included
<b>Terrorism</b>	Covered for Emergency Medical or Emergency Transportation.	Included	Included	Included
<b>Optional Cruise Add-On (Available for Single Trip Plans Only)</b>				
<b>Missed Port of Call</b>	<i>Your cruise line skips or replaces a port of call listed on your original itinerary.</i>	\$700	\$700	\$700
	Maximum per port:	\$100	\$100	\$100
<b>Cabin Confinement</b>	<i>You are advised not to leave your cabin while on a cruise ship during your trip.</i>	\$70	\$70	\$70
<b>Low or High Water</b>	<i>Your river cruise is interrupted by insufficient or excess water levels during your trip.</i>	\$70	\$70	\$70
	Maximum per occurrence:	\$15	\$15	\$15
<b>Missed Shore Excursion(s)</b>	<i>You miss shore excursions booked separately from your cruise.</i>	\$100	\$100	\$100
<b>Denied Boarding</b>	<i>You are denied boarding your cruise ship during your trip.</i>	\$1,000	\$1,000	\$1,000

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, arising out of, or related to any reason to travelling against an order or advice against travel issued by your home country or your *trip* destination's government or local authority. For the most up-to-date information on excluded countries and territories, please refer the latest travel advisories and official notices from the Ministry of Foreign Affairs.

Please note 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))



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