

ENJOY 41 GREAT BENEFITS WHEREVER YOU TRAVEL



Out of the 41, these are 6 of the most essential benefits used by our customers:



Medical Expenses

Up to \$600,000 for Overseas Medical Expenses and \$60,000 for Post-trip Medical Expenses if you get injured or fall sick overseas.

Trip Curtailment

It's OK. You'll get up to \$20,000 for travel disruptions.





Travel Cancellation

Don't get disappointed. Get up to \$12,000 compensation.

Baggage Loss / Damage

We know it's upsetting. But at least you're covered for up to \$10,000.





Baggage delay

Get up to \$2,000 to help you get through the period before your delayed baggage arrives.

Travel Delay

We'll make it up to you with up to \$2,000.



There's a lot more to discover about SmartTraveller. Check out the <u>Policy Wordings</u> for the full cover details.

WE COVER YOU IN ALMOST ALL COUNTRIES ACROSS THE GLOBE



Regional

Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, New Zealand, Sri Lanka, Taiwan, Philippines, Thailand, Timor-Leste and Vietnam.



Global

Worldwide including Nepal and Tibet.

Except for: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.

IT'S EASY TO BUY AND MANAGE YOUR TRAVELS WITH MYAXA!

MyAXA is the also the app you need to make claims. Download now on Android and iOS. It'll make your trip much easier and convenient.



WHO CAN BE COVERED?



- Singaporeans
- Singapore PR
- Employment pass holders
- · Work permit holders
- · Long term social visit pass, student pass and dependent pass.

GOING FOR A ONE-OFF OR MULTIPLE TRIPS?



Single Trip

Good for up to 20 adults and 9 children travelling together on the same dates and destination, up to 182 days.



Annual Multi-Trips

Sign up once and you can travel unlimited times to the selected region. Each trip must not exceed 92 days. It's valid for up to 2 adult Family Members with 9 children. Child(ren) must always be accompanied by at least one of the parent insured under the same policy.

What we mean by...



Child

An unmarried and unemployed person under 18, or up to 25 years old if still studying full-time during the policy period.



Adult

At least 18 years old at start of trip.



Partner

Legal spouse; or fiancé or fiancée; or someone whom You have a relationship with as a couple and who is currently residing with You for at least 6 months at the point the Policy is incepted.



Family Member

Partner, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, siblings, brother-in-law, sister-in-law,

Important notes:

- Trips must commence from Singapore.
- Policy must be effected before departure.
- · Can be purchased up to 6 months in advance.

TIPS FOR SAFER & STRESS-FREE TRAVELS



When leaving your hotel room, keep all valuables in a locked safe or a locked luggage. When travelling, hand-carry your valuables instead of storing them in your checked-in baggage.

Don't leave your personal belongings visible if left in the car





A victim of theft? Keep calm and make a police report within 24 hours at the place where it occurred.

When renting a car, ensure all drivers are named in the rental contract.





When riding a motorcycle, always wear a helmet and have a valid license.

This brochure is not a contract of insurance. The specific details applicable to the insurance are set out in the Policy, which is the operative document.

AXA SmartTraveller

With a wide-ranging cover of 41 benefits, you'll be covered for most unforeseen situations. Here are all the benefits from our 2 plans:

		Sum Insured Per Insured Person (Per Trip)		
	CORE BENEFITS	Essential	Comprehensive	
PERS	SONAL ACCIDENT			
1	Double Public Transport Coverage			
	Adult up to 70 years old	\$500,000	\$1,000,000	
	Adult above 70 years old	\$200,000	\$400,000	
	Child	\$200,000	\$400,000	
2	Accidental Death & Permanent Disablement			
	Adult up to 70 years old	\$250,000	\$500,000	
	Adult above 70 years old	\$100,000	\$200,000	
	Child	\$100,000	\$200,000	
3	Compassionate Visit Benefit	\$5,000	\$10,000	
4	Special Grant	\$4,000	\$8,000	
5	Child Education Grant	\$16,000	\$32,000	
	Benefit per Child	\$4,000	\$8,000	
MED	ICAL EXPENSES			
6	Overseas Medical Expenses			
	Adult up to 70 years old	\$300,000	\$600,000	
	Adult above 70 years old	\$50,000	\$100,000	
	Child	\$250,000	\$500,000	
7	Pregnancy Related Expenses	\$4,000	\$8,000	
8	Hospital Visit Benefit	\$5,000	\$10,000	
9	Child Care Benefit	\$5,000	\$10,000	
10	Overseas Hospitalisation Allowance	\$20,000	\$40,000	
11	Quarantine Allowance for Infectious Disease (Overseas)	\$350	\$700	
	Pays for each full day of quarantine	\$50	\$50	
12	Post-Trip Medical Expenses			
	Adult up to 70 years old	\$30,000	\$60,000	
	Adult above 70 years old	\$3,000	\$6,000	
	Child	\$10,000	\$20,000	
13	Hospitalisation Allowance in Singapore	\$500	\$1,000	
14	Quarantine Allowance for Infectious Disease (in Singapore)	\$350	\$700	
	Pays for each full day of quarantine	\$50	\$50	
24-H	OUR EMERGENCY ASSISTANCE			
15	Emergency Medical Evacuation	Unlimited	Unlimited	
16	Emergency Medical Repatriation	Unlimited	Unlimited	
17	Repatriation of Mortal Remains Back to Singapore	Unlimited	Unlimited	
18	Emergency Personal Mobile Phone Charges	\$150	\$300	
L	Limit per day	\$50	\$50	

TRAV	EL INCONVENIENCES		
19	Trip Cancellation	\$6,000	\$12,000
20	Trip Postponement	\$800	\$1,600
21	Replacement of Travelers	\$500	\$1,000
22	Financial Collapse of Travel Agency	\$3,000	\$6,000
23	Trip Curtailment	\$10,000	\$20,000
24	(A) Travel Delay		\$2,000
	(B) Alternative Travel Arrangement	\$1,000	
	Benefit limit for every 6 hours of delay (Overseas)	\$100	\$100
	Benefit limit after 6 hours of delay (in Singapore)	\$100	\$100
25	Travel Diversion	\$1,000	\$2,000
	Pays for every 6 hours of delay (Overseas)	\$100	\$100
26	Overbooked Flight	\$200	\$400
27	Travel Misconnection	\$100	\$200
PERS	ONAL BELONGINGS		
28	Baggage Delay	\$1,000	\$2,000
	Pays for every 6 hours of delay (Overseas)	\$200	\$200
29	Loss/Damage to Baggage and Personal Belongings	\$5,000	\$10,000
	Limit per article	\$800	\$800
	Maximum total limit for all Valuables	\$500	\$500
30	Laptops, Wireless Handheld Device and Mobile Phone	\$2,000	\$2,000
31	Purchase of Essential Items	\$250	\$500
32	Personal Money and Travel Documents	\$2,500	\$5,000
33	Fraudulent Use of Lost Credit Card	\$1,500	\$3,000
34	Personal Liability	\$500,000	\$1,000,000
35	Adventure Cover	Covered	Covered
36	Full Terrorism Cover	Covered	Covered

ADD-ONS		Sum Insured Per Insured Person (Per Trip)		
LIFES	TYLE			
37	Golf Equipment			
	(a) Loss / Damage to Golf Equipment	\$2,500		
	(b) Hired Golf Equipment	\$500		
	(c) Hole-in-One Celebration	\$500		
38	Sports Equipment	\$3,000		
39	Pet Care	\$1,500		
40	Rental Car Excess	\$2,000		
41	Safety			
	(a) Hijacking	\$5,000		
	(b) Kidnap & Hostage	\$10,000		
	(c) Home Care Benefit	\$10,000		

If you need more information on our plans, please visit **www.AXA.com.sg** or contact your servicing distributor or AXA Customer Care.

AXA: A World Leader in Financial Protection

AXA Group in 2015

- 99 billion Euros in consolidated revenues
- 166,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 64 countries have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 7th year running
- Over 170 years of local experience in Asia

AXA Insurance Singapore in 2015

- Leading General Insurer in Singapore
- · Business ranking
 - No. 1 in Work Injury Compensation
 - No. 2 in Motor, Health, Engineering and Cargo

For	more enquiries,	please	contact	your	AXA	Financial	Advisor

motor	nersonal accident	

property business packages leisure & travel liability healthcare marine

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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 Policyowners' Protection information on the types of benefits that are covered under the scheme as well

as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

