

## Schedule of Benefits

The following benefits are maximum limits (in SGD) per Insured per Journey as defined in the policy wording

No.	Benefits	Premium Plan			Essential Plan		
		Adult (Under age 70 years)	Senior (Age 70 years and above)	Child (1 month to under 18 years)	Adult (Under age 70 years)	Senior (Age 70 years and above)	Child (1 month to under 18 years)
<b>A Personal Accident Benefits</b>							
1	Accidental Death & Permanent Disablement Benefit	\$500,000	\$50,000	\$125,000	\$250,000	\$25,000	\$62,500
2	Accidental Death & Permanent Disablement Benefit due to Common Carrier / Public Transport	\$750,000	\$75,000	\$187,500	\$375,000	\$37,500	\$93,750
3	Accidental Death & Permanent Disablement Benefit due to Passive War	\$50,000	\$5,000	\$12,500	\$25,000	\$2,500	\$6,250
4	Accidental Death Benefit due to Natural Catastrophe	Covered	Covered	Covered	Covered	Covered	Covered
5	Funeral Expenses	\$10,000	\$10,000	\$10,000	\$5,000	\$5,000	\$5,000
6	Child Education Fund	\$10,000	\$10,000	Not Covered	\$8,000	\$8,000	Not Covered
7	Credit Card Indemnity	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000	\$1,000
<b>B Emergency Medical and Travel Assistance Services</b>							
8	Emergency Medical Evacuation & Repatriation Expenses	As Incurred	As Incurred	As Incurred	As Incurred	As Incurred	As Incurred
9	Emergency Telephone Charges	\$300	\$300	\$300	\$150	\$150	\$150
<b>C Medical Expenses Benefits</b>							
10	Overseas Medical Expenses	\$1,000,000	\$100,000	\$250,000	\$500,000	\$50,000	\$125,000
11	Return Treatment	\$50,000	\$5,000	\$12,500	\$25,000	\$2,500	\$6,250
12	Treatment by Singapore Registered Chinese Physician	\$750	\$750	\$750	\$300	\$300	\$300
13	Pregnancy Related Medical Expenses	\$6,000	\$6,000	Not Covered	\$3,000	\$3,000	Not Covered
14	Daily Hospital Benefit whilst Overseas and in Singapore	\$18,000	\$18,000	\$18,000	\$9,000	\$9,000	\$9,000
	Daily Limit	\$300	\$300	\$300	\$150	\$150	\$150
15	Overseas Compassionate Visit	\$6,000	\$6,000	\$6,000	\$3,000	\$3,000	\$3,000
16	Recovery Benefit	\$300	\$300	\$300	\$150	\$150	\$150
17	Home Rehabilitation Benefit (with Hospital medical certification)	\$1,500	\$1,500	\$1,500	\$750	\$750	\$750

Zurich Insurance Company Ltd (Singapore Branch) (Incorporated in Switzerland with limited liability)

50 Raffles Place, #29-01 Singapore Land Tower, Singapore 048623

Phone: +65 6236 2210

Fax: +65 6538-4184

www.zurich.com.sg

No.	Benefits	Premium Plan			Essential Plan		
		Adult (Under age 70 years)	Senior (Age 70 years and above)	Child (1 month to under 18 years)	Adult (Under age 70 years)	Senior (Age 70 years and above)	Child (1 month to under 18 years)
<b>D Travel Inconveniences Benefits</b>							
18	Travel Postponement or Rearrangement	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000	\$1,000
19	Travel Cancellation or Travel Curtailment	\$12,000	\$12,000	\$12,000	\$6,000	\$6,000	\$6,000
20	Travel Disruption (include overbooked flight)	\$3,000	\$3,000	\$3,000	\$1,000	\$1,000	\$1,000
21	Travel Delay / Travel Misconnection / Travel Diversion	First 4 consecutive hours of delay - S\$100 First 8 consecutive hours of delay - S\$150 First 12 consecutive hours of delay - S\$200 First 24 consecutive hours of delay - \$1,000			First 4 consecutive hours of delay - S\$100 First 8 consecutive hours of delay - S\$150 First 12 consecutive hours of delay - S\$200 First 24 consecutive hours of delay - \$1,000		
22	Replacement of Travelers	\$500	\$500	\$500	\$250	\$250	\$250
23	Access Denial of Hotel Facilities	\$3,000	\$3,000	\$3,000	\$1,500	\$1,500	\$1,500
	Access Denial of Hotel Facilities - Daily Limit	\$500	\$500	\$500	\$250	\$250	\$250
24	Loss of Non-Recoverable Deposit due to Insolvency of the Travel Agency	\$3,000	\$3,000	\$3,000	\$1,500	\$1,500	\$1,500
<b>E Baggage Delay, Baggage and Personal Property, Money or Travel Documents Benefits</b>							
25	Baggage Delay	Whilst overseas At least 4 hours of delay - S\$100 At least 8 hours of delay - S\$150 At least 12 hours of delay - S\$200 At least 24 hours of delay - \$1,000  Upon return to Singapore At least 4 hours of delay - S\$250			Whilst overseas At least 4 hours of delay - S\$100 At least 8 hours of delay - S\$150 At least 12 hours of delay - S\$200 At least 24 hours of delay - \$1,000  Upon return to Singapore At least 4 hours of delay - S\$250		
26	Loss of or Damage of Baggage and Personal Belongings	\$8,000	\$8,000	\$8,000	\$3,000	\$3,000	\$3,000
27	Loss of Travel Documents	\$5,000	\$5,000	\$5,000	\$2,500	\$2,500	\$2,500
28	Loss of Money	\$500	\$500	\$500	\$250	\$250	\$250
29	Replacement of Keys and Locks	\$300	\$300	\$300	\$150	\$150	\$150
<b>F Hijack, Kidnap or Detention</b>							
30	Hijack, Kidnap or Detention	\$10,000	\$10,000	\$10,000	\$5,000	\$5,000	\$5,000
	Pays \$250 for every 4 hours of hijack, kidnap or detention						
<b>G Liability Protection</b>							
31	Personal Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000	\$500,000

No.	Benefits	Premium Plan			Essential Plan		
		Adult (Under age 70 years)	Senior (Age 70 years and above)	Child (1 month to under 18 years)	Adult (Under age 70 years)	Senior (Age 70 years and above)	Child (1 month to under 18 years)
<b>H</b>	<b>Bonus Cover</b>						
32	Rental Vehicle Benefit	\$3,000	\$3,000	Not Covered	\$1,500	\$1,500	Not Covered
33	Golf Extras	\$500	\$500	\$500	\$250	\$250	\$250
34	Missed Events / Entertainment	\$1,000	\$1,000	\$1,000	\$500	\$500	\$500
35	Leisure Underwater Activities	Covered	Covered	Covered	Covered	Covered	Covered
36	Full Terrorism Cover	Covered	Covered	Covered	Covered	Covered	Covered
37	Automatic Extension of Policy Period	Covered up to 30 days			Covered up to 30 days		
<b>I</b>	<b>Optional Cover with Additional Premium (Applicable to Annual Plans Only)</b>						
38	Fracture Benefit - Specific Payout (Additional)	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
39	Hiking / Trekking above sea level to a maximum of 5,000 metres (excluding Expedition)	Covered	Covered	Covered	Covered	Covered	Covered

**Zurich Insurance Company Ltd (Singapore Branch)** (Incorporated in Switzerland with limited liability)

50 Raffles Place, #29-01 Singapore Land Tower, Singapore 048623

Phone: +65 6236 2210

Fax: +65 6538-4184

www.zurich.com.sg