

## Premium Table

Length of trip (days)		1 to 3	4 to 6	7 to 10	11 to 14	15 to 18	19 to 22	23 to 27	28 to 31	Each Additional Week	Annual Plan
<b>ASEAN</b> (refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam)											
TravelBliss Prestige	Individual	\$ 42	\$ 53	\$ 71	\$ 95	\$ 116	\$ 129	\$ 145	\$ 156	\$ 31	-
	Family	\$ 95	\$ 126	\$ 162	\$ 214	\$ 257	\$ 301	\$ 331	\$ 363	\$ 60	-
TravelBliss Plan	Individual	\$ 30	\$ 36	\$ 49	\$ 65	\$ 78	\$ 88	\$ 99	\$ 107	\$ 20	-
	Family	\$ 69	\$ 88	\$ 114	\$ 152	\$ 181	\$ 214	\$ 228	\$ 267	\$ 46	-
<b>Asia</b> (refers to Australia, China [excludes Mongolia and Tibet], Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and all the countries listed under ASEAN)											
TravelBliss Prestige	Individual	\$ 58	\$ 69	\$ 95	\$ 117	\$ 137	\$ 156	\$ 175	\$ 189	\$ 39	\$ 410
	Family	\$ 126	\$ 157	\$ 218	\$ 262	\$ 311	\$ 355	\$ 385	\$ 402	\$ 73	\$ 800
TravelBliss Plan	Individual	\$ 40	\$ 48	\$ 65	\$ 81	\$ 95	\$ 105	\$ 119	\$ 129	\$ 27	\$ 270
	Family	\$ 88	\$ 114	\$ 152	\$ 186	\$ 224	\$ 248	\$ 276	\$ 290	\$ 57	\$ 520
<b>Worldwide</b> (refers to the rest of the World including all the countries listed under ASEAN and Asia)											
TravelBliss Prestige	Individual	\$ 81	\$ 99	\$ 116	\$ 149	\$ 176	\$ 202	\$ 218	\$ 234	\$ 41	\$ 550
	Family	\$ 180	\$ 220	\$ 257	\$ 339	\$ 389	\$ 446	\$ 489	\$ 528	\$ 98	\$ 970
TravelBliss Plan	Individual	\$ 55	\$ 69	\$ 80	\$ 105	\$ 122	\$ 138	\$ 150	\$ 162	\$ 30	\$ 380
	Family	\$ 133	\$ 157	\$ 186	\$ 243	\$ 276	\$ 319	\$ 352	\$ 381	\$ 78	\$ 680

Premium rates are non-guaranteed and may be reviewed from time to time.

### Per Trip Family Plan

For one or two adults travelling with any number of children. The two adults need not be related but each child must be related to at least one insured adult. All children must be below age 21 years, unmarried and unemployed throughout the policy period. The family must travel and return together.

Maximum length of each insured trip is 183 consecutive days.

### Annual Family Plan

For a legally married couple with any number of their children. Each child in an annual Family Plan must be accompanied by at least one of the insured adults under that plan for any trips made during the policy period. Children must be below age 21 years, unmarried and unemployed throughout the policy period.

The Insured Person(s) will be covered for unlimited number of trips made during the policy period. Maximum length of each insured trip is 90 days.

### Duplicate Coverage and Refund

If the Insured Person(s) is covered by more than one travel policy underwritten by NTUC Income for the same trip, NTUC Income will consider the person to be insured only under the policy which provides the highest benefit level.

No refund of premium will be allowed once the policy is issued.

### Trip Cancellation

Trip cancellation (Section 17 of Terms & Conditions) coverage is effective within 30 days before the date of departure and the date of purchase must at least be 7 days before the date of departure.

## Get in touch

Speak to our appointed travel agencies today



### IMPORTANT NOTES

<sup>1</sup> We will automatically extend the period of insurance under this Policy without any additional premium if the Public Conveyance in which you are travelling is delayed through no act or omission of yours, with the result that your trip is not completed when the period of insurance expires. This extension is for a maximum of 14 days.

We will automatically extend the period of insurance under this Policy without any additional premium for a maximum of 30 days in the event that you are hospitalised or quarantined overseas as advised by a Medical Practitioner.

<sup>2 a)</sup> We will cover the Insured Person for all Trips made by him/her during the Period of Insurance.

<sup>b)</sup> The cover for each Trip commences from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkment in Singapore to commence travel to the intended destination(s) and such cover terminates on whichever of the following is the first to occur:

- <sup>i)</sup> Upon the expiry of the Period of Insurance; or
- <sup>ii)</sup> Upon his/her return to his/her place of residence or business in Singapore upon completion of the planned Trip; or
- <sup>iii)</sup> Three (3) hours after his/her arrival in Singapore upon completion of the planned Trip, subject always to a maximum duration of 90 consecutive days for each such Trip.

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract.

Information is correct as of 1 September 2009

## APPLICATION FOR TRAVELBLISS

### STATEMENT PURSUANT TO SECTION 25(5) OF INSURANCE ACT, CAP.142 (OR ANY SUBSEQUENT AMENDMENTS THEREOF)

You must disclose all facts as you know or ought to know which may affect the insurance cover being applied for. Otherwise, the insurance policy issued may not be valid.

### Particulars of Policyholder/Insured

Name (as shown in NRIC)	NRIC/Passport No.	Date of Birth (dd/mm/yyyy)	Email
Residential Address	Contact No. (O) (H) (Hp)		

### Particulars of Insured 2 (Applicable for Family Plan only)

Name (as shown in NRIC)	NRIC/Passport No.	Date of Birth (dd/mm/yyyy)	Email
Residential Address	Contact No. (O) (H) (Hp)		

Number of accompanying children: \_\_\_\_\_ (For Family plan, children must be unmarried and unemployed from age 30 days to below 21 years of age. Each child must be related to at least one insured adult. For Annual plan, each child must be the legal child of the Insured adult(s). There is no limit to the number of accompanying children.)

### Particulars of Insurance

<b>Choice of Plan:</b> <input type="checkbox"/> Individual <input type="checkbox"/> Family	<b>Area:</b> <input type="checkbox"/> ASEAN <input type="checkbox"/> Asia <input type="checkbox"/> Worldwide	<b>Plan Type:</b> <input type="checkbox"/> TravelBliss Prestige <input type="checkbox"/> TravelBliss Plan
<input type="checkbox"/> <b>Per Trip: Maximum of up to 183 days per trip</b>		
Furthest Destination from Singapore	Length of Trip (both days inclusive)	Departure Date (dd/mm/yyyy) Return Date (dd/mm/yyyy)
<input type="checkbox"/> <b>Annual: Maximum of up to 90 days per trip</b>		
Effective Date (dd/mm/yyyy)	Expiry Date (dd/mm/yyyy)	

### Payment

Total Premium Payable	<input type="checkbox"/> Cash
\$S _____	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard
	Card Expiry Date: mm yy
	Cardholder's Name _____
	Card Account No _____
	NB Policy will be issued upon receipt of approval from the respective credit card company

### Declaration

I warrant that I am authorised to make this declaration on behalf of all the Insured Persons under this application. I declare for myself and/or on behalf of the Insureds/Persons that I/we am/are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of seeking medical treatment. I/We am/are currently in good health. I/We understand and agree that no insurance is in force until NTUC Income accepts this Application and issues a policy. I/We have read and am/are aware of the terms, conditions and exclusions of the policy to be issued and agree to be bound by them. I/We agree and authorise any medical source (including hospitals and clinics), insurance office or any other organisation to release to NTUC Income at any time any information concerning any of the Insured Person(s) if required.

_____ Signature of Insured Person or His/Her Authorised Representative	_____ Date (dd/mm/yyyy)
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### For Official Use

Producer Name	Producer Code	Producer Stamp
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### Important Notice:

- Your warranties, declarations, answers and information given to NTUC Income when applying for this insurance shall form the basis of the contract of insurance between you and NTUC Income. You are to disclose in this form, fully and faithfully, all the facts that you know or ought to know. Otherwise, the policy issued may be void and you may receive nothing from this policy.
- Neither the brochure nor the Application Form is a contract of insurance. However, your warranties, declarations and disclosures herein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy document, a copy of which is available upon request.
- Pre-existing medical conditions are not covered by the policy.

This plan is underwritten by NTUC Income Insurance Co-operative Limited.

TravelBliss

# Travel Insurance

Extensive coverage with 40 benefits you can enjoy.

That's the Income difference.

ntuc  
Income  
made different

A good journey begins with a peace of mind.

## TravelBliss For complete assurance.

Whether you are looking for a relaxing holiday, annual family holiday or just a business trip, enjoy peace of mind for every journey.

Our comprehensive travel insurance plan will take care of you and your family in the event of an accident or emergency, so you can focus on business or pleasure, whichever you choose.

### Benefits at a glance

- **Flexible plans**
  - TravelBliss Plan for standard coverage or TravelBliss Prestige for enhanced coverage
  - Single trip or Annual plan
- **Comprehensive worldwide coverage**
- **24-hour emergency hotline**
- **Automatic extension<sup>1</sup> if you get delayed due to unforeseen circumstances**

### Flexibility for you

With our flexible plans, you'll only pay for the coverage you need. A one-time trip or a regular traveller? Travelling alone or with your family? You get to choose how you want to be covered.

Choose from either our TravelBliss Plan or TravelBliss Prestige, depending on your requirements. Our plans are flexible enough to suit a diverse range of travel needs.

And if you're a frequent traveller, we'll make things even easier for you. Our Annual Plan gives you automatic coverage<sup>2</sup>, so you won't even need to fill in forms each time you travel out of Singapore.

### More than the usual

Most travel insurance plans cover the expected inconveniences of travelling such as loss of baggage, accidents, flight delays, etc. Our travel plans also cover you against the unforeseen, such as acts of terrorism, riots, kidnapping and even aircraft hijacking. What's more, we even give extensive lifestyle coverage for items such as laptop, golf equipment and more.

### 24/7, anywhere in the world

In an emergency, nothing should have to wait. Our Appointed Assistance Company provides 24-hour emergency services such as medical assistance, emergency evacuation, travel assistance due to loss of passport and hospital deposit guarantees.

### Automatic extension<sup>1</sup>

If you ever get delayed due to unforeseen circumstances, our travel plans will automatically extend its coverage for up to 30 days, without additional premium.

### TravelBliss offers 40 benefits for comprehensive coverage

Table of Coverage	Maximum Limit Payable		
	TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)	
<b>Personal Accident And Medical Coverage</b>			
<b>1. Personal Accident</b>	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	500,000 200,000 200,000	250,000 100,000 100,000
<b>Scale of Compensation</b>	<b>% of Sum Insured</b>		
Death	100%		
Loss of two or more limbs	100%		
Loss of all sight in both eyes	100%		
Loss of all sight in one eye and loss of one limb	100%		
Loss of all sight in one eye	50%		
Loss of one limb	50%		
Permanent total disability	100%		
Loss means permanent, total irrecoverable loss Loss of use of limb(s) shall be treated as loss of limb(s)			
<b>2. Public Conveyance Double Cover</b>	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	1,000,000 400,000 400,000	500,000 200,000 200,000
<b>3. Medical And Accidental Dental Expenses Incurred Overseas</b>	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	1,000,000 120,000 200,000	500,000 100,000 200,000
<b>4. Medical Expenses Incurred In Singapore</b>	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	55,000 5,000 10,000	30,000 2,500 10,000
<b>5. Medical Expenses - Women's Benefit</b>	Incurred overseas due to pregnancy-related Sickness	10,000	5,000
<b>6. Treatment By Chinese Physician Or Chiropractor</b>	Reimburses cost of treatment by a Chinese Physician or Chiropractor for injury or sickness sustained whilst overseas	600	300
<b>7. Overseas Hospital Income</b>	Pays \$200 for each full day when hospitalised overseas up to a maximum continuous period of 250 days	50,000	30,000
<b>8. Hospital Income In Singapore</b>	Pays \$100 for each full day when hospitalised in Singapore up to a maximum continuous period of 10 days	1,000	500
<b>9. Emergency Medical Evacuation</b>	Covers all emergency medical evacuation expenses incurred by our appointed assistance company	Unlimited	Unlimited
<b>10. Repatriation Expenses</b>	Covers all expenses incurred by our appointed assistance company in returning your remains to Singapore in the event of death whilst overseas	Unlimited	Unlimited
<b>11. Direct Repatriation</b>	Covers all expenses incurred by our appointed assistance company in returning your remains to your home country in the event of death whilst overseas	Unlimited	50,000
<b>12. Additional Accommodation And Travel Expenses</b>	Reimburses the additional expenses incurred by you and/or travelling companion who escorts you until you are able to travel on the written advice of a qualified medical practitioner	10,000	5,000
<b>13. Hospital Visitation / Compassionate Visit</b>	Reimburses for additional expenses for the visit of one relative if you cannot be evacuated and require hospitalisation for at least 6 consecutive days whilst overseas or in the event of your death to assist in the final arrangements to bring your mortal remains to Singapore.	10,000	5,000
<b>14. Child Guard</b>	Reimburses the travel and accommodation expenses for one relative to accompany your children home following your hospitalisation	10,000	5,000
<b>15. Education Grant</b>	Pays for each legally dependent child(ren) below age 21 years studying as a full-time student in a recognised institution of learning as a result of the insured parent's accidental death within 12 months of the accident	30,000 (7,500 per Child)	20,000 (5,000 per Child)
<b>16. Emergency Phone Charges</b>	Reimburses the telephone charges for contacting our appointed assistance company for emergency medical-related services	300	150
<b>Assuring Travel Assist Coverage</b>			
<b>17. Trip Cancellation</b>	Covers loss of irrecoverable travel and accommodation expenses prepaid in advance and occurring up to 30 days prior to departure from Singapore	20,000	10,000
<b>18. Trip Postponement</b>	Covers additional administrative charges for travel and accommodation expenses prepaid in advance and occurring up to 30 days prior to departure from Singapore	3,000	1,500

Table of Coverage	Maximum Limit Payable		
	TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)	
<b>Assuring Travel Assist Coverage</b>			
<b>19. Trip Cancellation Due To Insolvency</b>	Reimburses loss of irrecoverable deposit prepaid in advance in the event of Insolvency	6,000	3,000
<b>20. Travel Curtailment Including Aircraft Hijack And Natural Disasters</b>	Covers additional travel and accommodation expenses incurred whilst overseas or forfeited after the commencement of the Trip	20,000	10,000
<b>21. Travel Interruption</b>	Reimburses the unused portion of the Trip due to confinement in hospital overseas for at least 6 consecutive days	10,000	5,000
<b>22. Loss Or Damage Of Baggage/Personal Effects</b>	Reimburses loss of or damage to baggage and personal effects (maximum S\$500 per article, pair or set of articles or any one collection)	5,000	5,000
<b>23. Loss Of Money</b>	Reimburses loss of money due to robbery or theft	500	250
<b>24. Loss Of Jewellery</b>	Reimburses loss of jewellery due to robbery or theft	1,000	500
<b>25. Baggage Delay</b>	Pays S\$200 for every 6 consecutive hours of baggage delay whilst overseas or in Singapore (maximum S\$2,000 in aggregate per Family Plan)	1,000	1,000
<b>26. Travel Documents</b>	Reimburses the cost of obtaining replacement for lost passports and travel documents including additional travel and accommodation expenses incurred whilst overseas.	5,000	5,000
<b>27. Travel Delay</b>	Pays S\$100 for every 6 consecutive hours of delay whilst overseas and in Singapore	1,000	1,000
<b>28. Flight Diversion</b>	Pays S\$100 for every 6 consecutive hours for flight diverted to another destination due to adverse weather conditions whilst overseas	1,000	1,000
<b>29. Overbooked Flight/Cruise</b>	Pays a cash benefit in the event you are denied boarding of the scheduled flight/cruise whilst overseas for at least 6 consecutive hours arising from overbooking in which you have a confirmed reservation	200	100
<b>30. Flight Misconnection</b>	Pays a cash benefit as a result of missed flight connection for at least 6 consecutive hours	500	250
<b>31. Kidnap And Hostage Benefit</b>	Pays S\$250 for each full day that you are held hostage following a kidnap whilst overseas	10,000	5,000
<b>32. Personal Liability</b>	Covers against liability to third parties caused solely by your negligence whilst overseas	1,000,000	1,000,000
<b>Extensive Lifestyle Coverage</b>			
<b>33. Golf Equipment And Hole-In-One Expenses</b>	Reimburses for theft of or damage to golf equipment Reimburses for entertainment expenses incurred upon achieving Hole-In-One (maximum S\$500 per Trip)	1,000	500
<b>34. Home Contents Cover</b>	Reimburses for loss of or damage to home contents in the event of fire to your residence whilst you are overseas (maximum S\$500 per article, pair or set of articles or any one collection)	10,000	5,000
<b>35. Rental Vehicle Excess</b>	Reimburses for the cost of the excess or deductible payable for loss of or damage to rental vehicle caused by accident	1,000	500
<b>36. Pet Care</b>	Pays S\$50 for each full day of additional stay of your dog/cat from a pet boarding house	500	250
<b>37. Loss Of Credit Card</b>	Reimburses for fraudulent usage of your credit card upon theft	500	250
<b>38. Laptop, Mobile Handheld Communication Device</b>	Reimburses for loss of laptop, mobile handheld communication device or mobile phone (maximum S\$500 per item; maximum S\$1,500 for laptop)	1,500	1,000
<b>39. Automatic Extension Of Policy Cover</b>	Provides automatic extension of your policy for up to 30 days due to hospitalisation and quarantine or up to 14 days due to public conveyance delay whilst overseas	Yes	Yes
<b>40. Full Terrorism Cover</b>	Covers for loss or damage as a result of Terrorism in aggregate from Sections 1 to 39	Yes (Up to 500,000)	Yes (Up to 250,000)

## 旅佑保险有四十项利益提供广泛的保障

旅佑保险保障列表		最高限额		
		质优 (S\$)	旅佑 (S\$)	
<b>个人意外及医疗保障</b>				
<b>1. 个人意外保险</b>		a. 70岁以下的成人 b. 70岁或以上的成人 c. 21岁以下的孩童	500,000 200,000 200,000	250,000 100,000 100,000
赔偿范围	保额之百分比			
死亡	100%			
丧失两只或以上的肢体	100%			
双目完全失明	100%			
一只眼睛完全失明及丧失一只肢体	100%			
一只眼睛完全失明	50%			
丧失一只肢体	50%			
永久伤残	100%			
指永久性丧失, 完全无法挽回的损伤 丧失肢体功能应被视为丧失肢体				
<b>2. 乘公共交通工具双倍保障</b>		a. 70岁以下的成人 b. 70岁或以上的成人 c. 21岁以下的孩童	1,000,000 400,000 400,000	500,000 200,000 200,000
<b>3. 国外求医及意外导致牙科医药费用</b>		a. 70岁以下的成人 b. 70岁或以上的成人 c. 21岁以下的孩童	1,000,000 120,000 200,000	500,000 100,000 200,000
<b>4. 国内医药花费</b>		a. 70岁以下的成人 b. 70岁或以上的成人 c. 21岁以下的孩童	55,000 5,000 10,000	30,000 2,500 10,000
<b>5. 妇女利益-医药花费</b>	在国外花费与怀孕相关的疾病		10,000	5,000
<b>6. 中医师或脊柱按摩师</b>	报销在国外受伤或生病所支付的中医师或脊柱按摩师治疗费		600	300
<b>7. 国外住院收益</b>	在国外住院每一日可获200新元的收益, 最高收益为持续住院250天		50,000	30,000
<b>8. 新加坡国内住院收益</b>	在国内住院每一日可获100新元的收益, 最高收益为持续住院10天		1,000	500
<b>9. 紧急医疗护送费用</b>	支付由我们指定的紧急救援公司所征收的所有紧急医疗护送费用		无顶限	无顶限
<b>10. 遣返新加坡费用</b>	支付由我们指定的紧急救援公司遣送遗体回新加坡之费用		无顶限	无顶限
<b>11. 原居遣返费用</b>	支付由我们指定的紧急救援公司遣送遗体回原居之费用		无顶限	50,000
<b>12. 延期滞留</b>	报销受保人和 / 或陪同者在国外由于意外疗伤而必须延期回国的额外开支, 有效期直到合格医生书面证实受保人可续程为止		10,000	5,000
<b>13. 亲属的亲切探访</b>	在国外住院最少6天且不允许医疗护送或万一不幸逝世, 我们将支付一位探访亲属之额外开销		10,000	5,000
<b>14. 孩童陪伴保障</b>	在受保人住院期间, 报销一位亲属陪同其孩子回国所需的行程及住宿费用		10,000	5,000
<b>15. 教育补助金</b>	若受保人在旅途中因意外身故 (在十二个月内), 我们将支付其21岁以下的合法子女教育补助金 (必须全职就读于受认可之学府)		30,000 (一个子女:7,500)	20,000 (一个子女:5,000)
<b>16. 紧急电话费</b>	报销联系我们指定的紧急援助公司有关紧急医疗的电话费		300	150
<b>旅游援助保障</b>				
<b>17. 取消行程</b>	在启程前30天内发生取消行程, 我们将赔偿不可退还的旅游及住宿预付费		20,000	10,000
<b>18. 行程延期</b>	在启程前30天内发生取消行程, 我们将赔偿额外的行政费用及预付的住宿费用		3,000	1,500

旅佑保险保障列表	最高限额	
	质优 (S\$)	旅佑 (S\$)
<b>旅游援助保障</b>		
<b>19. 因旅行者破产而取消行程</b> 由于旅行者破产而取消行程, 我们将报销已预付的定金	6,000	3,000
<b>20. 旅程缩短包括因劫机及自然灾害</b> 支付在国外的额外旅行或住宿开支或因启程后无法索回已预付的旅游及住宿费用	20,000	10,000
<b>21. 旅程中断</b> 在国外因住院而中断旅程, 我们将报销旅程未用的预付费	10,000	5,000
<b>22. 行李及个人物品失窃或损坏</b> 报销行李及个人物品失窃或损坏 (每件、每双、每套物品或每种收藏品的最高报销额为500新元)	5,000	5,000
<b>23. 现金失窃</b> 报销失窃或遭抢劫的现金	500	250
<b>24. 珠宝失窃</b> 报销失窃或遭抢劫的珠宝	1,000	500
<b>25. 行李延误</b> 在国外或新加坡每持续6小时延误, 赔偿200新元 (每个家庭或团体计划的最高赔偿为2000新元)	1,000	1,000
<b>26. 旅游证件</b> 报销在国外遗失的护照及旅游证件重新申请费用, 包括期间所需的额外旅游行程及住宿花费	5,000	5,000
<b>27. 行程延误</b> 无论国内或国外, 每持续6小时延误, 赔偿100新元	1,000	1,000
<b>28. 班机转行</b> 在国外由于气候不利而转飞另一目的地, 每持续6小时, 赔偿100新元	1,000	1,000
<b>29. 飞机或邮轮座位超额</b> 在国外, 若受保人已确认名额却因超额未能登机/搭船而延误至少6小时, 我们将赔偿现金	200	100
<b>30. 衔接班机失误</b> 因衔接班机失误至少6小时, 我们将赔偿现金	500	250
<b>31. 绑架和人质劫持利益</b> 在国外遭人劫持并绑架, 每日赔偿250新元	10,000	5,000
<b>32. 个人责任保险</b> 保障受保人在国外因个人疏忽而引起的法律责任	1,000,000	1,000,000
<b>广泛生活式保障</b>		
<b>33. 高尔夫球用具及一杆进洞庆祝酬费</b> 报销高尔夫球具的失窃和损坏 报销一杆进洞的庆祝酬费 (最高报销费500新元)	1,000	500
<b>34. 屋内物件保障</b> 偿还受保人在国外期间, 住家发生火灾或被盗窃时的屋内损失 (每件、每双、每套物品或每套收藏品的最高报销额为500新元)	10,000	5,000
<b>35. 租赁车辆意外最低赔偿保障</b> 偿还因租赁车辆遭遇意外事故而必须支付的最低费用	1,000	500
<b>36. 宠物保障</b> 您寄宿在宠物旅馆的猫/狗若需延长住宿, 每日赔偿50新元	500	250
<b>37. 信用卡丢失保障</b> 报销您的信用卡丢失后, 被盗用的花费	500	250
<b>38. 膝上型电脑和移动手持通讯设备</b> 报销损失的膝上型电脑, 无线手持通讯设备或手机 (最高报销费为一物件 / \$500; 膝上型电脑最高报销费\$1,500)	1,500	1,000
<b>39. 自动延长保障</b> 若因为住院及被隔离检疫而延误旅程, 我们的旅行保险将自动延长其保障期多达30天; 若在国外因公共交通工具延误则自动延长多达14天	有	有
<b>40. 恐怖事件全保</b> 因恐怖事件而造成损伤, 我们将偿还从第1项至第39项的有关利益	有 (高达500,000)	有 (高达250,000)

## 保费表

旅行日数		1至3天	4至6天	7至10天	11至14天	15至18天	19至22天	23至27天	28至31天	每增一星期	全年计划
亚细安是指文莱, 柬埔寨, 印尼, 泰国, 马来西亚, 缅甸, 菲律宾, 泰国及越南											
质优	个人	\$ 42	\$ 53	\$ 71	\$ 95	\$ 116	\$ 129	\$ 145	\$ 156	\$ 31	—
	家庭	\$ 95	\$ 126	\$ 162	\$ 214	\$ 257	\$ 301	\$ 331	\$ 363	\$ 60	—
旗佑	个人	\$ 30	\$ 36	\$ 49	\$ 65	\$ 78	\$ 88	\$ 99	\$ 107	\$ 20	—
	家庭	\$ 69	\$ 88	\$ 114	\$ 152	\$ 181	\$ 214	\$ 228	\$ 267	\$ 46	—
亚洲是指澳洲, 中国(蒙古及西藏除外), 香港, 印度, 日本, 韩国, 澳门, 纽西兰, 斯里兰卡, 台湾及所有上列在亚细安的国家											
质优	个人	\$ 58	\$ 69	\$ 95	\$ 117	\$ 137	\$ 156	\$ 175	\$ 189	\$ 39	\$ 410
	家庭	\$ 126	\$ 157	\$ 218	\$ 262	\$ 311	\$ 355	\$ 385	\$ 402	\$ 73	\$ 800
旗佑	个人	\$ 40	\$ 48	\$ 65	\$ 81	\$ 95	\$ 105	\$ 119	\$ 129	\$ 27	\$ 270
	家庭	\$ 88	\$ 114	\$ 152	\$ 186	\$ 224	\$ 248	\$ 276	\$ 290	\$ 57	\$ 520
全球指世界其他所有国家, 包括上列亚细安及亚洲国家											
质优	个人	\$ 81	\$ 99	\$ 116	\$ 149	\$ 176	\$ 202	\$ 218	\$ 234	\$ 41	\$ 550
	家庭	\$ 180	\$ 220	\$ 257	\$ 339	\$ 389	\$ 446	\$ 489	\$ 528	\$ 98	\$ 970
旗佑	个人	\$ 55	\$ 69	\$ 80	\$ 105	\$ 122	\$ 138	\$ 150	\$ 162	\$ 30	\$ 380
	家庭	\$ 133	\$ 157	\$ 186	\$ 243	\$ 276	\$ 319	\$ 352	\$ 381	\$ 78	\$ 680

保险费率并非保证, 可能随时审查并调整。

### 家庭/团体一次性旅游计划

必须由一位或两位成人与无限数孩童人数组成。两位成人不需要有亲属关系, 但同行孩童必须是其中一位成人的亲属。所有孩童必须在21岁以下, 未婚, 并且在投保期间不受雇。家庭/团体必须同行同返。

每一次性旅游最高保障期为183天。

### 家庭/团体全年旅游计划

必须由合法夫妻及无限数子女组成。孩童在全年受保期间的每次出游必须由至少有一名家长陪同。孩童必须在21岁以下, 未婚, 并且在受保期间不受雇。

受保人在受保期间所涉及的旅游次数不受限制。每次保障的行程最多达90天。

### 重复保单及退款

若受保人为一次旅游购买超过一份英康旅游保险计划, 公司将只考虑理赔保障较高的一份保险计划, 不会重复理赔。

保单发出后, 将不允许退款。

### 取消行程

旅程取消(章程及条款第17项)的保障在启程前30天内生效, 同时旅游保险必须至少在启程前7天购买方获理赔。

