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**About AIG Travel and Travel Guard®**

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance and global assistance, including medical and security services. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travellers around the globe. For additional information, please visit our websites at [www.aig.com/travel](http://www.aig.com/travel) and [www.travelguard.com](http://www.travelguard.com).

Services and benefits provided by AIG Travel offer traveller assistance through coordination, negotiation and consultation through a network of wholly owned service centres located in Asia, Europe and the Americas, and through an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.

Approved & supported by



**About NATAS**

The National Association of Travel Agents Singapore (NATAS) was founded in May 1979 and its vision is to be a world-class association leading and shaping the travel industry. As a national body, NATAS aims to represent all travel agents licensed by the Singapore Tourism Board (STB).

As an industry-led body, the Association leads travel excellence by setting and regulating standards of professionalism and ethical conduct of its members. It is the voice of the industry and spearheads education and training. NATAS also aims to promote and foster goodwill, cooperation and understanding in the travel industry.

For more information, please visit [www.natas.travel](http://www.natas.travel)  
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AIG Asia Pacific Insurance Pte. Ltd.

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd.

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

## AIG TRAVEL GLOBAL SERVICE CENTRES

No matter where you are and what the hour of the day it is, AIG Travel is ready to help you in your time of need.

Operating 24 hours a day, 7 days a week, 365 days a year in 8 locations across the globe, AIG Travel Global Service Centres are ready to take care of your travel needs. Our proven capabilities in travel assistance, medical and security emergencies ensure that you will always be in the best hands.



### All Travel Guard plans come with Travel Assistance Services! (Section 40)

Get FREE Assistance Services\* when you purchase a Travel Guard plan! Just call +65 6733 2552 and speak with a friendly AIG Travel representative.

Embassy Referral	Interpreter Referral	Legal Firm Referral	Lost Luggage Assistance
Lost Passport Assistance	Medical Services Provider Referral	Pre-Trip Inoculation Information Services	Pre-Trip Visa Information
Pre-Trip Weather Forecast Information Services	Telephone Medical Advice		

\*Please note that Terms & Conditions apply for these assistance services as set out in the Policy Wording.

## OUR CRISIS RESPONSE CAPABILITIES

### Crisis Response Case Study – Nepal Earthquake

On 25 April 2015, a 7.9 magnitude earthquake struck Nepal affecting AIG insureds, including students, leisure and business travellers.



AIG Travel and AIG Global Security swiftly deployed a crisis management team to the region. The team established a central location to meet clients, assess their medical needs and coordinate flights out of the country. The crisis response team also took the following actions:

- Deployed an AIG Travel medical doctor to various client locations.
- Coordinated rescue efforts.
- Conducted food and supply drops in remote locations.
- Established a medical evaluation centre and staging area for evacuation in Kathmandu.
- Chartered a 737 airliner for large scale evacuation out of Nepal to New Delhi, India.

### Overseas Emergency Assistance Hotline

Call **+65 6733 2552** from anywhere in the world (overseas collect call) for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

### 24-hour Travel Claims Hotline

Call **+65 6224 3698** to get answers, updates and help in settling your claim.

The AIG Travel Guard Emergency Assistance Hotline is serviced by AIG Travel Asia Pacific Pte Ltd (ATAP). ATAP is AIG's wholly owned Travel Assistance Company comprising a worldwide team of medical professionals and insurance specialists providing advice and emergency assistance 24/7.



# Travel Guard®



# THE LAST THING WE WANT YOU TO DO IS TO WORRY ABOUT YOUR VACATION!



## Choose Travel Guard® – Singapore's Best Travel Protection

Travel Guard is Singapore's no. 1 travel insurance product that allows you to enjoy your well-deserved holidays worry free.

### Overview of Benefits

 Overseas Medical Expenses coverage of up to S\$2,500,000 (Section 1)	 Car Rental Excess Charges and Return (Section 36)	 Travel Inconvenience Benefits	 Covers Loss/Delay of Baggage (Sections 25 & 27)
 Pre-Existing Medical Conditions cover for Repatriation (Sections 9 & 10)	 Travel Assistance Services Benefits (Section 40)	 24-hour Medical Assistance	 Covers in the event of Terrorism
 For All Ages	 Covers in the event of Natural Disasters	 Unlimited Emergency Medical Evacuation (Section 8)	 Covers Leisure Amateur Sports

Please note that Terms & Conditions apply for all the benefits listed above, as set out in the Policy Wording.

# CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

## Summary of Coverage

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
<b>MEDICAL AND TRAVEL BENEFITS</b>				
1	<b>Medical Expenses Incurred Overseas for Sickness or Injury</b>			
	• Insured Person (under age 70 years)	200,000	1,000,000	2,500,000
	• Insured Person (age 70 years or older)	50,000	75,000	200,000
	• Insured Child in a Family Plan	200,000	200,000	300,000
2	<b>Post-Trip Medical Expenses Incurred in Singapore</b>			
2A	<b>(1) For Injury sustained while Overseas</b>			
	<b>(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by ATAP to return You to Singapore</b>			
	• Insured Person (under age 70 years)	10,000	25,000	50,000
	• Insured Person (age 70 years or older)	1,000	2,500	5,000
	• Insured Child in a Family Plan	10,000	10,000	10,000
2B	<b>For Sickness sustained while Overseas and medical treatment or follow-up medical treatment upon return to Singapore</b>			
	• Insured Person (under age 70 years)	2,000	5,000	10,000
	• Insured Person (age 70 years or older)	1,000	2,500	5,000
	• Insured Child in a Family Plan	1,000	2,500	5,000
3	<b>Mobility Aid Reimbursement</b>	N/A	1,000	2,000
4	<b>Medical Expenses – Women's Benefits</b>	2,000	5,000	8,000
5	<b>Treatment by Physician</b>	N/A	500	750
6	<b>Overseas Hospital Income</b>	10,000	30,000	50,000
7	<b>Hospital Income in Singapore</b>	500	1,000	1,500
8	<b>Emergency Medical Evacuation</b>	500,000	UNLIMITED	UNLIMITED
9	<b>Repatriation</b>	UNLIMITED	UNLIMITED	UNLIMITED
	<b>Repatriation due to Pre-existing Medical Condition</b>			
	• Insured Person (under age 70 years)	150,000	150,000	150,000
	• Insured Person (age 70 years or older)	75,000	75,000	75,000
	• Insured Child in a Family Plan	100,000	100,000	100,000

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
10	<b>Direct Repatriation</b>	UNLIMITED	UNLIMITED	UNLIMITED
	<b>Direct Repatriation due to Pre-existing Medical Condition</b>			
	• Insured Person (under age 70 years)	150,000	150,000	150,000
	• Insured Person (age 70 years or older)	75,000	75,000	75,000
	• Insured Child in a Family Plan	100,000	100,000	100,000
11	<b>Hospital Visitation</b>	5,000	10,000	15,000
12	<b>Compassionate Visit</b>	3,000	5,000	10,000
13	<b>Child Protector</b>	3,000	5,000	10,000
14	<b>Emergency Telephone Charges</b>	100	250	300
15	<b>Automatic Extension of Policy Period</b>	YES	YES	YES
<b>PERSONAL ACCIDENT BENEFITS</b>				
16	<b>Accidental Death &amp; Permanent Disablement</b>			
	• Insured Person (under age 70 years)	100,000	200,000	300,000
	• Insured Person (age 70 years or older)	50,000	100,000	150,000
	• Insured Child in a Family Plan	50,000	100,000	100,000
17	<b>Common Carrier/ Natural Disaster Double Cover</b>			
	• Insured Person (under age 70 years)	N/A	400,000	600,000
	• Insured Person (age 70 years or older)	N/A	200,000	300,000
	• Insured Child in a Family Plan	N/A	200,000	200,000
18	<b>Child Education Grant</b> S\$5,000 per child, maximum 4 children	N/A	20,000	20,000
<b>TRAVEL INCONVENIENCE BENEFITS</b>				
19	<b>Travel Cancellation</b>	5,000	10,000	15,000
20	<b>Travel Postponement</b>	500	1,000	2,000
21	<b>Replacement of Traveller</b>	N/A	500	1,000
22	<b>Travel Cancellation Due to Insolvency</b>	1,000	3,000	5,000
23	<b>Travel Curtailment</b>	5,000	10,000	15,000
24	<b>Fraudulent Credit Card Usage</b>	1,000	2,000	3,000
25	<b>Personal Baggage including Laptop Computer</b>	3,000	5,000	10,000
26	<b>Jewellery Coverage</b>	100	500	1,000

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
27	<b>Baggage Delay</b>			
	• Individual – S\$200 for every 6 hours • Family – S\$500 for every 6 hours	1,000 2,500	1,200 3,000	1,600 4,000
28	<b>Travel Documents and Personal Money</b>	1,000	5,000	8,000
29	<b>Travel Delay (Including Flight Diversion and Travel Misconnection)</b>			
	• Individual – S\$100 for every 6 hours • Family – S\$250 for every 6 hours	1,000 2,500	2,000 5,000	3,000 7,500
30	<b>Kidnap and Hostage</b> S\$250 for every 24 hours	3,000	5,000	10,000
31	<b>Hijack of Common Carrier</b> S\$250 for every 24 hours	3,000	5,000	10,000
32	<b>Personal Liability Abroad</b>	1,000,000	1,000,000	1,000,000
<b>SUPPLEMENTARY BENEFITS</b>				
33	<b>Golf Advantage</b>			
	• Damage or Loss of Golfing Equipment	N/A	1,000	1,500
	• Hole-in-One	N/A	250	250
	• Loss of use of Green Fees	N/A	250	250
34	<b>Loss of Sporting Equipment</b>	N/A	1,000	2,000
35	<b>Home Guard</b>	N/A	5,000	5,000
36	<b>Car Rental Excess Charges and Return</b>	N/A	1,000	1,500
37	<b>Pet Care</b> S\$50 for every 6 hours	N/A	500	750
38	<b>Disruption Benefits</b>	100	500	750
39	<b>Cover in the event of Terrorism</b>	N/A	YES	YES
40	<b>Assistance Services</b>	YES	YES	YES

Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.

## PREMIUMS (S\$)

### INDIVIDUAL PER TRIP PLANS

INDIVIDUAL PER TRIP PLANS	ZONE 1			ZONE 2			ZONE 3		
	Classic	Superior	Premier	Classic	Superior	Premier	Classic	Superior	Premier
1 – 3 Days	28	38	53	37	51	72	49	72	99
4 – 6 Days	36	48	68	47	59	89	69	90	123
7 – 10 Days	42	62	90	58	82	118	84	104	143
11 – 14 Days	58	81	119	74	100	145	112	134	184
15 – 22 Days	79	104	154	92	123	181	137	165	243
23 – 31 Days	103	126	187	112	154	225	174	201	279
Each additional week	21	27	39	30	36	51	31	42	54

### FAMILY PER TRIP PLANS – Unlock more value with our Family Plans!

A **FAMILY PER TRIP PLAN** is for 1 or 2 adults travelling with any number of children. The 2 adults need not be related, but each child must be legally related to either of the adults. The family must depart and return to Singapore together.

**CHILD, CHILDREN** means an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognised institution of learning or higher learning during the Policy period. For a Family Per Trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed.

FAMILY PER TRIP PLANS	ZONE 1			ZONE 2			ZONE 3		
	Classic	Superior	Premier	Classic	Superior	Premier	Classic	Superior	Premier
1 – 3 Days	69	95	132	92	125	179	120	179	248
4 – 6 Days	90	117	167	116	147	221	171	221	307
7 – 10 Days	107	156	223	145	205	296	209	259	356
11 – 14 Days	145	203	299	184	250	363	279	332	459
15 – 22 Days	198	259	385	228	307	451	343	412	607
23 – 31 Days	257	314	468	279	385	562	434	501	697
Each additional week	54	68	98	73	90	126	76	107	134

### ANNUAL MULTI TRIP PLANS – Delivering more value for money protection for frequent travellers

**ANNUAL MULTI-TRIP PLANS** are available for Individuals and Families. You will be covered for an unlimited number of Overseas Trips made within the Policy Year; provided that each Trip does not exceed 90 consecutive days. The **FAMILY ANNUAL MULTI-TRIP PLAN** is for 2 adults who are legally married with any number of children legally related to one or both of the adults.

ANNUAL MULTI-TRIP PLANS	ZONE 1 and 2		ZONE 3	
	Superior	Premier	Superior	Premier
For Individuals	339	477	445	668
For Families	N/A	889	N/A	1,059

### ZONE OF TRAVEL

<b>ZONE 1</b>	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines and Vietnam only
<b>ZONE 2</b>	Inclusive of all countries in <b>Zone 1</b> , China, Hong Kong, Macau, Mongolia, Taiwan, Thailand, Bangladesh, India, Maldives, Pakistan, Sri Lanka, Bahrain, Kuwait, Oman, Qatar, United Arab Emirates, Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Suriname, Uruguay and Venezuela
<b>ZONE 3</b>	Worldwide*

\*We will not cover any travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.

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(AIG-25/07/2019)