



# GREAT TravelCare

Travel with confidence, even with pre-existing conditions

# Travel with confidence, wherever you go

Travelling is about the discovery of cultures, exploration of adventures and relaxation of the mind and not about dealing with the unexpected that may disrupt your vacation. Whether it's a delayed flight, lost baggage, or a medical incident related to your pre-existing condition, GREAT TravelCare has you covered.

With a wide range of benefits, including optional coverage for pre-existing conditions, you can enjoy every moment of your journey knowing we're here for you. Perfect for adventurers and leisure travellers, GREAT TravelCare offers the protection and peace of mind you need to explore the world worry-free.

## Why GREAT TravelCare



### Coverage for pre-existing conditions<sup>†</sup>

Travel with peace of mind, even with pre-existing conditions like diabetes, high blood pressure, asthma, arthritis, stroke, or heart disease. Enjoy up to S\$200,000 coverage for overseas medical expenses and up to S\$15,000 for trip cancellations due to your pre-existing conditions.



### Payout on trip inconveniences for any reason<sup>\*</sup>

Get coverage for cancellation, postponement or shortening of your trip for any reason when you purchase our plan within 30 days of your initial travel booking.



### Payout for travel or baggage delays

Receive a cash payout for travel or baggage delays starting from 4 hours<sup>‡</sup>, compensating you for any inconvenience caused.



### Coverage for leisure adventure activities and sports equipment<sup>§</sup>

Indulge in adventurous leisure activities like mountaineering, bungee jumping, and scuba diving with peace of mind. Plus, enjoy additional coverage on your sports equipment during your exciting adventures.

<sup>\*</sup> Applicable for Gold and Platinum plan.

<sup>†</sup> Applicable as an add-on benefit for Gold and Platinum plan with additional premium.

<sup>‡</sup> Applicable for Platinum plan only.

<sup>§</sup> Leisure adventurous activities coverage is applicable for Gold and Platinum plans; sports equipment coverage is applicable for Platinum plan only.

# GREAT TravelCare at a glance

Coverage		Maximum limit of benefits		
		Platinum	Gold	Basic
Personal accident and medical benefits				
1	Accidental death and permanent disability			
	Adult under 70 years	S\$500,000	S\$250,000	S\$100,000
	Adult age 70 years or above	S\$150,000	S\$100,000	S\$50,000
	Child	S\$100,000	S\$75,000	S\$30,000
	Maximum limit for family cover	S\$1,200,000	S\$650,000	S\$250,000
2	Public transport double indemnity			
	Adult under 70 years	S\$1,000,000	S\$500,000	Not covered
	Adult age 70 years or above	S\$300,000	S\$200,000	
	Child	S\$200,000	S\$150,000	
	Maximum limit for family cover	S\$2,300,000	S\$1,250,000	
3	Emergency medical evacuation	S\$1,000,000 <i>Limits for pre-existing conditions: S\$200,000</i>	S\$1,000,000 <i>Limits for pre-existing conditions: S\$150,000</i>	S\$200,000 <i>(There is no cover for pre-existing conditions)</i>
4	Repatriation			
5	Medical expenses while overseas			
	Adult under 70 years	S\$1,000,000	S\$500,000	S\$100,000
	Adult age 70 years or above	S\$200,000	S\$100,000	S\$20,000
	Child	S\$300,000	S\$200,000	S\$30,000
	Maximum limit for family cover	S\$2,000,000	S\$1,000,000	S\$200,000
6	Medical expenses while in Singapore			
	Adult under 70 years	S\$25,000	S\$15,000	S\$5,000
	Adult age 70 years or above	S\$8,000	S\$5,000	S\$2,000
	Child	S\$15,000	S\$10,000	S\$3,000
	Maximum limit for family cover	S\$100,000	S\$50,000	S\$15,000
7	Traditional Chinese medicine	S\$600 <i>Limit per visit: S\$80</i>	S\$500 <i>Limit per visit: S\$80</i>	Not covered
8	Emergency dental treatment	S\$5,000	S\$2,000	Not covered
9	Maternity care	S\$5,000	S\$2,000	Not covered
10	Hospital cash			
a)	Hospital stay overseas	S\$200 per day <i>Max S\$40,000</i>	S\$200 per day <i>Max S\$30,000</i>	Not covered
	Maximum limit for family cover	S\$200 per day <i>Max S\$80,000</i>	S\$200 per day <i>Max S\$60,000</i>	
b)	Hospital stay in Singapore	S\$100 per day <i>Max S\$1,000</i>	S\$100 per day <i>Max S\$1,000</i>	
	Maximum limit for family cover	S\$100 per day <i>Max S\$2,000</i>	S\$100 per day <i>Max S\$2,000</i>	
11	Hospital visit or compassionate visit	S\$15,000	S\$10,000	S\$1,000
	Maximum limit for family cover	S\$30,000	S\$20,000	S\$2,000
12	Child companion	S\$15,000	S\$10,000	S\$1,000
	Maximum limit for family cover	S\$30,000	S\$20,000	S\$2,000
13	Child education grant	S\$5,000 per child <i>Max S\$20,000</i>	S\$2,000 per child <i>Max S\$8,000</i>	Not covered
14	Condolence cash	S\$2,000	S\$2,000	Not covered
15	Emergency phone charges	S\$200	S\$150	S\$100

# GREAT TravelCare at a glance

Coverage		Maximum limit of benefits		
		Platinum	Gold	Basic
Travel inconvenience benefits				
16	Trip cancellation	S\$15,000	S\$10,000	S\$2,000
	Maximum limit for family cover	S\$40,000	S\$25,000	S\$5,000
17	Trip postponement	S\$3,000	S\$2,000	S\$500
	Maximum limit for family cover	S\$10,000	S\$5,000	S\$1,500
18	Trip disruption	S\$15,000	S\$10,000	S\$2,000
	Maximum limit for family cover	S\$40,000	S\$25,000	S\$5,000
19	Travel inconvenience for any reason <sup>1</sup>			
a)	Trip cancellation for any reason	S\$6,000	S\$3,000	Not covered
	Maximum limit for family cover	S\$12,000	S\$6,000	
b)	Trip postponement for any reason	S\$2,000	S\$1,000	
	Maximum limit for family cover	S\$4,000	S\$2,000	
c)	Trip curtailment for any reason	S\$8,000	S\$4,000	
	Maximum limit for family cover	S\$16,000	S\$8,000	
20	Insolvency protection	S\$8,000	S\$5,000	S\$1,000
	Maximum limit for family cover	S\$16,000	S\$10,000	S\$2,000
21	Travel delay			
a)	Travel delay while overseas	S\$100 for every 4 hours Max S\$2,000	S\$100 for every 6 hours Max S\$1,500	S\$100 for every 6 hours Max S\$500
b)	Travel delay while in Singapore	S\$100 for every 4 hours Max S\$500	S\$100 for every 6 hours Max S\$200	S\$100 for every 6 hours Max S\$100
22	Baggage loss	S\$8,000	S\$5,000	S\$2,500
	Maximum limit for family cover	S\$16,000	S\$10,000	S\$5,000
23	Personal money and travel documents			
	Replacement of travel documents	S\$5,000	S\$5,000	S\$2,500
	Maximum limit for family cover	S\$10,000	S\$10,000	S\$5,000
	Loss of money	S\$500	S\$250	S\$100
	Maximum limit for family cover	S\$1,000	S\$500	S\$200
24	Jewellery cover	S\$500	S\$300	Not covered
	Maximum limit for family cover	S\$1,000	S\$600	
25	Baggage delay			
a)	Baggage delay while overseas	S\$200 for every 4 hours Max S\$1,200	S\$200 for every 6 hours Max S\$1,000	S\$100 for every 6 hours Max S\$400
	Maximum limit for family cover	S\$200 for every 4 hours Max S\$2,500	S\$200 for every 6 hours Max S\$2,000	S\$100 for every 6 hours Max S\$800
b)	Baggage delay upon arrival in Singapore	S\$200 for every 4 hours Max S\$200	S\$200 for every 6 hours Max S\$200	S\$100 for every 6 hours Max S\$100
	Maximum limit for family cover	S\$200 for every 4 hours Max S\$400	S\$200 for every 6 hours Max S\$400	S\$100 for every 6 hours Max S\$200
26	Kidnap and hostage	S\$250 for every 6 hours Max S\$5,000	S\$250 for every 6 hours Max S\$5,000	Not covered
	Maximum limit for family cover	S\$250 for every 6 hours Max S\$12,500	S\$250 for every 6 hours Max S\$12,500	
27	Loss of frequent flyer points	S\$1,000	S\$500	Not covered

# GREAT TravelCare at a glance

Coverage		Maximum limit of benefits		
		Platinum	Gold	Basic
Lifestyle benefits				
28	Home contents	S\$10,000	S\$5,000	Not covered
29	Fraudulent use of a card	S\$1,000	S\$1,000	Not covered
30	Pet care	S\$100 per day Max S\$800	S\$100 per day Max S\$500	Not covered
31	Rental vehicle excess and return	S\$1,500	S\$1,000	Not covered
32	Golfer's cover			
a)	For damage to or loss of golf equipment	S\$1,000	S\$500	Not covered
b)	For unused green fees due to an insured person's injury or illness	S\$250	S\$250	
c)	Hole-in-one	S\$250	S\$250	
33	Sports equipment cover	S\$1,000	Not covered	Not covered
34	Automatic extension of cover	Up to 30 days	Up to 30 days	Up to 14 days
35	Terrorism extension	S\$100,000	S\$100,000	S\$100,000
36	Personal liability	S\$1,000,000	S\$1,000,000	S\$500,000
37	Adventurous leisure activities	Covered	Covered	Not covered
Pre-existing conditions add-on benefit <sup>#</sup>				
38	Medical expenses while overseas			
a)	Child or adult below 70 years old	S\$200,000 Co-payment: S\$100 per outpatient visit	S\$150,000 Co-payment: S\$100 per outpatient visit	Not covered
	Adult 70 years old and above	S\$150,000 Co-payment: S\$100 per outpatient visit	S\$100,000 Co-payment: S\$100 per outpatient visit	
b)	Overseas traditional Chinese medicine	S\$600 Limit per visit: S\$80	S\$500 Limit per visit: S\$80	
c)	Emergency medical evacuation	S\$200,000	S\$150,000	
d)	Repatriation			
e)	Hospital visit or compassionate visit	S\$5,000	S\$3,000	
f)	Trip cancellation	S\$15,000 Co-payment: 50%	S\$10,000 Co-payment: 50%	
g)	Trip postponement	S\$3,000 Co-payment: 50%	S\$2,000 Co-payment: 50%	
h)	Trip disruption	S\$15,000 Co-payment: 50%	S\$10,000 Co-payment: 50%	
i)	Condolence cash	S\$2,000	S\$2,000	

<sup>\*</sup>Applicable when you purchase our travel plan within 30 days of your initial payment or deposit for your trip.

<sup>#</sup>Optional pre-existing conditions benefit is available with additional premium for single trip and annual worldwide plans up to 45 days each trip.



## Here's how GREAT TravelCare supports your recovery

Now everyone can travel worry-free even with pre-existing conditions



**Gary** has a pre-existing asthma condition. He signs up for GREAT TravelCare platinum plan with add-on benefit to cover his pre-existing condition prior to his trip to United States.

The day before his return flight to Singapore, he suffers a severe asthma attack and is transported by ambulance to a nearby hospital for immediate treatment.

He is admitted for three days in the hospital before being discharged. As a result, Gary is required to extend his stay in United States and re-arrange his flight home.

As he is covered under GREAT TravelCare and bought additional cover for his pre-existing condition, he receives the following payout for his medical fees incurred and trip disruption expenses:



50% of trip disruption expenses incurred

**S\$2,000**

+

Medical expenses incurred

**S\$25,000**

**Total amount claimable from GREAT TravelCare: S\$27,000**



## No more worries with trip inconvenience for any reason benefit~

Be protected against the unexpected with GREAT TravelCare

**Gabriel** books a tour package for his family trip to Europe. 1 week later, he signs up for GREAT TravelCare platinum plan with trip inconvenience for any reason benefit.

3 days before his trip, an unexpected work commitment came up and Gabriel is forced to cancel the trip. By this time, it was too late to receive any form of refunds from the tour agency for cancelling the trip.

He submitted a claim under trip cancellation for any reason benefit and received a 50% payout of non-refundable tour package cost.

Non-refundable tour expenses incurred

**S\$13,000**

**Total amount claimable from GREAT TravelCare: S\$6,500**



~Trip inconvenience for any reason benefit is applicable when you purchase our travel plan within 30 days of your initial payment or deposit for your trip.

## Important Notes

1. This brochure is for general information only. It is not a contract of insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the policy.
3. 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 information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
4. GREAT TravelCare is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

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## Reach for Great

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