

# ERGO

To insure is to understand



## ERGO TravelProtect

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Your Global Safety Net

Are you planning your overseas trips? Do not leave Singapore without ERGO TravelProtect, for comprehensive protection wherever you go.

[Product Brochure](#)

## Global Safety Net with ERGO TravelProtect

Business trip, family holiday, backpacking adventure – no matter what your plans are, ERGO Singapore is here to help ease your travel stress with complete peace of mind.

Whether you are a frequent traveller or a tourist, you will find that ERGO TravelProtect is the overseas travel policy that suits you best. Enjoy superior cover for worry-free holidays or business trips at some of the most affordable prices available on the market.

ERGO TravelProtect provides comprehensive protection for your health, baggage, and bank balance, so you can focus on more important things – like sightseeing, exploring and relaxing!

## Enhance your Trip with Comprehensive Protection

<b>End-to-End</b>	<b>Tailored</b>
We cover you from before you even leave Singapore and protect you until you return home.	Whether you would like sports protection or need a rental car while abroad, we have varied benefits options to suit you.
<b>Flexible</b>	<b>Reliable</b>
Unexpectedly need to postpone or cancel your trip? Do not worry – you are covered.	Our 24/7 hotline is accessible anywhere in the world at any time of day or night. We can assist you at any point during your trip

ERGO TravelProtect is the right choice for you, whether you are travelling for business or leisure; solo, with the family or with friends; or by plane, train, automobile or cruise. We will even cover you if your travel agency goes bust.

## How to choose your ERGO TravelProtect Insurance

There are many ways to save with ERGO TravelProtect. Whether you need coverage for a one way trip, multiple trips per year or for the whole family, all our plans are free from deductibles. View the Benefits chart to learn more.

### Planning a solo holiday or business trip?

#### Choose our Per Trip Plan

Per trip travel insurance is ideal if you will not be travelling much over the next 12 months. This per trip plan can be issued for a maximum of up to 182 consecutive days.

### Planning a family holiday?

#### Choose our Family Plan

This plan covers one or two adults travelling with any number of children for under 182 consecutive days.

### Frequent Flyer?

#### Choose our Annual Multi-trip Plan

This plan is far less hassle and much better value for frequent travellers.<sup>2</sup> It offers the flexibility of multiple trips per year during the cover period, provided a single trip does not exceed 90 consecutive days and is to the selected area of coverage. This means there is no need to purchase a separate policy every time you travel.

## What is covered, and for how long?

ERGO TravelProtect covers you from before you even leave Singapore, and lasts until you return home. As long as you purchase your policy before you go, your coverage is activated as soon as you set off.

### Before you leave

1. Our 24/7 hotline gives you visa, inoculation, weather and exchange rate information before you leave.
2. Your Personal Accident Cover kicks in three consecutive hours before you take off, so you know you are fully covered.
3. Do not worry if your travel agent becomes insolvent and is no longer able to support you while you are away – we will protect you from financial losses.
4. Need to postpone your trip? Our Postponement Benefits start 60 days before you leave.
5. If you unexpectedly need to cancel your trip, you will be covered up to 60 days before your planned departure date.

### During your trip

1. Medical and dental expenses are covered up to S\$1,000,000.
2. We provide unlimited Worldwide Emergency Medical Evacuation.
3. We provide repatriation of mortal remains or funeral expenses overseas due to Pre-existing Medical Condition.
4. Lost your personal luggage, laptop or money? You are covered.
5. Enjoy extreme sports and adventure activities – with peace of mind.
6. Going on a cruise vacation? You are covered.
7. Worried about leaving home? We protect your home contents and valuables from fire and theft.
8. We cover you for missed travel connections, diversions or trip curtailment.
9. If you are pregnant, we will cover medical costs for any sickness you are experiencing.

### After you return

1. When you return to Singapore, you will be covered for any eligible follow-up medical treatment up to S\$50,000.
2. If your baggage or landing is delayed in Singapore, we will cover the costs for you.
3. If you still need to be hospitalised when you return, we will pay you a hospital allowance.

## Summary of Benefits

Part	Coverage Details	*Basic	Essential	Standard	Deluxe
1	Overseas medical expenses incurred due to sickness or injury				
	Insured person (under 70 years)	\$ 25,000	\$200,000	\$ 500,000	\$1,000,000
	Insured person (above 70 years)	\$ 10,000	\$100,000	\$ 100,000	\$ 200,000
2	Insured child in a family plan	\$ 5,000	\$ 50,000	\$ 200,000	\$ 300,000
	Medical expenses incurred in Singapore post trip				
	Insured person (under 70 years)	\$ 1,000	\$ 10,000	\$ 25,000	\$ 50,000
3	Insured person (above 70 years)	\$ 500	\$ 1,000	\$ 3,000	\$ 5,000
	Insured child in a family plan	\$ 500	\$ 3,000	\$ 8,000	\$ 15,000
	Medical expenses incurred overseas associated with women's pregnancy	NA	\$ 2,000	\$ 5,000	\$ 8,000
4	Treatment by physician (including Traditional Chinese Medical (TCM) practitioner & chiropractor)	\$ 150	\$ 250	\$ 300	\$ 500
	Hospital allowance for hospitalization during the trip due to injury or sickness (daily income)				
	While overseas - \$200 for each continuous 24-hour period	NA	\$ 10,000	\$ 15,000	\$ 20,000
5	In Singapore - \$100 for each continuous 24-hour period	NA	\$ 500	\$ 1,000	\$ 1,500
	Emergency medical evacuation and medical repatriation	\$ 20,000	Unlimited	Unlimited	Unlimited
	Repatriation of mortal remains or funeral expenses overseas	\$ 20,000	Unlimited	Unlimited	Unlimited
6	a) Repatriation of mortal remains or funeral expenses overseas				
	b) Repatriation of mortal remains or funeral expenses overseas due to Pre-existing Medical Condition				
	Insured person (under 70 years)	NA	\$100,000	\$ 100,000	\$ 100,000
7	Insured person (above 70 years)	NA	\$ 50,000	\$ 50,000	\$ 50,000
	Insured child in a family plan	NA	\$100,000	\$ 100,000	\$ 100,000
	Emergency dental treatment - accident	NA	\$ 1,000	\$ 1,000	\$ 1,000
8	Compassionate visit - Flying a loved one to your side if you are hospitalised	NA	\$ 5,000	\$ 8,000	\$ 10,000
	Hospital visitation	NA	\$ 5,000	\$ 8,000	\$ 10,000
	Child transfer - Flying your child home if you are hospitalised or dead	\$ 5,000	\$ 5,000	\$ 8,000	\$ 10,000
9	Emergency telephone and internet expenses	\$ 50	\$ 200	\$ 300	\$ 500
	Automatic extension of policy for up to 30 days	Yes	Yes	Yes	Yes
	Accidental death & permanent disablement				
10	Insured person (under 70 years)	\$ 50,000	\$200,000	\$ 300,000	\$ 400,000
	Insured person (above 70 years)	\$ 25,000	\$ 50,000	\$ 100,000	\$ 100,000
	Insured child in a family plan	\$ 10,000	\$ 50,000	\$ 50,000	\$ 50,000
11	Common carrier double cover				
	Insured person (under 70 years)	NA	NA	\$ 600,000	\$ 800,000
	Insured person (above 70 years)	NA	NA	\$ 200,000	\$ 200,000
12	Insured child in a family plan	NA	NA	\$ 100,000	\$ 100,000
	Child education protection (\$5,000 per Child, maximum 4 Children)	NA	\$ 10,000	\$ 20,000	\$ 20,000
	Trip cancellation				
13	I) Trip cancelled before you leave Singapore	NA	\$ 10,000	\$ 13,000	\$ 15,000
	II) Replacement of traveller	NA	\$ 500	\$ 500	\$ 1,000
	Trip postponement - Trip postponed before you leave Singapore	NA	\$ 1,000	\$ 1,000	\$ 2,000
14	Trip cancellation due to insolvency	\$ 500	\$ 5,000	\$ 8,000	\$ 10,000
	Trip Curtailment - Trip cut short after you have left Singapore	NA	\$ 10,000	\$ 13,000	\$ 15,000
	Loss of baggage including laptop, computer & jewellery	\$ 1,000	\$ 3,000	\$ 5,000	\$ 8,000
15	Single article limit	\$ 250	\$ 500	\$ 500	\$ 500
	Sub-limit for laptop/computer/tablet	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,500
	Sub-limit for jewellery and souvenirs	NA	\$ 250	\$ 500	\$ 1,000
16	Baggage delay - \$200 for every full 6 consecutive hours of delay whilst overseas and \$200 max whilst in Singapore	\$ 400	\$ 500	\$ 1,000	\$ 1,000
	Loss of passport, travel documents & money	\$ 500	\$ 1,000	\$ 3,000	\$ 5,000
	Flight diversion	\$ 500	\$ 1,000	\$ 1,000	\$ 1,000
17	Flight overbooking	NA	\$ 200	\$ 300	\$ 500
	Trip delay - \$100 for every full 6 consecutive hours of delay whilst overseas and \$100 max whilst in Singapore	\$ 100	\$ 1,000	\$ 1,000	\$ 1,000
	Trip misconnection	NA	\$ 200	\$ 200	\$ 500
18	Credit card Indemnity	\$ 250	\$ 500	\$ 1,000	\$ 1,000
	Personal liability overseas	\$100,000	\$500,000	\$1,000,000	\$1,000,000
	Kidnap & hostage	NA	NA	\$ 5,000	\$ 10,000
19	Sports equipment protector (covers golf clubs, diving gear, skis (boards and poles), snowboards, wakeboards, bicycling and fishing tackle equipment.)	NA	\$ 2,000	\$ 2,000	\$ 2,000
	(i) Single article limit	NA	\$ 500	\$ 500	\$ 500
	(ii) Golf hole in one	NA	\$ 250	\$ 250	\$ 500
20	(iii) Green fees loss	NA	\$ 250	\$ 250	\$ 250
	Home protection (Get your home and family belongings protected from fire and theft while you're away.)	NA	\$ 1,000	\$ 2,500	\$ 5,000
	Rental vehicle excess & return (Get your car rental excess covered if you have an accident overseas.)	NA	\$ 500	\$ 750	\$ 1,000
21	Hijack distress allowance - \$300 for every full 6 consecutive hours	NA	NA	\$ 5,000	\$ 5,000
	Pet care (Get \$50 for every six hours that your return home is delayed to cover additional kennel costs.)	NA	NA	\$ 350	\$ 500
	Adventure activity cover	NA	NA		
22	Terrorism cover	Covered	Covered	Covered	Covered
	Cover while on cruise	NA	Covered	Covered	Covered
			Covered	Covered	Covered

\*Basic Plan is applicable for trips to Malaysia, Batam Island and Bintan island only. Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

Region 1 (ASEAN)	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
Region 2 (ASIA)	Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN'.
Region 3 (Worldwide)	The rest of the world including Nepal, Tibet and countries under 'ASEAN' and 'ASIA'.

### **Duration of cover**

Maximum period 182 days for Per Trip. Annual Multi-Trip policies maximum period any one trip up to 90 days.

### **Definition of child**

A Child or Children shall mean 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 recognized institution of learning or higher learning during the Policy period. For Family Per Trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed. For Family Annual Multi-Trip Plan, the Child must be the natural or legal adopted Child of the 2 insured adults who are legally married to each other and the Child must be dependent on either or both of them for financial support and travelling with one or both of them on the entire Trip.

### **Main exclusions of ERGO TravelProtect are:**

Locations: Travel in, to or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Syria, Libya, Somalia, North Korea, or the Crimea region.

Health: Unreasonable care and attention, pregnancy, childbirth (except part 3 and 6), self-inflicted injuries or illnesses, alcoholism, drug abuse, HIV or HIV-related illnesses, mental and nervous disorders, suicide, any Pre-Existing Medical Conditions of Yours, a Relative, Travel Companion or any other person whose state of health may affect Your Trip and which may give rise for You to claim other than as expressly provided under Part 7 – Repatriation of Mortal Remains or Funeral Expenses Overseas; or a terminal condition diagnosed before date of departure of the trip, and travelling against the advice of your Medical Practitioner.

Activities: Professional sports, racing, motorsports, mountaineering, underwater activities (except scuba diving), flying as a pilot or crewmember, or other hazardous pursuits.

### **Important Conditions**

- + Family plan covers one traveller and/or their spouse, travelling with any number of their children. The adults need not be related, but the children should be legally related to either of the adults and the family must return to Singapore together.
- + Under Annual Multi-trip Plan, you can make unlimited trips during the policy year, as long as each does not exceed 90 consecutive days and lies within the selected region of coverage. For Family Annual Multi-Trip Plan, the Child must be the natural or legally adopted Child of the two insured adults. The adults should be legally

married to each other and the Child must be dependent on either or both of them for financial support as well as travelling with one or both of them on the entire Trip.

- + All coverage commences on departure from Singapore except for Accidental Death and Permanent Disablement, Travel Cancellation, Travel Postponement and Travel Cancellation due to Insolvency.

## **Got a question?**

Below are some frequently asked questions (FAQs) to help answer any queries you may have.

### **Am I eligible?**

Singapore citizens, permanent residents and holders of valid employment, work, long-term social visit, student and dependent passes aged 18 or over are eligible. Those insured as a child must be an unmarried dependent under the age of 18, or under 23 if in full-time study (The Child must be studying at a recognised higher learning institution during the policy period). As long as you depart from Singapore, the world is your oyster!

### **Emergency? No need to worry**

Sometimes, circumstances are completely out of your control – especially with Asian weather! If a natural disaster postpones your trip we will pay any additional rescheduling costs, or if your trip is cut short we will minimise the inconvenience caused to you.

### **Refunds, cancellations, and extensions**

The premium is refundable for the Annual Multi-Trip Plan, but not for the Per Trip Plan. If you need to extend your policy but are unable to notify us due to unavoidable circumstances, we will extend your policy for up to 72 hours after the planned expiry date and will not charge you for it. Such circumstances include natural disasters, epidemics, pandemics, civil unrest, airport or airspace closures.

## **Worldwide Emergency Assistance**

**We can help with anything you need, whenever you need it**

Our 24/7 ERGO TravelProtect hotline is available worldwide to help with any referral or emergency, from lost passport to medical crisis. Just give us a call to receive our full support.

**24/7 Dedicated Hotline +65 6238 9909**



## Know your insurer

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, the Group is represented in over 30 countries and concentrates on Europe and Asia. ERGO offers a comprehensive spectrum of insurance, provision and services. In its home market of Germany, ERGO ranks among the leading providers across all segments. ERGO is part of Munich Re.

Munich Re is one of the leading reinsurers and risk carriers worldwide. In the financial year 2014, Munich Re achieved a profit of €3.2billion on premium income of €48billion. The Group's investments of €219billion, of which €128billion is accounted for by ERGO, are managed primarily by the joint asset management and fund company Munich ERGO Asset Management (MEAG).

This brochure is not a contract of insurance. For full terms and conditions, please refer to the policy.

Underwritten by:

The logo for ERGO, consisting of the word "ERGO" in a bold, red, sans-serif font.

**ERGO Insurance Pte. Ltd.**

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