

	Limit per Insured Person (S\$)			
	Plan A	Plan B	Plan C	Plan D
<b>Trip Missed Connection</b> - Covers expenses incurred as a result of misconnection scheduled conveyance for at least 6 consecutive hours	\$200	\$300	\$600	\$600
<b>Delay of Checked-in Baggage</b> - Pays \$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas or upon arrival in Singapore	NA	\$1,000	\$1,500	\$2,000
<b>Damage or Loss of Personal Checked-In Baggage</b> - Covers loss or damage to baggage, clothing, personal effects & Golfing Equipment (Max. \$1000 for any one article or pair or set of article)	\$3,000	\$5,000	\$8,000	\$10,000
<b>Damage or Loss of Portable Business Equipment</b> - Covers loss or damage to Mobile phones, Laptop Computers, Personal Digital Assistants (PDAs) (Max. \$1000 for any one article or pair or set of article)	NA	\$3,000	\$4,000	\$5,000
<b>Loss of Travel Documents &amp; Money including Credit Card Fraud</b> - Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents	NA	\$3,000	\$5,000	\$7,500
<b>Hijack Daily Allowance</b> - Pays \$500 for each complete day You are delayed due to an act of Hijacking	NA	\$5,000	\$5,000	\$5,000

Unit V Other Benefits				
<b>Substitute Employee</b> - Pays the cost of sending out a replacement employee to continue the business, in the event You suffer disability	\$2,500	\$5,000	\$5,000	\$5,000
<b>Credit Card Indemnity</b> - Pays the outstanding credit card expenses incurred during the Trip in the event of a fatal accident or Permanent Total Disablement	NA	\$5,000	\$5,000	\$5,000
<b>Legal Fees</b> - Pays the legal costs and expenses incurred as a result of dealing with claims for compensation against a third party causing Your Accidental Death or Permanent Disablement during the Overseas Trip	NA	\$15,000	\$15,000	\$20,000
<b>Bail Bond Facility</b> - Provides assistance in arranging a bail bond if You are being arrested following a road Accident whilst overseas	NA	\$15,000	\$15,000	\$20,000
<b>Personal Liability</b> - Covers You against liability to third parties for Accidental Death or injury or accidental loss or damage to their property caused by Your negligence	NA	\$500,000	\$1,000,000	\$2,000,000
<b>Rental Vehicle Excess &amp; Return</b>	NA	\$1,000	\$1,000	\$1,000

Please refer to policy for specifications, conditions and exclusions. All amount shown are in Singapore Dollars (S\$)

## Premium Table - Annual Premium Per Insured Person (S\$), GST not required

Basic Cover (Unit I to Unit III)				
Area Of Cover	Plan A		Plan B	
	Business	Incl. Leisure	Business	Incl. Leisure
Regional	64	86	129	174
International	78	106	151	203
Area Of Cover	Plan C		Plan D	
	Business	Incl. Leisure	Business	Incl. Leisure
Regional	175	236	253	342
International	204	275	296	400

Enhanced Cover (Unit I to Unit V)				
Area Of Cover	Plan A		Plan B	
	Business	Incl. Leisure	Business	Incl. Leisure
Regional	73	99	157	213
International	91	123	188	254
Area Of Cover	Plan C		Plan D	
	Business	Incl. Leisure	Business	Incl. Leisure
Regional	209	283	293	395
International	250	337	349	471

### Area Of Cover

**Regional:** Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

**International:** Regional countries and the Rest of the World.

**Excluded Countries:** Afghanistan, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

### Important Notes

- The Insured Person must be between 16 and 75 years of age, renewable up to 80 years of age.
- The Insured Person's Country of residence must be Singapore.
- Policy is subjected to aggregate limit of \$10,000,000 per conveyance or the actual. Aggregate Limit per conveyance (based on number of Insured Persons), whichever is lower on the date of Accident.
- This product would be applicable for professionals and occupations that perform indoor activities and mostly office-related (i.e. Class 1 and etc.).
- Minimum headcount of 2 employees and above are required. Policy can be arranged on Un-Named Basis for groups of 5 employees and above.
- The insurance contract is subject to completion of proposal form.
- Subject to satisfactory underwriting condition, we reserve the rights to alter the terms and rates above.
- In the meantime, no insurance is in-force until application is accepted by ERGO.
- All claims will be paid in Singapore dollars.

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Underwritten by:

**ERGO**

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## Key Features

1. Personal deviation and/or any trip for personal purposes whether before, during or immediately after the business trip are automatically covered.
2. Optional leisure travel coverage.
3. Complimentary leisure travel extension for senior management (director and above).
4. Cover for business trip up to maximum of 182 days (and no sub-limit applicable for personal deviation).
5. Covers valid for multiple trips.
6. Home Leave Extension of up to 30 days for expatriates.
7. Automatic Extension of coverage period up to 30 days due to Hospitalisation and/ or Quarantine.
8. Option to choose different insurance plans for employees and different coverage limits.
9. Minimum administrative burdens and cost saving to you.
10. 24-hour Worldwide Medical & Emergency Assistance through multilingual facilities.
11. 24-hour Travel Information.

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## Summary of Benefits

	Limit per Insured Person (\$\$)			
	Plan A	Plan B	Plan C	Plan D
<b>Unit I Overseas Medical Benefits</b>				
Terrorism Cover	YES	YES	YES	YES
Overseas Medical Expenses Incurred due to Sickness or Injury - Covers overseas medical expenses incurred as a result of accident or sickness whilst travelling	\$100,000	\$200,000	\$300,000	\$500,000
Medical Expenses Incurred in Singapore Post Return - (max. 45 days) - Covers medical expenses incurred for treatment or follow-up treatment in Singapore or place of regular employment	\$5,000	\$10,000	\$20,000	\$30,000
Treatment by Traditional Chinese Medicine (TCM) - Covers Traditional Chinese Medicine expenses incurred whilst overseas and follow-up treatment in Singapore or place of regular employment	\$750	\$750	\$1,000	\$1,000
Hospital Daily Allowance - Pays \$200 for every complete day of hospitalisation overseas	NA	\$10,000	\$25,000	\$25,000
Double Hospital Daily Allowance Benefit for ICU Confinement - Pays \$400 for every complete day of hospitalisation overseas in an Intensive Care unit	NA	\$20,000	\$50,000	\$50,000
Hospital Visitation - Pays incidental expenses for the visit of up to two friends or relatives if You require hospitalisation for more than 5 days whilst overseas	\$5,000	\$5,000	\$10,000	\$20,000
Emergency Dental Expenses	NA	\$1,000	\$2,000	\$2,500
Emergency Telephone Charges - Reimbursement of mobile telephone charges for medical-related services	\$200	\$200	\$200	\$200
<b>Unit II Evacuation and Repatriation Benefits</b>				
Emergency Medical Evacuation - Covers all Emergency Medical Evacuation expenses	Unlimited	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains including Direct Repatriation - Covers all expenses incurred in returning Your mortal remains to Singapore or to your home country	Unlimited	Unlimited	Unlimited	Unlimited
Compassionate visit - Pays for the incidental expenses of sending two relatives or friends if assistance is required for the repatriation arrangements of Your mortal remains	\$5,000	\$5,000	\$8,000	\$10,000

	Limit per Insured Person (\$\$)			
	Plan A	Plan B	Plan C	Plan D
<b>Unit III Personal and Accident Benefits</b>				
Accidental Death & Permanent Disablement - Covers You in the event of Accidental Death and Disablement	\$100,000	\$200,000	\$300,000	\$500,000
Accidental Death & Permanent Disablement due to War	NA	\$10,000	\$10,000	\$20,000
Accidental Burns Benefit - Covers You for serious burns in the event of an accident	\$100,000	\$200,000	\$300,000	\$500,000
Fracture Benefit - Pays for fractures suffered in an accident	NA	\$3,000	\$3,000	\$5,000
Compassionate Death Allowance - Pays a lump sum allowance in the event You suffer loss of life due to an Accident	NA	\$5,000	\$5,000	\$8,000
Child Education Protection - Pays a lump sum education fund in the event You suffer loss of life due to an Accident	NA	\$25,000	\$25,000	\$25,000
<b>Unit IV Travel Inconvenience Benefits</b>				
Trip Cancellation Expenses - Covers loss of irrecoverable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure	\$3,000	\$6,000	\$12,000	\$20,000
Trip Cancellation due to Insolvency	NA	\$4,000	\$8,000	\$10,000
Trip Postponement	\$500	\$1,000	\$2,000	\$4,000
Trip Curtailment and Rearrangement Expense - Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip	NA	\$2,000	\$4,000	\$8,000
Trip Delay including Bomb Threat - Pays \$200 for each 6 full consecutive hours of delay whilst overseas or in Singapore	NA	\$1,000	\$1,000	\$1,000
Flight Diversion - Pays \$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions, bomb threat and other insured perils	NA	\$1,000	\$1,500	\$2,000
Flight Overbooking - Pays \$100 in the event You fail to board the scheduled flight due to overbooking although You have a confirmed reservation from the airline	NA	\$300	\$500	\$500