

Table of Cover

		Maximum benefit (\$\$) limit (per policy year unless otherwise specified)	
Personal accident benefits		Standard	Deluxe
Section 1	Accidental death and permanent disability	75,000	150,000
Medical related benefits			
Section 2	Hospital and surgical expenses Sub-limit for medical aids and equipment per incident	50,000 500	100,000 500
Section 3	Emergency dental treatment due to injury Limit per incident	250	500
Section 4	Outpatient medical treatment due to injury Limit per incident	250	500
Section 5	Outpatient medical treatment due to sickness while overseas Overall section limit per leisure trip Excess per outpatient visit	NA NA	300 50
Section 6	Emergency medical evacuation	Unlimited	Unlimited
Section 7	Sending you home	Unlimited	Unlimited
Section 8	Compassionate visit Overall limit per incident Sub-limit for hotel accommodation expenses per day	5,000 500	10,000 500
Travel inconvenience benefits			
Section 9	Cancelling your trip Limit per leisure trip	1,500	3,000
Section 10	Shortening your trip Limit per leisure trip	See limit under Section 9	See limit under Section 9
Section 11	Travel delay Overall section limit per incident For every six hours of delay	500 50	1,000 50
Section 12	Loss or damage of checked-in baggage with a public transport provider Overall section limit per incident Sub-limit for each item, set or pair	500 500	1,000 500
Section 13	Losing money and credit card Limit per leisure trip	100	200
Section 14	Losing travel documents Limit per incident	500	500
Other benefits			
Section 15	Loss or damage of personal home contents due to natural disaster, fire or theft Overall section limit per policy year Sub-limit for laptop Sub-limit for valuables Limit per item (for each item, set or pair)	1,500 500 500 500	3,000 1,000 500 1,000

Section 16	Study interruptions Limit per lifetime	7,500	15,000
Section 17	Personal liability	500,000	500,000
Section 18	Overseas legal expenses and assistance	10,000	20,000
Section 19	Kidnap and hostage Overall section limit per incident	3,000	5,000
	For every 24 hours	100	100
Section 20	Emergency phone charges Limit per incident	100	150
Section 21	Rental vehicle excess Limit per leisure trip	1,500	2,000
Section 22	Alternative accommodation Overall section limit per incident	3,000	5,000
	Sub-limit for hotel accommodation expenses per day	500	500
COVID-19 benefits			
Section 23a	Hospital and surgical medical expenses incurred due to COVID-19 Limit per incident	50,000	100,000
Section 23b	Emergency medical evacuation and sending you home due to COVID-19 Limit per incident	100,000	100,000