



EQ Travel Lite is specially designed for individuals and organisations travelling to Malaysia, Bintan Island and Batam Island.

BENEFITS AND PREMIUM TABLE

Personal Accident		Lite
Section 1	Accidental Death and Permanent Disablement <ul style="list-style-type: none"> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning 	S\$75,000 S\$20,000 S\$20,000
Medical and Dental / Emergency Medical Assistance / Evacuation		Lite
Section 2	Medical and Accidental Dental Expenses Incurred Overseas Pays medical expenses necessarily incurred whilst overseas arising from Injury or Illness, emergency dental expenses arising from Accident, including treatment by Chinese Physician up to S\$250 <ul style="list-style-type: none"> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning 	S\$20,000 S\$10,000 S\$20,000
Section 3	Overseas Hospitalisation Allowance Pays S\$50 for each complete day You are hospitalised overseas	S\$500
Section 4	Medical Expenses Incurred in Singapore <ul style="list-style-type: none"> (i) Follow-up treatment within 30 days from return date (ii) If no initial treatment has been sought overseas, treatment within 2 days from return date, including treatment by Chinese Physician up to S\$100 	S\$250
Section 5	Emergency Medical Evacuation Pays all emergency medical evacuation expenses	S\$20,000
Section 6	Repatriation/Local Burial Pays all expenses incurred in returning Your remains to Singapore or for local burial	S\$5,000

Travel Inconvenience		Lite
Section 7	Travel Delay Pays S\$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore	S\$400
Section 8	Baggage and Personal Effects including Valuables and Laptop Computer S\$100 for any one/pair/set of articles; S\$300 for video equipment, camera and laptop computer; S\$200 for Valuables; S\$500 for electronic items and equipment; S\$500 in aggregate per suitcase/bag	S\$500
Section 9	Baggage Delay Pays S\$100 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore	S\$400
Section 10	Personal Money and Travel Documents Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Cover loss of money, due to theft, robbery or burglary up to S\$300	S\$300
Section 11	Personal Liability Covers You against liability to third parties or damage to their property caused by Your negligence	S\$500,000
Bonus Cover		Lite
Section 12	Full Terrorism Cover Extension to cover Terrorism	Yes
Geographical Coverage		
Malaysia, Bintan Island and Batam Island		

Rating Table

■ For Organisation (minimum group size: 10pax - all of them must depart and return together)

Duration of Trip	Individual	Family (1 or 2 adults and with any number of children)
Up to 5 days	S\$8.00	S\$18.00

■ For Individual (Personal)

Duration of Trip	Individual	Family (1 or 2 adults and with any number of children)
Up to 5 days	S\$10.00	S\$20.00

Essential Details to Know

■ ELIGIBILITY

Singaporean, Permanent Resident or Foreigner with a valid Employment Pass, Work Permit, Dependant Pass, Student Pass and living in Singapore. Children can be covered together with their parents in the same policy if they are below 18 years or up to 24 years and studying full-time in an accredited education institution.

■ TRIP DURATION

Coverage is up to 5 days and all trips must start and end in Singapore.

■ CANCELLATION OF POLICY

The policy may be cancelled by the Insured before the departure date of the trip. A minimum premium of S\$50.00 will be charged. We will not refund once the trip commences.

■ MAJOR EXCLUSIONS

- Pre-existing Medical or Physical Conditions.
- Sexually transmitted diseases, HIV, AIDS, childbirth, pregnancy, self-injury, suicide.
- Participation in professional or competitive sports.
- War, hostilities, rebellion and the like.

IMPORTANT NOTE

This is only a product summary which provides only a brief description of the Policy and is not a contract of insurance. You are advised to read the policy contract for full details of the benefits, exclusions and other terms and conditions.

The Total Distribution Cost of this product is between 0% - 20% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

Policy Owners' Protection Scheme: 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 EQ Insurance or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).