

leisure & travel

this is more than just travel insurance /
for complete peace of mind

**FULL Terrorism
& H1N1 Cover**

Smart Traveller

redefining / standards



SmartTraveller is designed to meet all your travelling needs, whether it is for a business trip or a holiday with your family. AXA **SmartTraveller** provides you with pre-travel, en route as well as emergency protection and assistance.



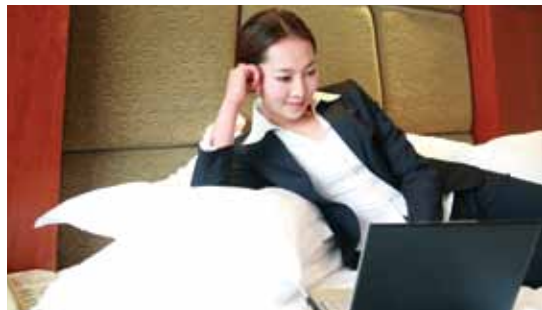
SmartTraveller lets you enjoy your holiday or focus on that important meeting. Accidents can happen when you are travelling and they can be disruptive and often costly when it's away from home in a foreign country.

It serves as a safeguard against any personal accident, medical expenses, travel inconveniences, travel security and even unexpected golf-related expenses.



SmartTraveller offers a wide range of options; Comprehensive or Essential coverage, Individual, Family, Single Trip or Annual Multi-Trip plans. You can select the option that best serve your travelling needs.

Protect yourself and your family with our **SmartTraveller** Annual plan if you make multiple trips in a year. This will save you the hassle of having to sign up for a single trip cover before you travel each time. This is definitely a smarter choice for frequent travellers.



Key benefits at a glance:

- High coverage for Accidental Death & Total Permanent Disablement, up to \$500,000 **Enhanced**
- High Medical & Dental Expenses, up to \$600,000 **Enhanced**
- Pays you a daily allowance if hospitalised in Singapore **New**
- Coverage for Baggage Delay, Travel Delay and Flight Diversion has increased **Enhanced**
- Covers for Purchase of Essential Items so as to minimise any inconvenience when the baggage is lost
- Covers Loss of Deposit due to insolvency of the travel agency
- Covers Loss of Deposit or Cancellation of the trip including unrest in the planned destination
- Covers one-way trips from Singapore **Enhanced**
- Covers you for the unauthorised use from your Loss of Credit Card whilst overseas
- Provides Pet Care coverage
- Covers Loss of Sports Equipment **Enhanced**

Information is correct as at March 2011

This is not a contract of insurance. For full terms & conditions, please refer to the policy which is the operative document. AXA reserves the right to amend any of the information shown without prior notice.

Premium (S\$)

(a) For Individual Plan						
Trip Duration (days)	ASEAN		ASIA		GLOBAL	
	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	36	27	49	34	71	48
2	36	27	49	34	71	48
3	36	27	49	34	71	48
4	45	31	55	40	83	63
5	45	31	55	40	83	63
6	45	31	55	40	83	63
7	54	40	68	51	95	80
8	54	40	68	51	95	80
9	59	40	68	51	95	80
10	59	40	68	51	95	80
11-14	72	52	90	62	115	102
15-18	88	66	100	78	141	118
19-22	98	78	120	90	158	135
23-27	105	85	130	98	166	151
28-31	115	95	138	110	178	161
Add per week	24	20	34	28	41	41
Annual	NA	NA	328	248	418	368

(b) For Family Plan						
Trip Duration (days)	ASEAN		ASIA		GLOBAL	
	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	73	58	105	84	156	116
2	73	58	105	84	156	116
3	73	58	105	84	156	116
4	100	78	125	104	176	145
5	100	78	125	104	176	145
6	100	78	125	104	176	145
7	127	96	164	125	201	186
8	127	96	164	125	201	186
9	128	96	164	125	201	186
10	128	96	164	125	201	186
11-14	162	119	198	152	250	245
15-18	197	145	241	173	298	277
19-22	232	160	268	192	343	323
23-27	247	189	300	209	378	350
28-31	292	209	315	230	413	386
Add per week	57	47	62	52	83	67
Annual	NA	NA	598	438	708	668

ASEAN

Travel within Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand & Vietnam

ASIA

Travel within Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste & countries under ASEAN Plan

GLOBAL

Travel for rest of the world including Nepal, Tibet & countries under ASEAN & ASIA plan

Important Details

Eligibility of Cover:

- Singapore Citizens, Permanent Residents of Singapore, Employment Pass/ Work Permit/ Dependent Pass/ Student Pass Holders.
- For Annual Multi-Trips, 'Family' means you, your spouse and any number of your children.
- For Single Trip, 'Family' refers to any 1 or 2 adults travelling with any number of children and each legally related to either of the insured adults. The family must travel and return together.
- Child/ Children refers to your child who is unmarried and unemployed under the age of 18 years or up to 25 years who is studying full-time in a recognised institution of higher learning.

Commencement of Coverage:

- All trips must commence from Singapore.
- Cover must be effected before departure from Singapore.

Calculation of the Premium:

If the same trip involves travel to a few countries and hence crossing area of travel, premium will be calculated based on the area of travel with the highest premium.

Maximum Duration of Trip:

- For Single Trip policy, the maximum duration is 182 days per trip whereas for Annual Multi-Trips is 92 days.



What's not Covered:

1. War and related risks, government acts, nuclear hazards and direct participation in terrorist acts.
2. Professional sports, racing, motor sports, mountaineering, underwater activities, flying as a pilot or crewmember or other hazardous pursuits except leisure scuba diving.
3. Unreasonable care and attention; self-inflicted injury or illness, alcoholism or drug abuse; HIV or HIV related illness.
4. Pre-existing conditions – injury or an illness occurring within 182 days prior to the commencement of the trip.

Summary of Main Benefits

PERSONAL ACCIDENT		COMPREHENSIVE	ESSENTIAL
1	Accidental Death & Total Permanent Disablement <small>Enhanced</small> Adult up to 70 yrs Adult above 70 yrs Child	\$500,000 \$200,000 \$100,000	\$250,000 \$100,000 \$100,000
2	Double Public Transport Coverage <small>Enhanced</small> Adult up to 70 yrs Adult above 70 yrs Child Personal Accident cover doubles if the accident occurs while travelling in a regularly scheduled public transport.	\$1,000,000 \$400,000 \$200,000	\$500,000 \$200,000 \$200,000
3	Tuition Grant for Each Dependent Child Lump sum payable as a result of Accidental Death of Main Insured (up to 4 children).	\$8,000	\$4,000

MEDICAL & DENTAL EXPENSES (Outside Singapore)

4	Medical Expenses <small>Enhanced</small> Adult up to 70 yrs Adult above 70 yrs Child Reimburses expenses incurred as a result of accident or sickness whilst overseas including treatment by Chinese Physician or Chiropractor up to \$500.	\$600,000 \$80,000 \$500,000	\$300,000 \$80,000 \$250,000
5	Pregnancy-Related Expenses Reimburses medical expenses incurred as a result of pregnancy-related sickness whilst overseas.	\$8,000	\$4,000
6	Overseas Hospital Allowance <small>Enhanced</small> Pays \$200 for each complete day you are hospitalised overseas.	\$40,000	\$20,000
7	Hospital Visit Benefit <small>Enhanced</small> Pays for the necessary incurred expenses for one relative or friend to visit you following your hospitalisation whilst overseas.	\$10,000	\$5,000
8	Compassionate Visit <small>Enhanced</small> Pays for the necessary incurred expenses for one relative or friend to assist in the final arrangements in the event of your death.	\$10,000	\$5,000
9	Child Care Benefit <small>Enhanced</small> Pays for one relative or friend to accompany your children back to Singapore following your hospitalisation whilst overseas.	\$10,000	\$5,000
10	Special Grant Pays when an Insured Person dies from an injury or illness whilst overseas.	\$8,000	\$4,000

Summary of Main Benefits

MEDICAL & DENTAL EXPENSES (In Singapore)		COMPREHENSIVE	ESSENTIAL
11	Medical Expenses <small>Enhanced</small> Adult up to 70 yrs Adult above 70 yrs Child a) Reimburses for follow-up medical treatment within 30 days from return date. b) Reimburses for necessary medical treatment sought within 5 days upon return to Singapore, if treatment not sought overseas and up to 30 days following your return from overseas including treatment by Chinese Physician or Chiropractor up to \$500.	\$60,000 \$6,000 \$10,000	\$30,000 \$3,000 \$10,000
12	Hospital Allowance in Singapore <small>New</small> Pays \$100 for each complete day you are hospitalised in Singapore.	\$1,000	\$500

EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

13	Emergency Medical Evacuation	Unlimited
14	Emergency Medical Repatriation	Unlimited
15	Local Burial / Repatriation of Mortal Remains Back to Singapore Pays for the cost of burial or cremation overseas in the location where death occurs or the expenses of transporting the mortal remains back to Singapore.	Unlimited

TRAVEL INCONVENIENCES

16	Baggage & Personal Effects including Valuables <small>Enhanced</small> Maximum \$800 for any one article or pair or set of articles and \$500 in the aggregate for valuables.	\$5,000	\$3,000
16A	Laptop, Wireless Handheld Device and Mobile Phone Maximum \$1,000 for any one article or pair or set of articles.	\$1,500	\$750
17	Purchase of Essential Items Reimburses you for purchase of essential personal items if baggage is stolen or lost, up to \$50 for any one article or pair or set of articles.	\$500	\$250
18	Baggage Delay <small>Enhanced</small> Pays \$200 for every 6 consecutive hours of delay whilst overseas and maximum of \$200 if delay is in Singapore.	\$1,000	\$1,000
19	Personal Money & Travel Documents Pays for travel & 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 \$500.	\$5,000	\$2,500
20	Loss of Credit Card <small>Enhanced</small> Pays you for unauthorised usage on your credit card.	\$1,000	\$1,000

Summary of Main Benefits

TRAVEL INCONVENIENCES		COMPREHENSIVE	ESSENTIAL
21	Personal Liability Indemnifies you for legal liability towards third parties or damage to property due to your negligence.	\$1,000,000	\$500,000
22	Loss of Deposit or Cancellation Reimburses you for unredeemable travel & accommodation expenses paid in advance and occurring within 30 days before the trip. This cover extends to include unrest in planned destination.	\$10,000	\$5,000
23	Replacement Traveller <small>Enhanced</small> Reimburses you for administrative costs incurred to replace a travel companion.	\$1,000	\$500
24	Financial Collapse of Travel Agency <small>Enhanced</small> Reimburses you for travel deposit paid in advance to any NATAS travel agency in the event of the financial collapse of the agency.	\$6,000	\$3,000
25	Travel Delay <small>Enhanced</small> Pays \$100 for every 6 consecutive hours of delay whilst overseas and maximum of \$100 if the delay is in Singapore.	\$1,000	\$1,000
26	Flight Diversion <small>Enhanced</small> Pays \$100 for every 6 consecutive hours if your flight is diverted to another location due to bad weather or emergency medical treatment for a fellow passenger.	\$1,000	\$1,000
27	Trip Curtailment Reimburses you for additional travel & accommodation expenses incurred or forfeited, if it is necessary and unavoidable for you to curtail your trip.	\$10,000	\$5,000
28	Overbooked Flight Reimburses you for expenses incurred for additional accommodation, meals or refreshment.	\$200	\$100
29	Flight Misconnection Reimburses you for expenses up to the limit whilst overseas for at least 4 consecutive hours.	\$200	\$100
30	Rental Car Excess <small>Enhanced</small> Reimburses you for any excess or deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.	\$2,000	\$1,000
31	Emergency Personal Mobile Phone Charges <small>Enhanced</small> Reimburses you up to \$50 per day for a maximum of 6 days.	\$300	\$150
32	Loss of Sports Equipment <small>Enhanced</small> Pays for loss of any one article or pair or set of sports equipment.	\$1,000	\$500

Summary of Main Benefits

TRAVEL INCONVENIENCES		COMPREHENSIVE	ESSENTIAL
33	Pet Care <small>Enhanced</small> Pays up to \$50 for every 8 consecutive hours of delay in collecting your pet in a kennel or pet hotel.	\$1,000	\$500
34	Influenza A H1N1 Quarantine Allowance (Outside of Singapore) Pays you \$50 for each full day you are quarantined.	\$700	\$350
35	Influenza A H1N1 Quarantine Allowance (In Singapore) Pays you \$50 for each full day you are quarantined.	\$700	\$350
TRAVEL SECURITY			
36	Hijacking Pays \$500 for every 6 consecutive hours of hijack.	\$5,000	\$2,500
37	Kidnap & Hostage Pays \$500 for every 24 consecutive hours of kidnap & hostage.	\$10,000	\$5,000
38	Home Care Benefit Pays for damages to your home's contents as a result of fire whilst overseas.	\$5,000	\$2,500
39	Full Terrorism Cover Extension to cover Terrorism including losses caused by terrorist attacks using nuclear, chemical and / or biological substances	Yes	Yes
GOLF BENEFITS			
40	Golf Equipment Maximum \$1,000 for any one article or pair or set of articles.	\$1,500	\$750
41	Hired Golf Equipment Reimburses you up to \$50 per day for the rental of golf equipment.	\$500	\$250
42	Hole-in-One Reimburses you for entertainment expenses incurred for hole-in-one.	\$300	\$150

Automatic Extension of Policy

- Allows automatic extension of the policy up to 30 days if you are hospitalised and/or quarantined overseas as advised by a Physician.
- Allows automatic extension of the policy up to 72 hours if any Scheduled Public Transport in which you are travelling is being unavoidably delayed.

AXA: A World Leader in Financial Protection

AXA Group in 2010

- 91 billion euros in consolidated revenues
- 878 billion euros in assets under management
- 214,000 employees and distributors worldwide working to deliver the right solutions and top quality service to our customers
- 95 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families and employees
 - Manage their personal or corporate assets

AXA Insurance Singapore

- Leading General Insurer in Singapore
- Business ranking (in 2009)
 - No. 1 in Health Insurance
 - No. 2 in Cargo Insurance
 - No. 3 in Motor Insurance
- Over 170 years of local experience in Asia
- Wide range of products for individual and business needs
- Top 3 for Corporate Reputation in 2010, according to the annual survey run by Reputation Management Associates

motor

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personal accident

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liability

marine

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