

AIG lets you travel the world with ease of mind. Travel Guard® will take care of your travel needs while you explore the world in complete freedom. Be it for a short business trip or an extended family holiday, we provide you with 24-hour worldwide comprehensive protection with our wide range of comprehensive product benefits and services.

Travel Guard®....for all the right reasons.

Travel Guard® services is the premier one-stop travel assistance provider that offers exclusive pre-trip, during and post-trip advice & assistance. Our dedicated 24/7 claims hotline provides prudent response to claims enquiries as well as timely updates on claim status. With our offices extended throughout the world, Travel Guard® services enables easier liaising and coordination when it comes to resolving Emergency Situation and continues to provide comprehensive coverage as millions of travelers travel the world with peace of mind.

Why Travel Guard® ...Our differentiating product features

- Up to S\$2,000,000 reimbursement of Medical Expenses incurred overseas for Sickness or Injury sustained overseas under the Premier Plan.
- Reassures you with up to S\$1,000,000 protection for accidental death whilst travelling on a Common Carrier overseas (Premier Plan only).
- Reimburse your approved claims from the first dollar.
- Provides coverage for insured of all ages (i.e. no age limit)
- Provides unlimited Emergency Medical Evacuation and Repatriation Cover (Premier & Superior Plan only).
- 24-hour emergency assistance hotline while overseas.
- Covers in the event of Major Travel Events, including Natural Disasters, Epidemic/Pandemic, Civil Unrest
- Protects you while you enjoy leisure amateur sports.
- Trip Cancellation benefit starts 60 days prior to departure date or at policy issue date (if policy issued less than 60 days prior to departure date).
- Reimburses Baggage Delay and Travel Delay whilst you are Overseas (for each full 6 consecutive hours) or in Singapore (for at least 6 consecutive hour delay).
- Reimburse for Loss of use of Entertainment Ticket/Frequent Flyer points if not used due to certain specified events.
- Cover Acts of Terrorism.
- Automatic Extension of Policy up to 30 days if Hospitalized/Quarantined whilst overseas at time of expiry.
- Travel Cancellation Due to Insolvency Benefit protects insured against insolvency of NATAS registered Travel Agent from which trip was purchased.

We are there 24/7...

Emergency hotline for all your needs (Pre/During Trip hotline) – +65 6733 2552

You'll feel more assured knowing help is just a phone-call away. Whether it's a medical emergency or information about your destination, one easy number is all you need for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

Filing a claim - +65 6224 3698 (Post Trip hotline)

For the ease of filing claims and answering any of your claims enquiries, we have a 24-hour dedicated hotline to serve you:

With its comprehensive coverage as highlighted above, many travelers rely on Travel Guard® every year to meet their travel protection needs.

Coverage*

Travel Guard® ...for all the right reasons

Medical and Travel Benefits

- Up to S\$2,000,000 reimbursement of Medical Expenses incurred overseas for Sickness or Injury sustained overseas under Premier Plan.
- Up to \$50,000 reimbursement for follow up treatment in Singapore for Injury sustained overseas under Premier Plan
- Reimbursement of Medical Expenses incurred overseas arising from pregnancy-related sickness.
- Reimbursement for expenses incurred overseas in relation to treatment by a Physician for Sickness or Injury sustained overseas.
- Hospital Income for overseas and local Hospital Confinement (due to injury or Sickness sustained whilst overseas)
- Provides unlimited Emergency Medical Evacuation Cover (Premier & Superior Plan only).
- Provides unlimited Repatriation and Direct Repatriation (applicable for all plan types)
- Reimburse you for your telephone call charges incurred overseas for calling Travel Guard® services during a medical emergency and for which a medical claim has been submitted/ report lost or stolen credit card or that unauthorized charges have been made from your credit card.
- Automatic Extension of Policy up to 30 days if Hospitalized/Quarantined whilst overseas at time of expiry.

Personal Accident Benefits

- Reassures you with up to S\$500,000 for accidental death & permanent disablement and up to S\$1,000,000 protection for accidental death whilst travelling on Common Carrier overseas (Premier Plan only).
- Protects your children's needs with Child Education Grant on event of your accidental death whilst overseas (Premier & Superior Plan only)

Travel Inconvenience Benefits

- Trip Cancellation benefit starts 60 days prior to departure date or at policy issue date (if policy issued less than 60 days prior to departure date).

- Reimburse the administrative cost of change of traveler in the event of Travel Cancellation due to unexpected death of relative or travel companion.
- Takes care of your non-recoverable deposits or fares paid in advance in the event of Travel Cancellation due to insolvency of NATAS registered Travel Agency from which you purchased the Trip.
- Trip Curtailment covers for additional transport and accommodation expenses incurred as a result of you having to curtail trip and return directly to Singapore due to Major Travel Event which prevents you from continuing with your scheduled trip
- Reimburse for loss arising from unauthorised charges being made from your Credit Card.
- Provides coverage for loss or damage sustained overseas of your personal baggage including Laptop Computer
- Reimburse you for loss of jewelry if you are robbed while travelling.
- Reimburse for your Baggage Delay and Travel Delay whilst you are Overseas (for each full 6 consecutive hours) or in Singapore (for at least 6 consecutive hour delay).
- Reimburse for the replacement cost for travel documents lost overseas due to robbery, burglary, theft or Natural Disasters.
- Reimburse for failure to board aircraft due to overbooking of the flight and no alternative transportation made available for at least 6 hours (Premier & Superior Plan only).
- Compensate per day you are held hostage following a kidnap which occurs during a Trip.
- Provides coverage for Personal Liability Abroad

Supplementary Benefits

- Reimburse for loss of use of green fees paid in advance if you suffer Injury or Sickness during a Trip resulting in inability to use the golf course (Premier & Superior Plan only).
- Provides cover for your Household Contents (in your vacant house) against fire whilst you are away.
- Takes care of your rental vehicle excess charges you need to pay for loss or damage to the rental vehicle due to an accident or takes care of the cost of returning the rental vehicle if you are not able to return the rented vehicle due to your hospital confinement

- Enjoy Supplementary Benefits such as Golf Advantage (some benefits only for Premier & Superior Plan only) and Pet Care (Premier & Superior Plan only).
- Reimburse for Loss of use of Entertainment Ticket/Frequent Flyer points if not used due to certain specified events.
- Cover Acts of Terrorism.

*Note: All coverage is up to the specific claim limits for the respective plan types. Subject to specific terms, conditions and exclusions set out in the Policy.

Additional Details

Family Plans

- Family Per Trip Plan, the Insured Person will comprise of:
 - a) maximum of 2 adults who need not be related and who are named in the Policy Schedule as the Insured(s)
 - b) unlimited no. of Children who are unemployed, where each Child must be legally related to either of the 2 insured adults. The family must travel and return together at the same time.
- Family Annual Multi-Trip Plan, the Insured Person will comprise of:
 - a) maximum of 2 adults who are husband and wife and legally married to each other, and who are named in the Policy Schedule as the Insured(s); and
 - b) their natural or legally adopted Child or Children who are dependent on either or both of them for financial support, provided that the Child or Children must be accompanied by at least one of the adults mentioned in (a) above on the entire Trip.

Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if such person(s) is enrolled to study full-time in a recognized institution of learning or higher learning during the Policy period.

Trip Duration

- Per Trip means a single trip departing and returning to Singapore which does not exceed 182 consecutive days.
- Annual Multi-Trip is most suited for frequent travelers as it provides maximum cost savings and convenience. You can have unlimited number of trips during the policy period specified in the policy schedule, where each trip shall not exceed 90 consecutive days from the date of departure to the date of return to Singapore.

Commencement of Coverage

- Travel Cancellation (Section 18) and Travel Postponement (Section 19) benefit is effective either: (a) 60 days before the date of departure, or (b) from the Policy issuance date which must be at least 3 days before the departure date (date of departure inclusive) for this benefit to respond, whichever is later.

- Travel Cancellation due to Insolvency benefit (Section 20) is effective from the Policy issuance date (which must be at least 3 days before the departure date, excluding date of departure).

- Personal Accident Protection (Section 15) commences 3 hours before the Insured Person(s) leave(s) his permanent place of residence or office for a direct journey to the place of embarkation in Singapore and cease(s) whenever any of the following occurs first: (a) when the period specified in the policy has expired, (b) when the Insured Person(s) return(s) to his/her/their permanent place of residence, or (c) within 3 hours upon arrival back in Singapore.

Cover for all other benefits shall commence at the later of the departure date shown on the policy schedule or the time of departure from Singapore to travel to the intended destination(s) Overseas.

Duplicate & Refund Coverage

- If the Insured Person is covered by more than 1 travel insurance policy underwritten by AIG Asia Pacific Insurance Pte. Ltd. for the same trip, we will consider the person to be insured only under the Policy which provides the highest benefit level.
- No refund of premium is allowed once the Per-Trip Policy has been issued.
- Refund of premium for Annual Policy is as indicated in the Policy Wording terms and condition.

Some General Exclusions

The Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from:

- Insured not taking all reasonable efforts in safeguarding property or avoiding injury;
- Participation in extreme sports and sporting activities;
- Sexually Transmitted Diseases, AIDS, HIV infections and AIDS related infections;
- Mental or nervous disorders;
- Pre-existing Medical Conditions;
- Suicide or attempted suicide or intentional self-inflicted injuries;
- Childbirth & Pregnancy (except for coverage under Section 3 and Section 7);
- When insured **is** not fit to travel or travelling against the advice of a Medical Practitioner;
- Insured travelling as **an** operator or crew member in a private aircraft or Common Carrier;
- Engaging in naval, military, air force service or operations, or testing of any conveyance, or engaging in Manual Work.

PRE-EXISTING MEDICAL CONDITION means any condition for which:

- a) You received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Trip; or
- b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period preceding the commencement of a Trip; or

c) A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period preceding the commencement of a Trip.

Categorization of Zones

Zone 1: Malaysia, Indonesia, Brunei, Philippines, Myanmar, Vietnam, Cambodia and Laos

Zone 2: Countries in Zone 1, Thailand, China, Hong Kong, Macau, Taiwan, Mongolia, Maldives, Bangladesh, India, Pakistan, Sri Lanka, the United Arab Emirates, Kuwait, Bahrain, Oman, Qatar, Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Mexico, Panama, Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Suriname, Uruguay and Venezuela.

Zone 3: Countries in Zone 1 & Zone 2, Australia, New Zealand, Korea, Japan and the rest of the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.

Countries of Exclusion

AIG Asia Pacific Insurance Pte. Ltd. will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Note: Please refer to the Policy for the specific terms, conditions and exclusions.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (<http://www.aig.com.sg/> or <http://www.gia.org.sg/> or <http://www.sdic.org.sg/>).

Travel FAQ

Travel Guard

A. Choice of Plan

Q: What is special about the Premier Plan?

For a small investment, Premier Plan offers comprehensive benefits with higher claim limits. You will receive up to \$2,000,000 protection for medical expenses incurred whilst overseas for Sickness or Injury sustained overseas, double indemnity of a maximum of \$1,000,000 for accidental death due to public transport accident while overseas, unlimited emergency medical evacuation benefit as well as many other benefits as listed in the Summary of Benefits.

B. Application

Q: How soon can I activate Travel Guard?

Travel Guard can be activated up to 90 days prior to departure from Singapore.

Q: How can I activate Travel Guard if I am departing over the weekends / after office hours?

You can activate Travel Guard through our online Buy Now portal or our mobile apps which you can either download from the iTunes store or Google Play Store. Activation is immediate once we receive full payment via your credit card.

Q: Can an authorized representative apply for Travel Guard on my behalf after my departure from Singapore?

No. Travel Guard must be activated before departure from Singapore.

Q. Can a child under 3 years old purchase an individual plan? What is their coverage like?

Yes, a child can purchase an individual plan. The coverage is as per stated in the Summary Benefits (i.e. same coverage as per to an Adult purchasing individual plan)

Q. What is the premium payable if I am going to different countries within the same trip?

You can refer to the brochure for the pricing of respective countries under the respective zones (i.e. Zone 1, 2 or 3). If you are travelling to more than one zone during the same trip, you should be paying premium for the zone in which your furthest destination falls within.

Q: When is the coverage for the Travel Guard policy effective?
The Travel Cancellation and/or Travel Postponement benefit is effective 60 days before your departure or from the Policy issuance date which must be at least 3 days before the departure date (date of departure inclusive), whichever is later.

Travel Cancellation due to Insolvency benefit is effective from the Policy issuance date which must be at least 3 days before the departure date, excluding date of departure.

The Accidental Death & Permanent Disablement benefit will be effective 3 hours before you leave your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and ends on whichever of the following events occurs first:

- a) the expiry of the period specified in the Policy;**
- b) your return to your place of permanent residence; or**
- c) within 3 hours upon your arrival in Singapore**

Cover for all other benefits shall commence at the later of the departure date shown on the policy schedule or the time of departure from Singapore to travel to the intended destination(s) Overseas.

Q: I'm holding a one-way ticket, can I purchase Travel Guard?

Yes. However, please take note that :

- * cover is only from Singapore directly to your first Overseas Destination**
- * you are covered only within airport transit area during stopovers/ transfers**
- * You only have selected coverage.**

Q: Can I buy more than one Travel Guard policy for the same trip?

You can only be covered by one Travel Guard® policy for the same trip. • If the Insured Person is covered by more than 1 travel insurance policy underwritten by AIG Asia Pacific Insurance Pte. Ltd. for the same trip, we will consider the person to be insured only under the Policy which provides the highest benefit level.

C. Medical Expenses

Q: I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expense if I need treatment while on my trip?

No, the policy excludes pre-existing medical conditions i.e. any condition for which an Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period prior to the commencement of a trip or for which condition medical advice or treatment was recommended by a medical practitioner within such 12 month period preceding the commencement of a trip or the condition is one which a reasonable person would be expected to be aware of within a 12 month period preceding the commencement of a trip.

Q: Can I continue my medical treatment for injury sustained overseas, after my return to Singapore?

Yes. You have a maximum of thirty (30) days to continue treatment in Singapore up to the benefit limit under each Plan type.

Q: If I was ill overseas but did not seek medical treatment, can I do so upon my return to Singapore?

Yes but you must seek treatment in Singapore within 2 days of return to Singapore. You have a maximum of thirty (30) days to continue treatment in Singapore up to the limit of the benefit under each Plan type.

Q: Are dental expenses covered?

Accidental dental expenses are covered as long as the dental treatment is necessarily incurred to restore sound and natural teeth following an Accident.

Q: I am pregnant, am I covered overseas for any pregnancy-related matters?

The policy will reimburse you for Medical Expenses which are necessarily incurred whilst Overseas for pregnancy-related sickness subject to certain policy exclusions. .

Q: What is covered under Hospital Visitation?

If You are hospitalized overseas for more than 5 consecutive days due to an Injury or Sickness sustained whilst Overseas and medical evacuation is not judged appropriate, and no adult family member is with You, We will pay the reasonable travel and hotel accommodation expenses incurred by one relative or friend departing from Singapore to visit and stay with you for the duration of your hospital confinement.

Q: How can I claim for Emergency Telephone Charges?

We will reimburse you for telephone charges incurred for engaging the services of Travel Guard® services during a medical assistance / emergency and for which a medical claim has been submitted. We have also extended to cover telephone charges incurred for engaging the services of Travel Guard® services to organize calls to your Payment Card(s) issuer(s) to report lost/stolen payment card or that unauthorized charges have been made from your payment card.

Q: What is Emergency Medical Evacuation?

We will arrange and facilitate a medical evacuation if in the opinion of Travel Guard® services , it is judged medically appropriate to move you to another location or to return you to Singapore for medical treatment. We will cover all necessary expenses for such evacuation specified up to the limits in the Selected Plan.

Q. During an Emergency Medical Situation, what are the usual procedures undertaken before evacuation?

During an Emergency medical situation, you should contact Travel Guard® services where our assistance team is on standby to assist 24/7 and request for a medical evacuation. Upon receiving the call, our team will promptly get in touch with the Treating Doctor overseas to understand the medical condition of the insured. In order for the Travel Guard Medical Team to ascertain an insured's medical condition from his treating doctor, an insured needs to give his or her consent by signing the Medical Information Release Form (MRF). It is important to note that the treating doctor will not release the Preliminary Medical Record to Travel Guard® services if no authorization is given. Evacuation will only be undertaken if in the opinion of Travel Guard® services , it is judged medically appropriate to move you to another location or to return you to Singapore for medical treatment. Travel Guard® services will then arrange for the evacuation utilising the means best suited to do so based on the medical severity of your condition. The means of evacuation may include

air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

Q: Can Travel Guard® services arrange to repatriate the Insured Person's mortal remains back to the country of origin other than Singapore?

YES, when as a result of injury or sickness commencing whilst overseas, an insured person suffers death within 30 days, Travel Guard® services will arrange for the return of the insured person's mortal remains

D. Travel Cancellation / Curtailment

Q: I have booked a trip and now cannot travel because my employer has cancelled my leave - am I covered for travel cancellation?

No, the policy provides Travel Cancellation coverage in the following events only:

- (i) Major Travel Events that prevents you from travelling to your main destination(s) as outlined in your trip itinerary. A Major Travel Event would be such as:**
 - **natural disasters;**
 - **epidemics or pandemics as declared by the World Health Organization;**
 - **major industrial accident;**
 - **civil unrest, riot or commotion resulting in the cancellation of scheduled Common Carrier Services (as defined in the policy wording) or in a relevant government warning against non-essential travel;**
 - **strike resulting in cancellation of scheduled Common Carrier Service;**
 - **or any event leading to airspace or multiple airport closures.**
- (ii) Death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;**
- (iii) Serious damage to your residence in Singapore arising from fire, flood or other Natural Disasters (as defined in the policy wording) occurring within one week of departure and which requires you to be present at the permanent place of residence on the date of departure; or**
- (iv) Witness summons.**

We will also reimburse you for loss of irrecoverable deposits or travel fares paid in advance due to a Trip being cancelled because of the insolvency of the NATAS travel agent from which you purchased the trip.

Q: What are the circumstances that I will be covered for travel curtailment?

Travel Guard will provide coverage if you need to disrupt your trip and return directly to Singapore due to any of these circumstances:

- **a Major Travel Event occurring which prevents you from continuing with your scheduled trip;**
- **Upon you suffering from a Serious Injury or a Serious Sickness and receive medical advice to do so;**
- **Hijacking of the aircraft in which you are on board as a passenger;**
- **The unexpected death or Injury or Sickness of your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-**

grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle or Travel Companion;

- your quarantine upon medical advice; or
- Upon you or your Relative being hospitalized overseas for more than 5 days or if less than 5 days, you or your Relative have received medical advice against continuing with your scheduled trip.

Q: I have booked a trip to the U.S.A. but cannot get an entry visa, am I covered?

No, Travel Cancellation is only covered if the trip is cancelled due to specified unexpected events and failing to obtain an entry visa is not one of the specified events. Additionally, any loss or charges caused by government regulations or control is also excluded.

Q: Will I be covered in the case of Travel Agent Insolvency?

Travel Guard will cover the loss of irrecoverable travel deposits or travel fares paid in advance, due to a trip being cancelled because of insolvency of the NATAS registered travel agent from which You purchased the trip. Please note that coverage for the highlighted benefit commences upon purchase of travel insurance which must be at least 3 days before date of departure, excluding date of departure.

E. Baggage

Q: If my belongings are left outside on a bench while I am in a queue are they covered if stolen?

No, we will not be liable for loss or damage to your baggage left unattended in any public place or where you failed to take due care and precaution for the safeguard and security of your property.

Q: If I send a suitcase back to Singapore early, will it be covered?

No, baggage sent in advance, mailed or shipped separately is not covered.

Q: The customs department will not let me take foodstuff (or any of other item) into the country of my destination. May I claim it as a loss?

No, seizure or destruction under customs regulations is not covered.

Q: The foodstuff I left in the aircraft compartment turns rotten while returning back to Singapore, can I claim for it?

No, fruits, perishables and consumables are excluded from coverage under this section. Other classes of property that are excluded from coverage are: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Lap-Top Computers), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth or dentures.

Q: Is my Laptop Covered?

The maximum limit for Laptop coverage is \$1,000 and only one Laptop Computer is covered for every policy.

Q: The original article was stolen while on the trip and the replacing article was lost a few days later - is the second article also covered?

Yes, provided proof of purchase and proof of loss can be provided for both occurrences.

F. Loss of Travel Documents

Q: Can I claim for my expenses overseas while waiting to obtain replacement of my passport?

Travel Guard will pay for cost of obtaining whilst overseas replacement passports, travel tickets and visa where such travel documents are lost overseas due to robbery, theft, burglary or Natural Disasters whilst overseas and any additional travel and hotel accommodation expenses incurred whilst overseas to replace such lost documents.

Q: How much can I claim for loss of money?

Travel Guard will pay for actual loss of cash of up to \$300, provided that such loss arose as a result of robbery, theft, burglary or Natural Disasters, the cash was on your person, or properly secured in a locked safe or strongroom or under your active supervision when the event occurs during a Trip and such event is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident.

Q: What happens if there's no police station at the remote area that I visited?

You will have to report the incident at the nearest available police station within the 24 hour period.

Q: The country where I was traveling in suddenly devalued their currency. Can I claim for the loss arising from currency difference?

No, the policy only covers you for loss of money due to theft, burglary or robbery or Natural Disasters.

G. Delays, Flight Diversion, Flight Overbooking.

Q: Is Baggage Delay at Singapore airport covered?

Yes, You are covered for baggage delay that occurs overseas and in Singapore. For such delay in Singapore, only \$200 is payable provided the delay is for more than 6 hours.

Q: Is Travel Delay covered in Singapore when my plane does not take off due to a mechanical failure?

Yes, we will pay up to a maximum of \$100 for travel delay in Singapore, provided that the delay is for more than 6 hours.

Q: The flight I am on is diverted to another destination due to adverse weather conditions, am I covered?

Travel Guard pays \$100 for each 6 full consecutive hours of delay due to your flight being diverted due to adverse weather conditions which prevents you from continuing with your trip as scheduled and you are delayed in arriving at your planned destination. A maximum sum of \$1,000 is payable under this section.

Q: I am holding a confirmed ticket, but I was “bumped” off from the flight.

Travel Guard pays \$100 (except for Classic Plan) in the event you fail to board the scheduled flight whilst overseas due to overbooking of the flight although you have a confirmed reservation from the airline and no alternative transportation is made available to you within 6 consecutive hours.

H. Supplementary Benefits

Q: What does Home Guard cover?

If you select the Premier or Superior Plan, you will receive this bonus cover which protects you against loss or damage to your household contents caused by fire in your residence that was left vacant throughout the Trip. The maximum amount payable per household is \$5,000.

Q: Does Travel Guard cover events resulting from Acts of Terrorism?

Yes, subject to the respective limits of the selected plans and the terms and exclusions of the Policy.

I. Others

Q: Can an Insured cancel his/her annual plan and get pro-rated refund?

RULE OF REFUND: Per Trip Policy: We will not allow any refund of premium once the Policy is issued.

Annual Multi-Trip Policy: If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 9 months from the Policy effective date.

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%
Claims filed during policy period	0%

Q: Are sports such as mountaineering and rock climbing covered under Travel Guard?

Mountaineering which involves the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment are not covered.

Trekking (including mountain trekking) and harnessed outdoor rock climbing are covered if they are available to the general public without restriction and provided by a recognised commercial local tour operator or activity provider, provided you are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules

and regulations of the qualified guides and/or instructors and the activity takes place below 6,000 m.

You are advised to review the policy for details on the extent of such coverage and the applicable exclusions under Part III- General Exclusions.

Q: How do I submit a Claim?

You can now contact us at our 24/7 Claims service number – 62243698. Our Claims officer will either assist you to file a claim over the phone or to send to you the claim form for you to fill and file for claim.

Note: Please refer to the Policy for the specific terms, conditions and exclusions

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