



World Class Travel Protection with AIGAssist™

Every year, more than one hundred thousand travellers rely on AIGAssist™ for their travel insurance to ensure complete peace of mind. AIGAssist™ provides you and your family with comprehensive protection at most attractive rates with 25 world class benefits, you can be assured of comprehensive protection whenever you travel.

Comprehensive Coverage

AIGAssist™ takes care of all your travel insurance needs, from overseas medical and dental expenses, through to a comprehensive range of insurance benefits and services to cover the travel inconveniences you may encounter during your trip. In addition to personal benefits, AIGAssist™ now includes Lifestyle Assist section which offers coverage such as your home contents (whilst travelling), rental vehicles excess, golf equipment, pet accommodation, and even Hole in One.

Family Advantage

AIGAssist™ offers complete flexibility for families with no limit on the number of children allowed in a family plan.

Frequent Travellers.. Great News!

Take advantage of our annual plan if you are a frequent traveler. Our annual plans (Superior or Premier) allow you to travel out of the country anytime, unlimited times. What's more? Each trip out of Singapore can be as long as 90 days. Don't leave home without it, we've got your covered!

24-Hour Assistance Worldwide

With AIGAssist™, it's just a phone call away. You can call-collect to our 24-hour emergency assistance hotline for medical advice, referrals and any emergency travel requirements.

So travel with AIGAssist™. Enjoy complete peace of mind whether it's a short business trip or a long vacation with your family.

Summary of Coverage

Maximum Benefit (S\$)

OVERSEAS MEDICAL ASSIST		Premier	Superior	Classic
1. Medical and Accidental Dental Expense Incurred Overseas Covers outpatient and hospitalisation, medical expenses incurred overseas due to Sickness or Injury. Accidental Dental Expenses during the Trip are also covered. This coverage is also extended to cover follow-up medical expenses incurred upon the Insured Person's return to Singapore. Insured Person (before the attainment of seventy (70) years & below) Insured Person (upon attainment of seventy (70) years and above)		\$750,000 \$250,000	\$500,000 \$250,000	\$250,000 \$100,000
2. Hospital Income Pay \$200 for every complete day the Insured Person is hospitalised whilst overseas.		\$50,000 (max. 250 days)	\$30,000 (max. 150 days)	\$10,000 (max. 50 days)
3. Emergency Medical Evacuation Covers all AIAS Emergency Medical Evacuation expenses.		Unlimited	Unlimited	\$500,000
4. Repatriation Covers all AIAS expenses as incurred in returning the remains of the Insured Person who suffers loss of life during the trip.		Unlimited	Unlimited	\$30,000
5. Direct Repatriation Covers all AIAS expenses as incurred in returning the remains of the Insured Person who suffers loss of life during the trip to the Country of Origin or Home Country		Unlimited	\$30,000	\$15,000
6. Hospital Visitation Pays for the incidental expenses of one Relative or friend if the Insured Person cannot be evacuated and requires hospitalization for more than 5 days.		\$10,000	\$5,000	\$3,000
7. Compassionate Visit Pays for the incidental expenses of one Relative or friend to assist in repatriation arrangement of the Insured Person's remains if necessary		\$10,000	\$5,000	\$3,000
8. Child Guard Pays for one Relative or friend to accompany the children home following hospitalization of the Insured Person.		\$10,000	\$5,000	\$3,000
PERSONAL ACCIDENT ASSIST				
9. Accidental Death & Disablement Covers death and disablement arising from an Accident during the Trip. Insured Person (before the attainment of seventy (70) years & below) Insured Person (upon attainment of seventy (70) years and above) Insured Child (included in Family Plan)		\$500,000 \$200,000 50,000	\$200,000 \$100,000 \$50,000	\$150,000 \$50,000 \$25,000
10. Public Transport Double Cover Accidental Death benefit is double if fatal accident occurs while travelling in Public Transport including Common Air Carrier Insured Person (before the attainment of seventy (70) years & below) Insured Person (upon attainment of seventy (70) years and above) Insured Child (included in Family Plan)		\$1,000,000 \$400,000 \$100,000	\$400,000 \$200,000 \$100,000	NA
11. Child Education Grant Pays for each legally dependent child (before attainment of 23 years and below) studying as a full-time student in a recognised institution of learning as a result of accidental loss of life of the Insured Person		\$5,000	\$5,000	NA
TRAVEL ASSIST				
12. Travel Cancellation Covers loss of unredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore.		\$15,000	\$10,000	\$5,000
13. Travel Postponement Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore.		\$2,000	\$1,000	\$500
14. Travel Curtailment including Aircraft Hijacking Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip.		\$15,000	\$10,000	\$5,000
15. Travelling Interruption Covers the unused portion of the trip due to hospitalization of the Insured Person.		\$8,000	\$5,000	\$3,000
16. Personal Baggage including Lap-Top Computer Covers loss or damage to baggage, clothing, personal effects, Lap-Top Computer (Max. \$500 for any one article or pair or set of articles. Max. for Lap-Top Computer is \$1,000).		\$5,000	\$5,000	\$3,000
17. Baggage Delay Pays \$200 for each full 8 consecutive hours that the Insured Person's baggage is delayed whilst overseas.		\$1,000	\$1,000	\$1,000
18. Travel Documents Pays the Insured Person's travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is also covered (maximum limit \$300)		\$5,000	\$5,000	\$3,000
19. Travel Delay Pays \$100 for each full 8 consecutive hours of delay		\$1,000	\$1,000	\$1,000
20. Travel Misconnection Covers expenses incurred as a result of misconnection of conveyance		\$500	\$200	\$200

		Premier	Superior	Classic
21. Personal Liability Covers the Insured Person against liability to third parties or damage to their property caused by his/her negligence.		\$1,000,000	\$1,000,000	\$500,000
LIFESTYLE ASSIST				
22. Golf Advantage Damage or Loss of Golfing Equipment Hole-in-One		\$750 \$250	\$500 NA	\$500 NA
23. Home Guard Pays for damage (due to fire) to household contents per household of the residence which was left vacant for the full duration of the Trip.		\$5,000	\$5,000	NA
24. Rental Vehicle Excess Pays for the cost of the insurance excess of a car rented by the Insured Person if it is involved in an accident.		\$750	\$500	NA
25. Pet Care Pays \$50 for each full 8 consecutive hour's delay where Insured Person has placed his/her cat or dog in a kennel/cattery or pet hotel.		\$500	\$250	NA

Premium (S\$)

ASEAN	Malaysia, Indonesia, Thailand, Brunei, Philippines, Myanmar, Vietnam, Cambodia, Laos					
	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
Length of Trips						
1 - 3 days	39	88	29	65	22	45
4 - 6 days	49	118	36	85	27	60
7 - 10 days	66	151	49	112	33	75
11 - 14 days	89	200	65	148	45	98
15 - 18 days	108	239	78	180	58	120
19 - 22days	120	281	89	208	66	129
23 - 27 days	135	308	99	228	78	155
28 - 31 days	146	339	108	255	89	176
Each additional week	28	55	18	40	13	29
Annual Plan	NA	NA	NA	NA	NA	NA

ASIA	Asean, China, Hong Kong, Macau, Taiwan, Korean, Australia, New Zealand, Japan, India					
	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
Length of Trips						
1 - 3 days	54	118	40	85	29	65
4 - 6 days	65	147	48	109	35	85
7 - 10 days	89	203	66	150	46	106
11 - 14 days	109	245	81	180	57	135
15 - 18 days	128	290	95	215	68	152
19 - 22days	146	331	108	245	79	170
23 - 27 days	163	359	121	266	88	187
28 - 31 days	176	375	130	278	99	206
Each additional week	36	68	25	50	19	35
Annual Plan	390	750	290	530	NA	NA

WORLDWIDE	Asean, Asia and the Rest of the World including Sri Lanka, Nepal, Tibet, Mongolia					
	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
Length of Trips						
1 - 3 days	76	168	56	128	39	88
4 - 6 days	93	205	69	152	56	119
7 - 10 days	108	240	80	178	70	152
11 - 14 days	139	317	105	235	90	199
15 - 18 days	165	363	122	269	103	225
19 - 22days	188	416	139	308	123	270
23 - 27 days	203	456	150	338	139	305
28 - 31 days	219	493	162	365	150	335
Each additional week	39	92	29	68	23	48
Annual Plan	550	930	390	690	NA	NA

Important Matters

Family Plan

- **Per Trip**
For 1 or 2 Adults travelling with any number of children. The two Adults need not be related but each child must be related to either of the insured adults.
- **Annual**
For a legally married couple and any number of their children. Each child in an annual Family Plan must be accompanied by at least 1 of the insured adults under that plan for any Trips made during the policy period.

Children under a Family Plan (Per Trip or Annual) must be unemployed and unmarried throughout the policy period. They must be under 18 years of age or up to 23 years if studying full-time in a recognised institution of higher learning.

Trip Duration

- **Per-Trip Coverage**
Maximum length of each insured Trip is 182 days.
- **Annual Coverage**
The Insured Person (s) will be covered for unlimited number of trips made during the policy period. Maximum length of each insured Trip is 90 days.

Commencement of Coverage

- Travel Cancellation Cover (see Section 9) is effective either:
 - (a) 30 days before date of departure or
 - (b) from the date of purchase which must be at least 7 days before the departure date for this benefit to respond, which is later.
- For Section 7 cover commences three (3) hours before the Insured Person(s) leaves Singapore and ceases on whichever the following occurs first:
 - (a) the expiry of the period specified in the Policy
 - (b) the insured Person's return to his/her permanent place of residence
 - (c) within three (3) hours upon arrival in Singapore

Child Application

- An individual below 18 years of age applying for an individual policy is only limited to Classic Plan.

Duplicate Coverage & Refund

- If the Insured Person(s) is covered more than one travel policy underwritten by the company for the same trip, the company will consider the person to be insured only under the policy which provide the highest benefit level.
- No refund of premium will be allowed once the policy is issued.

Claims Procedures

To ensure prompt processing of your claim, it is important that you submit a completed claim form with the original or a copy of your Insurance Certificate together with all supporting documentation. You should always retain copies for your record.

Main Exclusions

- Acts of war; participation in illegal acts; active military / and naval service;
- AIDS; mental or nervous disorders: suicide or self-inflicted injury;
- Pregnancy or childbirth;
- Jewelry and watches;
- Flight duty (except as a passenger) or manual work.
- Any pre-existing conditions for which Insured Person
 - (i) received medical treatment, diagnosis consultation or prescribed drugs, or
 - (ii) a condition for which medical advice or treatment was recommended by a Qualified Medical Practitioner within a twelve (12) month period preceding the effective date of the Policy is not covered.

Complete details of policy exclusions are listed in the Policy.

About American Home Assurance Company

American International Group, Inc. (AIG) is the world's leading international insurance and financial services organization, with operations in more than 130 countries and jurisdictions. AIG member companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In the United States, AIG companies are the largest underwriters of commercial and industrial insurance and AIG American General is a top-ranked life insurer. AIG's global businesses also include retirement services, financial services and asset management. AIG's financial services businesses include aircraft leasing, financial products, trading and market making. AIG's growing global consumer finance business is led in the United States by American General Finance. AIG also has one of the largest U.S. retirement services businesses through AIG SunAmerica and AIG VALIC, and is a leader in asset management for the individual and institutional markets, with specialized investment management capabilities in equities, fixed income, alternative investments and real estate. AIG's common stock is listed in the U.S. on the New York Stock Exchange and ArcaEx, as well as the stock exchanges in London, Paris, Switzerland and Tokyo.

Enquiries/Application

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This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy, a copy which is available upon request.