

ADDITIONAL NEW & ENHANCED BENEFITS!



# AIG Assist®

Global Travel Protection



We've got you covered.



American International Group, Inc. (AIG) is the world's leading international insurance and financial services organisation, 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 specialised 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.

### About NATAS

The National Association of Travel Agents Singapore (NATAS) was founded in May 1979 and its vision is to be a world-class association leading and shaping the travel industry. As a national body, NATAS aims to represent all travel agents licensed by the Singapore Tourism Board (STB).

As an industry-lead body, the Association leads travel excellence by setting and regulating standards of professionalism and ethical conduct of its members. It is the voice of the industry and spearheads education and training. NATAS also aims to promote and foster goodwill, cooperation and understanding in the travel industry.

For more information, please visit [www.natas.travel](http://www.natas.travel)

Approved and Supported by:



120 Lower Delta Road #03-16 Cendex Centre Singapore 169208

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

### Contact & Address

**AIG Building, 22 Martin Road Singapore 239058**  
Open : Mondays - Fridays, 9.00am - 5.00pm.

Tel : 1800 419 3000  
Fax : 65 6835 7406  
Web : [www.aiggeneral.com.sg](http://www.aiggeneral.com.sg)

24-Hour Emergency Assistance Hotline: 65 6733 2552

AIGCB-140/08

Producer Stamp

Underwritten by

**American Home Assurance Company, Singapore Branch**

Copyright in this Policy is reserved. No part of this Policy may be reproduced in whole or part without the express consent of American Home Assurance Company Singapore.

Incorporated in the United States with liability limited.

## Travel with ease of mind

AIG Assist lets you travel the world in complete freedom, knowing you have the most comprehensive protection. Be it for a short business trip or extended family holiday, single-journey or annual coverage, you can choose your plan from the widest range of benefits and services.



### Your AIG Assist Advantages

38 great travel benefits including:

- Flight diversion to another destination due to adverse weather conditions **NEW!**
- Flight Overbooking **NEW!**
- red24 - online Security Information and Advice **NEW!**
- Takes care of your non-recoverable payment in the event of a Travel Agency insolvency **ENHANCED!**
- Baggage and Travel Delay claim whilst you are in Singapore and overseas for each full 6 consecutive hours **ENHANCED!**
- Unlimited Medical & Accident Dental Expenses For Premier Plan
- Covers medical expenses incurred overseas due to Pregnancy related sickness
- War Inclusion
- Kidnap & Hostage
- Looks after you when you are hospitalised in Singapore
- Reimburses you for your mobile telephone call charges incurred overseas
- Compensates you for loss of jewellery if you are robbed while travelling
- Automatic Extension of Policy due to Hospitalisation / Quarantine
- Covers all ages - from babies to senior citizens.
- Reimburses your approved claims from the first dollar.
- Reassures you with up to S\$1,000,000 protection whilst travelling on public transport overseas.
- Lifestyle Assist coverage such as Golf Advantage and PetCare.
- Provides protection for unlimited trips on the Annual Plan.
- Includes all your eligible children, regardless of number, under the Family Plan.
- Gives you unlimited Emergency Medical Evacuation and Repatriation Cover.
- Acts of Terrorism are not excluded.
- Takes care of your rental vehicle excess for up to \$750.
- Provides cover for your household contents whilst you are away.
- Protects your children's needs with Child Education Grant.
- Protects you while you enjoy leisure amateur sporting sports, such as scuba diving, water sports, winter sports, skydiving, mountaineering, rock-climbing and trekking.



## One hotline for all your needs

You'll feel more secure when you know 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

When overseas, call collect through the local operator – and we'll take care of your phone charges.

## Security Assist

red24 in partnership with AIG offers all AIG Assist Insureds and their family members security advice and guidance from trained security specialists.

## Online Security Information & Advice

- Personal Security  
A detailed web resource with online preventative security advice ranging from stalking to advice on identity theft, in order to prevent you from being a victim.
- Real Time Country Profiles  
Online country profiles constantly updated with information to aid personal security whilst abroad. Security threats, political stability, travel logistics, important contacts and cultural considerations all form part of every profile.

## Get yourself covered

With its comprehensive coverage, many travellers rely on AIG Assist every year to meet their travel protection needs. You too can put yourself and your family under the worldwide protection of AIG Assist – and travel with peace of mind.

# Comprehensive Coverage

## Summary of Coverage

## Maximum Benefit (S\$)

### OVERSEAS MEDICAL ASSIST

#### Premier

#### Superior

#### Classic

#### Section 1. Medical & Accident Dental Expenses Incurred Overseas

- Insured Person before attaining 70 years and below.
- Insured Person upon attaining 70 years and above.
- Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.

Unlimited  
\$100,000  
\$200,000

\$500,000  
\$100,000  
\$200,000

\$250,000  
\$100,000  
\$200,000

#### Section 2. Medical Expenses Incurred in Singapore

- Insured Person before attaining 70 years and below.
- Insured Person upon attaining 70 years and above.
- Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.

\$50,000  
\$5,000  
\$10,000

\$25,000  
\$2,500  
\$10,000

\$12,500  
\$1,000  
\$10,000

#### Section 3. Medical Expenses - Women's Benefit

Incurred overseas due to Pregnancy Related Sickness.

\$8,000

\$5,000

\$2,000

#### Section 4. Treatment by Chinese Physician

Covers Chinese Physician treatment.

\$500

\$300

\$100

#### Section 5. Overseas Hospital Income

Pays S\$200 for every complete day You are hospitalised overseas.

\$50,000

\$30,000

\$10,000

#### Section 6. Hospital Income in Singapore

Pays S\$100 for every complete day You are hospitalised in Singapore.

\$1,000

\$1,000

\$500

#### Section 7. Emergency Medical Evacuation

Covers all AIG Travel Assist Emergency Medical Evacuation expenses.

Unlimited

Unlimited

\$500,000

#### Section 8. Repatriation

Covers all AIG Travel Assist expenses incurred in returning Your remains to Singapore in the event You suffer death during the Trip.

Unlimited

Unlimited

\$30,000

#### Section 9. Direct Repatriation

Covers all AIG Travel Assist expenses incurred in returning Your remains to Your home country in the event You suffer death during the Trip.

Unlimited

\$30,000

\$15,000

#### Section 10. Hospital Visitation

Pays for the incidental expenses for the visit of one Relative or friend if You cannot be evacuated and require hospitalisation for more than 5 days, whilst overseas.

\$10,000

\$5,000

\$3,000

#### Section 11. Compassionate Visit

Pays for the incidental expenses of sending one Relative or friend if assistance is required to assist in the repatriation arrangement of Your remains.

\$10,000

\$5,000

\$3,000

#### Section 12. Child Guard

Pays for one Relative or friend to accompany Your children home following Your hospitalisation.

\$10,000

\$5,000

\$3,000

#### Section 13. Emergency Telephone Charges

Reimburses You for telephone charges for medically related services incurred in contacting AIG Travel Assist.

\$250

\$100

\$100

#### Section 14. Automatic Extension of Policy Cover

Allows You automatic extension of this policy for up to 30 days without additional premium due to hospitalisation and quarantine.

Yes

Yes

Yes

| PERSONAL ACCIDENT ASSIST   | Premier                               | Superior                            | Classic                           |
|--|---------------------------------------|-------------------------------------|-----------------------------------|
| <b>Section 15. Accidental Death &amp; Permanent Disablement</b> <ul style="list-style-type: none"> <li>Insured Person before attaining 70 years and below.</li> <li>Insured Person upon attaining 70 years and above.</li> <li>Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.</li> </ul>  | \$500,000<br>\$200,000<br>\$100,000   | \$200,000<br>\$100,000<br>\$100,000 | \$150,000<br>\$50,000<br>\$50,000 |
| <b>Section 16. Public Transport Double Cover</b> <ul style="list-style-type: none"> <li>Insured Person before attaining 70 years and below.</li> <li>Insured Person upon attaining 70 years and above.</li> <li>Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.</li> </ul>   | \$1,000,000<br>\$400,000<br>\$200,000 | \$400,000<br>\$200,000<br>\$200,000 | NA<br>NA<br>NA                    |
| <b>Section 17. Child Education Grant</b><br>Pays for each legally dependent child (before attaining 23 years and below) studying as a full-time student in a recognised institution of learning as a result of Your accidental loss of life.   | \$5,000                               | \$5,000                             | NA                                |
| TRAVEL ASSIST  | Premier                               | Superior                            | Classic                           |
| <b>Section 18. Travel Cancellation</b><br>Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, etc; serious damage to Insured's residence as a result of fire, natural disaster, etc; and witness summons or jury service.                  | \$15,000                              | \$10,000                            | \$5,000                           |
| <b>Section 19. Travel Postponement</b><br>Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, etc; serious damage to Insured's residence as a result of fire, natural disaster, etc; and witness summons or jury service. | \$2,000                               | \$1,000                             | \$500                             |
| <b>ENHANCED Section 20. Travel Cancellation due to insolvency</b><br>Covers the loss of irrecoverable charges or deposit paid in advance in the event of insolvency of airline; cruise-line; tour operator; or travel agent from which you purchased the trip.   | \$5,000                               | \$3,000                             | \$1,000                           |
| <b>Section 21. Travel Curtailment including Aircraft Hijacking</b><br>Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip in the event of serious injury/sickness of Insured; aircraft hijack whilst onboard; unexpected death or injury/sickness of immediate family member or travel companion; unexpected strike, riot, etc; natural disaster; and quarantine.                              | \$15,000                              | \$10,000                            | \$5,000                           |
| <b>Section 22. Travel Interruption</b><br>Covers the unused portion of the trip due to Your hospitalisation whilst overseas.   | \$8,000                               | \$5,000                             | \$3,000                           |
| <b>Section 23. Personal Baggage including Laptop Computer</b><br>Covers loss or damage to baggage, clothing, personal effects, laptop computer (maximum \$500 for any one article or pair or set of articles. Maximum for laptop computer is \$1,000).   | \$5,000                               | \$5,000                             | \$3,000                           |
| <b>Section 24. Jewellery Coverage</b><br>Compensates the loss of jewellery whilst overseas due to robbery.   | \$750                                 | \$500                               | NA                                |
| <b>ENHANCED Section 25. Baggage Delay</b><br>Pays \$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore.   | \$1,000                               | \$1,000                             | \$1,000                           |
| <b>Section 26. Travel Documents</b><br>Pays Your 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 \$300).  | \$5,000                               | \$5,000                             | \$3,000                           |

|  | Premier        | Superior        | Classic        |
|--|----------------|-----------------|----------------|
| <b>ENHANCED!</b> <b>Section 27. Travel Delay</b><br>Pays \$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore.  | \$1,000        | \$1,000         | \$1,000        |
| <b>NEW!</b> <b>Section 28. Flight Diversion</b><br>Pays \$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions.                               | \$1,000        | \$1,000         | \$1,000        |
| <b>NEW!</b> <b>Section 29. Flight Overbooking</b><br>Pays \$100 in the event You failed to board the scheduled flight due to an overbooking although You have a confirmed reservation from the airline for at least 6 consecutive hours. | \$100          | \$100           | NA             |
| <b>Section 30. Travel Misconnection</b><br>Covers expenses incurred as a result of misconnection of conveyance for at least 6 consecutive hours.   | \$500          | \$200           | \$200          |
| <b>Section 31. Kidnap &amp; Hostage</b><br>Pays \$250 for loss of income for every 24 hours You are kidnapped whilst on the Trip.  | \$10,000       | \$5,000         | \$3,000        |
| <b>Section 32. Personal Liability</b><br>Covers You against liability to third parties or damage to their property caused by Your negligence.  | \$1,000,000    | \$1,000,000     | \$500,000      |
| <b>LIFESTYLE ASSIST</b>  | <b>Premier</b> | <b>Superior</b> | <b>Classic</b> |
| <b>Section 33. Golf Advantage</b><br><ul style="list-style-type: none"> <li>Covers You for damage or loss of golfing equipment.</li> <li>Covers You for entertainment expenses incurred in achieving Hole-in-One.</li> </ul>             | \$750<br>\$250 | \$500<br>NA     | \$500<br>NA    |
| <b>Section 34. Home Guard</b><br>Pays for damage (due to fire) to Household Contents per residence which was left vacant for the full duration of the Trip.  | \$5,000        | \$5,000         | NA             |
| <b>Section 35. Rental Vehicle Excess</b><br>Pays for the cost of the insurance excess of a car rented by You if it is involved in an accident.   | \$750          | \$500           | NA             |
| <b>Section 36. Pet Care</b><br>Pays \$50 for each full 8 consecutive hours' delay of the returning flight to Singapore; to cover additional cost incurred by You placing Your cat or dog in a kennel/cattery or pet hotel.               | \$500          | \$250           | NA             |
| <b>Section 37. Terrorism Cover</b><br>Sections 1 through 38 of this Policy are applicable if they occur as the result of an Act of Terrorism whilst You are on a Trip.   | Yes            | Yes             | Yes            |
| <b>NEW!</b> <b>Section 38. red24</b><br>Offers invaluable online access to security advice and guidance from trained security Specialists. Available 24 hours a day.   | Yes            | Yes             | Yes            |

The above benefits are only a summary and are subject to terms, conditions and exclusions contained in the Policy.

## Details to Know

### Family Plan

- **Single Trip Coverage:** For 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be related to either of the insured adults. The family must travel and return together.
- **Annual Coverage:** For a legally married couple and any number of children. Each child must be accompanied by either of the insured adults under this plan for any trips made during the Policy Period.
- **Children under any Plan throughout the Policy Period must be unmarried and under 18 years of age or up to 23 years if studying full-time in a recognised institute of higher learning.**

### Trip Duration

- **Single Trip Coverage:** The maximum length of each insured trip is 182 days.
- **Annual Coverage:** The Insured Policyholder(s) will be covered for an unlimited number of trips made during the Policy Period. The maximum length of each insured trip is 90 days.

### Commencement of Coverage

- **Travel Cancellation (Section 18)** is effective either: (a) 30 days before the 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, whichever is later.
- **Personal Accident Protection (Section 15)** commences 3 hours before the Insured Person(s) leave(s) 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.

### Duplicate & Refund Coverage

- If the Insured Person is covered by more than 1 Policy underwritten by the Company for the same trip, the Company 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 Policy has been issued.

### Main Exclusions

- AIDS; mental or nervous disorders; suicide or self-inflicted injuries.
- Childbirth.
- Gemstones.
- Flight duty (except as a passenger) or manual work.
- Any pre-existing condition for which the Insured Person (a) received medical treatment, diagnosed consultation or prescribed drugs, or (b) had a condition (for which medical advice or treatment was recommended by a qualified medical practitioner) which was not covered within a 12-month period preceding the effective date of the Policy.

### Country Exclusion

- AIG Assist 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.

Complete details of policy exclusions are listed in the Policy.

## Premiums (\$\$)

| ASEAN                 | Malaysia, Indonesia, Thailand, Philippines, Myanmar, Vietnam, Cambodia, Laos, Brunei |        |            |        |            |        |
|-----------------------|--|--------|------------|--------|------------|--------|
| Length of trip (days) | Premier  |        | Superior   |        | Classic    |        |
|                       | Individual   | Family | Individual | Family | Individual | Family |
| 1 – 3                 | 44   | 98     | 31         | 72     | 24         | 50     |
| 4 – 6                 | 55   | 131    | 38         | 92     | 28         | 66     |
| 7 – 10                | 74   | 168    | 51         | 120    | 35         | 82     |
| 11 – 14               | 99   | 222    | 68         | 160    | 47         | 105    |
| 15 – 18               | 120  | 266    | 82         | 190    | 60         | 130    |
| 19 – 22               | 134  | 312    | 92         | 225    | 70         | 142    |
| 23 – 27               | 150  | 343    | 104        | 240    | 82         | 170    |
| 28 – 31               | 162  | 376    | 112        | 280    | 92         | 192    |
| Each additional week  | 32   | 62     | 21         | 48     | 16         | 36     |
| Annual Plan           | NA   | NA     | NA         | NA     | NA         | NA     |

  

| Asia                  | ASEAN, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka & Mongolia |        |            |        |            |        |
|-----------------------|---|--------|------------|--------|------------|--------|
| Length of trip (days) | Premier   |        | Superior   |        | Classic    |        |
|                       | Individual  | Family | Individual | Family | Individual | Family |
| 1 – 3                 | 60  | 131    | 42         | 92     | 31         | 72     |
| 4 – 6                 | 72  | 163    | 50         | 120    | 37         | 94     |
| 7 – 10                | 99  | 226    | 68         | 160    | 48         | 118    |
| 11 – 14               | 121   | 272    | 85         | 195    | 60         | 145    |
| 15 – 18               | 142   | 322    | 100        | 235    | 70         | 166    |
| 19 – 22               | 162   | 368    | 110        | 260    | 82         | 185    |
| 23 – 27               | 181   | 399    | 125        | 290    | 90         | 200    |
| 28 – 31               | 196   | 417    | 135        | 305    | 102        | 220    |
| Each additional week  | 40  | 76     | 28         | 60     | 22         | 44     |
| Annual Plan           | 430   | 830    | 290        | 530    | NA         | NA     |

  

| Worldwide             | ASEAN, Asia & the rest of the world including Nepal & Tibet |        |            |        |            |        |
|-----------------------|---|--------|------------|--------|------------|--------|
| Length of trip (days) | Premier   |        | Superior   |        | Classic    |        |
|                       | Individual  | Family | Individual | Family | Individual | Family |
| 1 – 3                 | 84  | 187    | 58         | 140    | 41         | 95     |
| 4 – 6                 | 103   | 228    | 72         | 165    | 58         | 130    |
| 7 – 10                | 120   | 267    | 84         | 195    | 72         | 165    |
| 11 – 14               | 154   | 352    | 110        | 255    | 95         | 215    |
| 15 – 18               | 183   | 403    | 128        | 290    | 108        | 245    |
| 19 – 22               | 209   | 462    | 145        | 335    | 125        | 290    |
| 23 – 27               | 226   | 507    | 158        | 370    | 145        | 330    |
| 28 – 31               | 243   | 548    | 170        | 400    | 155        | 365    |
| Each additional week  | 43  | 102    | 32         | 82     | 24         | 58     |
| Annual Plan           | 600   | 999    | 390        | 690    | NA         | NA     |

