

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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
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TRAVEL GUARD

CHARTIS



Producer Stamp

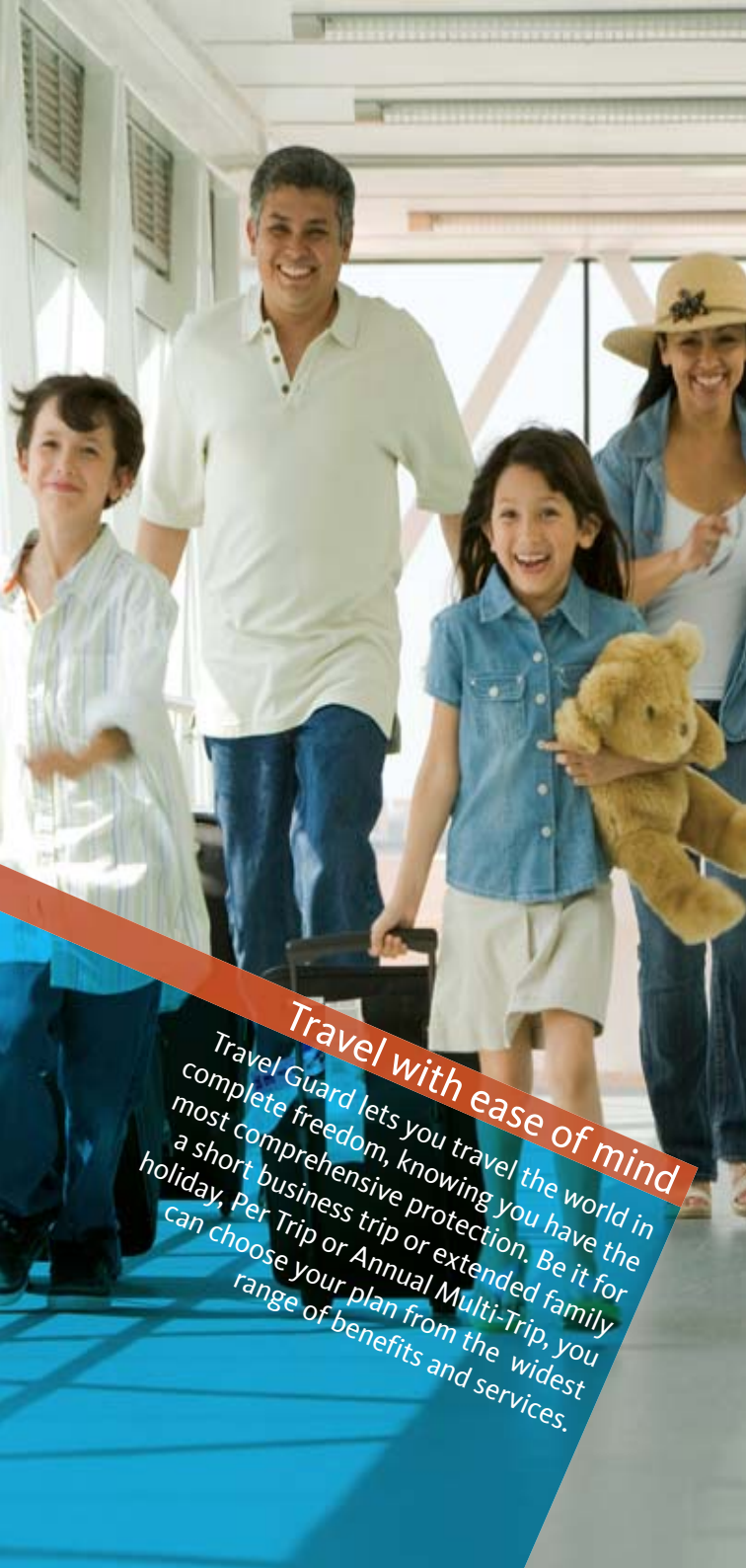
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Travel with ease of mind
Travel Guard lets you travel the world in complete freedom, knowing you have the most comprehensive protection. Be it for a short business trip or extended family holiday, Per Trip or Annual Multi-Trip, you can choose your plan from the widest range of benefits and services.



24-Hr Medical Assistance



Covers from the First Dollar



[^]Overseas Medical Expenses Up To S\$2,000,000 (Premier Plan)



Unlimited Emergency Medical Evacuation (Superior & Premier Plan)



Natural Disasters



[^]Disruption Benefits/Entertainment Tickets/Frequent Flyer Points



Covers All Ages



Loss & Delay of Baggage



Fraudulent Credit Card Usage

Your Travel Guard Advantages

38 great travel benefits including:

- Trip Cancellation benefit starts 60 days prior to departure date.
- Baggage and Travel Delay claim whilst you are in Singapore and overseas.
- Provides cover for your household contents against fire while you are traveling.
- Automatic Extension of Policy due to Hospitalisation/Quarantine.
- Protects your children's needs with Child Education Grant.
- 24 hours Multilingual interpreter service.
- Reimburses you for your emergency telephone call charges incurred overseas.
- Takes care of your rental vehicles excess charges and return.
- Protects you while you enjoy leisure amateur sports.

[^]Terms & conditions apply.



Details to know

Family Plan

- **Per Trip:** 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 Multi-Trip:** 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. Couple can travel separately.
- **Child or Children** shall mean an unmarried person or persons under 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 policy period.

Trip Duration

- **Per Trip** means one trip which does not exceed 182 consecutive days.
- **Annual Multi-Trip** means multi trips over the annual 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) is effective either:(a) 60 days before the date of departure, or (b) from the date of issuance of the policy which must be purchased at least 3 days before the departure date (excluding the date of departure) 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 & Pregnancy (except Section 3 and Section 7).
- Gemstones.
- Flight duty (except as a passenger) or manual work.
- Pre-Existing Medical Condition means any condition for which:
 - (i) You received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Trip; or
 - (ii) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period preceding the commencement of a Trip; or
 - (iii) 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.

Country Exclusion

- Chartis Singapore 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.

Travel Guard is available at the following:



Your Preferred Agents



chartisinsurance.com.sg



Chartis iPhone Application

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

Premiums (S\$)

ASEAN	Malaysia, Indonesia, Thailand, Philippines, Myanmar*, Vietnam, Cambodia, Laos, Brunei					
	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
Length of trip (days)						
1 – 3	47	104	34	77	26	52
4 – 6	60	140	42	99	31	69
7 – 10	80	179	56	128	38	86
11 – 14	107	235	73	167	51	109
15 – 18	129	281	88	198	64	135
19 – 22	144	330	98	234	74	147
23 – 27	161	362	110	249	87	175
28 – 31	173	397	118	290	97	198
Each additional week	35	64	24	51	19	37
Annual Plan	NA	NA	NA	NA	NA	NA

Asia	ASEAN, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka & Mongolia					
	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
Length of trip (days)						
1 – 3	64	138	45	98	33	74
4 – 6	78	173	55	128	40	98
7 – 10	106	239	75	170	51	122
11 – 14	130	288	91	203	64	150
15 – 18	152	339	106	244	74	171
19 – 22	173	388	116	270	87	191
23 – 27	193	419	132	301	95	206
28 – 31	208	438	142	316	107	226
Each additional week	45	82	32	69	26	47
Annual Plan	450	900	320	590	NA	NA

Worldwide	ASEAN, Asia & the rest of the world including Nepal & Tibet					
	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
Length of trip (days)						
1 – 3	89	198	64	150	43	98
4 – 6	110	242	80	178	61	135
7 – 10	128	283	93	209	75	170
11 – 14	165	373	120	273	100	221
15 – 18	195	428	139	310	113	252
19 – 22	223	489	158	358	131	298
23 – 27	240	536	172	395	151	339
28 – 31	258	578	186	428	161	374
Each additional week	48	110	38	89	27	60
Annual Plan	630	999	420	780	NA	NA

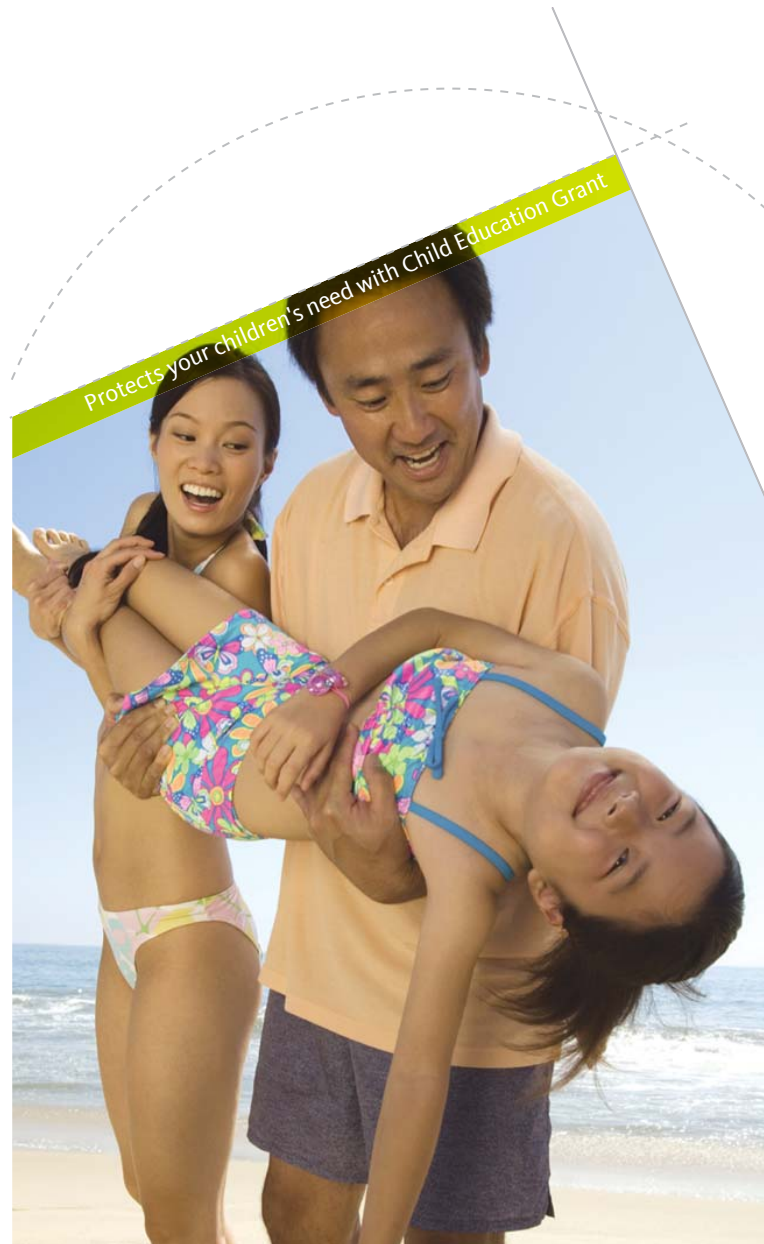
*All claims will be paid in Singapore.
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One hotline for all your needs

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 – an we'll take care of your phone charges (for Medical & Emergency assistance only).



Summary of Coverage		Maximum Benefit (S\$)		
		Premier	Superior	Classic
MEDICAL AND TRAVEL BENEFITS				
Section 1	Medical & Accident Dental Expenses Incurred Overseas			
	• Insured Person (under age 70 years)	\$2,000,000	\$500,000	\$200,000
	• Insured Person (age 70 years or older)	\$75,000	\$75,000	\$50,000
	• Insured Child in a Family Plan	\$200,000	\$200,000	\$200,000
Section 2	Medical Expenses Incurred in Singapore			
	• Insured Person (under age 70 years)	\$50,000	\$25,000	\$10,000
	• Insured Person (age 70 years or older)	\$5,000	\$2,500	\$1,000
	• Insured Child in a Family Plan	\$10,000	\$10,000	\$10,000
Section 3	Medical Expenses - Women's Benefit	\$8,000	\$5,000	\$2,000
Section 4	Treatment by Physician	\$500	\$300	\$100
Section 5	Overseas Hospital Income	\$50,000	\$30,000	\$10,000
Section 6	Hospital Income in Singapore	\$1,000	\$1,000	\$500
Section 7	Emergency Medical Evacuation	Unlimited	Unlimited	\$500,000
Section 8	Repatriation IMPROVED	Unlimited	Unlimited	Unlimited
Section 9	Direct Repatriation IMPROVED	Unlimited	Unlimited	Unlimited
Section 10	Hospital Visitation IMPROVED	\$15,000	\$10,000	\$5,000
Section 11	Compassionate Visit	\$10,000	\$5,000	\$3,000
Section 12	Child Protector	\$10,000	\$5,000	\$3,000
Section 13	Emergency Telephone Charges	\$250	\$250	\$100
Section 14	Automatic Extension of Policy Period	Yes	Yes	Yes
PERSONAL ACCIDENT BENEFITS				
Section 15	Accidental Death & Permanent Disablement			
	• Insured Person (under age 70 years)	\$500,000	\$200,000	\$150,000
	• Insured Person (age 70 years or older)	\$200,000	\$100,000	\$50,000
	• Insured Child in a Family Plan	\$100,000	\$100,000	\$50,000
Section 16	Common Carrier Double Cover			
	• Insured Person (under age 70 years)	\$1,000,000	\$400,000	NA
	• Insured Person (age 70 years or older)	\$400,000	\$200,000	NA
	• Insured Child in a Family Plan	\$200,000	\$200,000	NA
Section 17	Child Education Grant	\$5,000	\$5,000	NA

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

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Qn: Did you know that emergency medical evacuation can be costly?

Ans: to be evacuated from New Zealand to Singapore can cost as much as USD\$200,000!

Summary of Coverage		Maximum Benefit (S\$)		
TRAVEL INCONVENIENCE BENEFITS		Premier	Superior	Classic
Section 18	Travel Cancellation IMPROVED	\$15,000	\$10,000	\$5,000
Section 19	Travel Postponement IMPROVED	\$2,000	\$1,000	\$500
Section 20	Travel Cancellation due to Insolvency	\$5,000	\$3,000	\$1,000
Section 21	Travel Curtailment IMPROVED	\$15,000	\$10,000	\$5,000
Section 22	Fraudulent Credit Card Usage	\$1,000	\$1,000	\$1,000
Section 23	Personal Baggage including Laptop Computer	\$5,000	\$5,000	\$3,000
Section 24	Jewellery Coverage IMPROVED	\$750	\$500	\$100
Section 25	Baggage Delay	\$1,000	\$1,000	\$1,000
Section 26	Travel Documents	\$5,000	\$5,000	\$3,000
Section 27	Travel Delay IMPROVED	\$1,000	\$1,000	\$1,000
Section 28	Flight Diversion IMPROVED	\$1,000	\$1,000	\$1,000
Section 29	Flight Overbooking	\$100	\$100	NA
Section 30	Travel Misconnection	\$500	\$200	\$200
Section 31	Kidnap & Hostage	\$10,000	\$5,000	\$3,000
Section 32	Personal Liability Abroad	\$1,000,000	\$1,000,000	\$1,000,000
SUPPLEMENTARY BENEFITS		Premier	Superior	Classic
Section 33	Golf Advantage			
	• Damage or Loss of Golfing Equipment	\$750	\$500	\$500
	• Hole-in-One	\$250	\$250	NA
	• Loss of use of Green Fees	\$250	\$250	NA
Section 34	Home Guard	\$5,000	\$5,000	NA
Section 35	Car Rental Excess Charges and Return NEW	\$750	\$500	NA
Section 36	Pet Care	\$500	\$250	NA
Section 37	Disruption Benefits NEW	\$300	\$200	\$100
Section 38	Cover in the event of Terrorism	Yes	Yes	Yes

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

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Qn: Did you know that every year, 25 million bags are mishandled?

Ans: 11 mishandled bags for every 1,000 passengers.