

NTU TravelSure Policy (Coverage with effect from 1 April 2016)

Covers & Limits	Maximum Limit (S\$) Per Insured Person
1. Personal Accident	
(a) Each Adult below 70 years old	250,000
(b) Each Adult 70 years old and above	150,000
2. Medical, Dental and Other Expenses Incurred Overseas	
(a) For ASEAN region	150,000
(b) For ASIA and Worldwide regions	275,000
Sub-limit for Mobile Phone Charges for Emergency Medical Assistance	200
3. Follow-up Medical Expenses Incurred Upon Return to Singapore	10,000
4. Traditional Chinese Medical and/or Chiropractic Treatment Expenses	200
5. Hospital Confinement Allowance	5,000
(a) Hospital day stay in overseas – Limit for each complete day	200
(b) Hospital day stay in Singapore – Limit for each complete day	100
6. Emergency Medical Evacuation and Repatriation	
(a) Each Adult below 70 years old	Unlimited
(b) Each Adult 70 years old and above	150,000
7. Repatriation Expenses for Mortal Remains	Unlimited
8. Compassionate Visit	5,000
9. Child Help	5,000
10. Loss of Deposit or Cancellation	10,000
Sub-limit for Trip Postponement	1,000
Sub-limit for Cancellation due to bankruptcy or insolvency of travel agent	5,000
11. Trip Curtailment	10,000
12. Travel Delay	1,000
Limit for each full 6 consecutive hours of delay	100
13. Flight Deviation	1,000
Limit for each full 6 consecutive hours of delay	100
14. Baggage Delay	1,000
Limit for each full 6 consecutive hours of delay whilst overseas	200
Limit for each full 6 consecutive hours of delay upon return to Singapore	100
15. Travel Misconnection	200
16. Overbooked Scheduled Public Conveyance	100
17. Baggage & Personal Effects	5,000
Limit per set or pair of Article	800
18. Personal Money & Travel Documents	5,000
Sub-limit for Personal Money	500
19. Credit Card Indemnity	500
20. Personal Liability	1,000,000
21. Hijacking	5,000
Limit for each full 12 consecutive hours	200
22. Home Sure (per household)	5,000
Sub-limit for burglary	1,000
23. Rental Vehicle Excess	500
24. Full Terrorism (for Sections 1 to 23)	
(a) Each Adult below 70 years old	250,000
(b) Each Adult 70 years old and above	150,000

Accumulation Limit

It is hereby declared and agreed that unless prior notice is given to the Company by the Insured Person of any higher sum, the maximum liability in respect of any one conveyance and/or any one Location shall be limited to **S\$15,000,000**.