

GEM TravelSure

(valid from 1 March 2015)

Summary of Policy Coverage

Covers & Limits	Maximum Limit per Insured Person per plan		
	Essential	Comprehensive	Supreme#
1. Personal Accident a) Adult below 80 years old b) Student as defined	250,000 250,000	250,000 250,000	500,000 Not Available
2. Medical, Dental & Other Expenses Incurred Overseas a) Adult below 80 years old b) Student as defined	250,000 250,000	250,000 250,000	300,000 Not Available
3. Overseas Hospital Allowance Limit per person for each complete day	5,000 200	5,000 200	5,000 200
4. Follow-up Medical Expenses Incurred Upon Return to Singapore Sub-limit for Hospital Confinement Allowance in Singapore – S\$100 each complete day	12,500 1,000	12,500 1,000	15,000 1,000
5. Compassionate Visit by a Relative or Friend	5,000	5,000	5,000
6. Child Help	5,000	5,000	5,000
7. Emergency Mobile Phone Charges	200	200	200
8. Emergency Medical Evacuation & Repatriation a) Adult below 80 years old b) Student as defined	Unlimited Unlimited	Unlimited Unlimited	Unlimited Not Available
9. Repatriation Expenses for Mortal Remains a) Adult below 80 years old b) Student as defined	Unlimited Unlimited	Unlimited Unlimited	Unlimited Not Available
10. Loss of Deposit or Cancellation Sub-limit for Trip Postponement Sub-limit for Cancellation due to bankruptcy or insolvency of travel agent	5,000 1,000 2,500	5,000 1,000 2,500	10,000 1,000 5,000
11. Trip Curtailment	5,000	5,000	10,000
12. Travel Delay Limit for each full 6 consecutive hours	1,000 100	1,000 100	1,000 100
13. Flight Deviation Limit for each full 6 consecutive hours	1,000 100	1,000 100	1,000 100
14. Travel Misconnection	200	200	200
15. Overbooked Scheduled Public Conveyance	100	100	100
16. Baggage & Personal Effects Limit per set or pair of Article	5,000 800	5,000 800	5,000 800
17. Baggage Delay Limit for each full 6 consecutive hours of delay	1,000 200	1,000 200	1,000 200
18. Personal Money & Travel Documents Sub-limit for Personal Money	5,000 500	5,000 500	5,000 500
19. Personal Liability	1,000,000	1,000,000	1,000,000
20. Hijacking Limit for each full 12 consecutive hours	5,000 200	5,000 200	5,000 200
21. HomeSure (per household) Sub-limit for burglary	5,000 1,000	5,000 1,000	5,000 1,000
22. Rental Vehicle Excess	500	500	500
23. Terrorism Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Included	Included	Included

All limits are shown in Singapore Dollars.

Scheme Plan is not available for Student.