

## Insure & Travel Coverage

Benefits	Maximum Limit Per Insured Person (\$\$)	
	Essential Plan	Preferred Plan
<b>Before your trip</b>		
Loss of Deposit or Trip Cancellation Sub-limit for Trip Postponement	10,000 1,000	15,000 1,500
Loss of Deposit or Charges paid due to bankruptcy or insolvency of the Travel Agent	5,000	7,500
<b>During your trip</b>		
<b>Personal Accidental Cover</b>		
Accidental Death and Permanent Total Disablement		
<ul style="list-style-type: none"> <li>• Each <b>Insured Person</b> below <b>Age</b> 70 years old</li> <li>• Each <b>Insured Person Age</b> 70 years old and above</li> <li>• Each <b>Child</b> as defined</li> <li>• Aggregate limit for <b>Family Plan</b></li> </ul>	250,000 120,000 25,000 750,000	300,000 Not covered 50,000 1,000,000
Accidental Death whilst on <b>Scheduled Public Conveyance</b>		
<ul style="list-style-type: none"> <li>• Each <b>Insured Person</b> below <b>Age</b> 70 years old</li> <li>• Each <b>Insured Person Age</b> 70 years old and above</li> <li>• Each <b>Child</b> as defined</li> <li>• Aggregate limit for <b>Family Plan</b></li> </ul>	500,000 Not covered 50,000 1,500,000	600,000 Not covered 100,000 2,000,000
Repatriation Expenses for Mortal Remains	Unlimited	Unlimited
Child's Education Fund Sub-limit for each Child	Not covered Not covered	20,000 5,000
<b>Medical Expenses</b>		
Medical, Dental and Other Expenses Incurred Overseas		
<ul style="list-style-type: none"> <li>• Each <b>Insured Person</b> below <b>Age</b> 70 years old</li> <li>• Each <b>Insured Person Age</b> 70 years old and above (Combined limit with Emergency Medical Evacuation and Repatriation benefit)</li> <li>• Each <b>Child</b> as defined</li> <li>• Aggregate limit for <b>Family Plan</b></li> </ul>	300,000 150,000 150,000 1,000,000	500,000 Not covered 200,000 1,500,000
Emergency Medical Evacuation and Repatriation		
<ul style="list-style-type: none"> <li>• Each <b>Insured Person</b> below <b>Age</b> 70 years old</li> <li>• Each <b>Insured Person Age</b> 70 years old and above (Combined limit with Medical, Dental and Other Expenses Incurred Overseas benefit)</li> <li>• Each <b>Child</b> as defined</li> </ul>	Unlimited 150,000 Unlimited	Unlimited Not covered Unlimited
<b>Traditional Chinese Medical (TCM) and/or Chiropractic Treatment Expenses</b>	300	500
Mobile Phone Charges for Emergency Medical Assistance	200	300
Hospital Confinement Allowance	10,000	15,000
<ul style="list-style-type: none"> <li>• Hospital day stay in Overseas Limit for each complete hospital day stay (Subject to an overall Hospital Confinement Allowance Benefit)</li> </ul>	200	300

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Benefits	Maximum Limit Per Insured Person (S\$)	
	Essential Plan	Preferred Plan
<b>During your trip</b>		
<b>Travel Inconvenience</b>		
Travel Delay	1,000	1,200
<ul style="list-style-type: none"> <li>• Limit for each full 6 consecutive hours whilst overseas</li> <li>• Partial <b>Trip</b> cancellation</li> <li>• Lump sum limit after 6 consecutive hours delay in Singapore</li> </ul>	100 500 100	100 500 100
Total <b>Curtailment</b> due to Travel Delay and return to Singapore	5,000	5,000
<b>Baggage Delay</b>		
<ul style="list-style-type: none"> <li>• Limit for each full 6 consecutive hours whilst overseas</li> <li>• Lump sum limit after 6 consecutive hours delay in Singapore</li> </ul>	200 200	250 200
Flight Deviation Limit for each full 6 consecutive hours	1,000 100	1,500 100
Travel Misconnection	100	200
Overbooked Scheduled Public Conveyance whilst overseas	100	200
<b>Trip Curtailment</b>	10,000	20,000
<b>Unutilised Entertainment Ticket</b>	200	500
Baggage and Personal Effects Limit per article or pair or set	3,000 800	5,000 800
Personal <b>Money</b> and <b>Travel Documents</b> Sub-limit for <b>Money</b>	5,000 300	5,000 500
Hijacking Limit for each full 6 consecutive hours	5,000 100	7,500 200
Kidnapping Limit for each full 12 consecutive hours	5,000 100	7,500 200
<b>Exclusive cover for UOB Cardholders</b>		
Credit Card Indemnity Sub-limit for phone charges to UOB Card Centre	500 100	750 150
Credit Protector Liability (Exclusive for UOB Cardholders only)	3,000	3,000
<b>Compassionate Support</b>		
Compassionate Visit by a Relative or Friend	5,000	5,000
<b>Child</b> Caretaker	5,000	5,000

## Insure & Travel Coverage

Benefits	Maximum Limit Per Insured Person (S\$)	
	Essential Plan	Preferred Plan
<b>During your trip</b>		
<b>Other Covers</b>		
Personal Liability	1,000,000	1,000,000
<ul style="list-style-type: none"> <li>• Aggregate limit for <b>Family Plan</b></li> </ul>	1,000,000	1,000,000
Rental Vehicle Excess	500	750
Home Protection (Limit per household) Sub-limit for burglary	5,000 1,000	7,500 1,000
Act of Terrorism Excluding nuclear, chemical and biological terrorism	Cover all Sections up to the maximum benefit amount for each Section	
Travel Assistance While Overseas	Referral Services by International SOS	
<b>After your trip</b>		
Follow-Up Medical Expenses Incurred Upon Return to Singapore		
<ul style="list-style-type: none"> <li>• Each <b>Insured Person</b> below <b>Age</b> 70 years old</li> <li>• Each <b>Insured Person</b> <b>Age</b> 70 years old and above</li> <li>• Each <b>Child</b> as defined</li> <li>• Aggregate limit for <b>Family Plan</b></li> </ul>	20,000 15,000 15,000 75,000	25,000 Not covered 17,500 100,000
Hospital Confinement Allowance	10,000	15,000
<ul style="list-style-type: none"> <li>• Hospital day stay in Singapore Limit for each complete hospital day stay (Subject to an overall Hospital Confinement Allowance Benefit)</li> </ul>	100	200

### Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy and will be sent to you upon acceptance of your application by United Overseas Insurance Limited ("UOI"). You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you. United Overseas Bank Limited ("UOB") does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are provided by UOI.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/ LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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