

MEGA Travel Insurance

Schedule of Benefit		Supreme Plan
PERSONAL ACCIDENT		
1. Personal Accident (Double Indemnity for Road Accident) Compensates for Accidental death or permanent disablement following Accidental bodily injury	Insured Adult (Age 75 years & below)	S\$ 300,000
	Insured Child (>25 years old)	S\$ 100,000
MEDICAL		
2. Overseas Medical Expenses Pays for medical and hospital expenses incurred whilst abroad as a result of Sickness or Injury including treatment by Chinese Physician & Chiropractor up to S\$500/-		S\$ 500,000 S\$ 800,000 Per Family
3. Medical Expenses incurred upon return to Singapore Follow-up treatment within 31 days from return date (following discharge from Overseas Hospital) or treatment sought within 3 days from return date and up to 31 days (if initial treatment is not sought overseas), including treatment by Chinese Physician & Chiropractor up to S\$500/-		S\$ 25,000 S\$ 50,000 Per Family
4. Additional Accommodation Expenses Pays for the hotel accommodation incurred by one relative or friend if the insured is hospitalised for more than 5 days whilst overseas, up to a limit of S\$1,000 per day		S\$ 5,000 S\$ 5,000 Per Family
5. Overseas Compassionate Visit Pays for the cost of transportation of one relative or friend to assist in the preparation of the mortal remains		S\$ 5,000 S\$ 10,000 Per Family
6. MERP+ Membership Provides 24/7 support and assistance in times of a medical emergency		Available
7. Hospital Daily Income Benefit (Overseas) Pays for each 24-hour period of Overseas Hospital confinement up to a limit of S\$200 per day subject to a maximum of 150 days		S\$ 30,000 S\$ 30,000 Per Family
8. Hospital Daily Income Benefit (Singapore) Pays for each 24-hour period of hospital confinement (more than 5 consecutive days) upon immediate return to Singapore up to a limit of S\$100 per day subject to a maximum of 10 days		S\$ 1,000 S\$ 1,000 Per Family
9. Medical Expenses for Pregnancy Related Sickness Pays for medical expenses for pregnancy related Sickness		S\$ 5,000 S\$ 5,000 Per Family
10. Emergency Telephone Expenses Pays for telephone charges as a result of medical emergency		S\$ 100 S\$ 100 per Family
LIABILITY		
11. Personal Liability Insures against third party claims for bodily injury or property damage caused by Insured's negligence whilst overseas		S\$ 1,000,000 S\$1,000,000 Per Family
INCONVENIENCES		
12. Trip Cancellation / Postponement Pays for the non-refundable portion of travels costs paid in advance or administrative charges incurred due to unforeseen circumstances		S\$ 10,000 S\$ 20,000 Per Family

<p>13. Trip Curtailment</p> <p>Pays for the pro-rata amount for each complete day of the planned Trip lost due to Unforeseen Circumstances</p>	<p>S\$ 10,000 S\$ 20,000 Per Family</p>
<p>14. Alternative Trip Arrangement</p> <p>Pays the additional travel cost incurred for alternative transportation to continue the planned Trip if the schedule transport is cancelled or delayed for more than 24 hours</p>	<p>S\$ 500 S\$ 1,000 Per Family</p>
<p>15. Trip Disruption</p> <p>Pays for the pro-rata amount for each complete day of the planned trip lost if the Insured Person is hospitalised Overseas for more than 5 consecutive days</p>	<p>S\$ 5,000 S\$ 8,000 Per Family</p>
<p>16. Travel / Flight Misconnection</p> <p>Pays for the full 6 consecutive hours of scheduled transport delayed while Overseas</p>	<p>S\$ 200 S\$ 200 Per Family</p>
<p>17. Travel Delay</p> <ul style="list-style-type: none"> • Pays S\$100 for each full 6 consecutive hours if departure of the scheduled transport is delayed whilst overseas • Pays maximum limit of S\$150 for travel delay in Singapore if delay is in excess of 6 consecutive hours 	<p>S\$ 1,000 S\$ 2,000 Per Family</p>
<p>18. Flight Diversion</p> <p>Pays S\$100 for each full 6 consecutive hours if the scheduled flight is diverted whilst Overseas</p>	<p>S\$ 1,000 S\$1,000 Per Family</p>
<p>19. Travel Overbooking</p> <p>Covers accommodation, meal and travel expenses if insured person is unable to board the scheduled flight due to overbooking</p>	<p>S\$ 200 S\$ 400 Per Family</p>
<p>20. Emergency Purchases</p> <p>Pays for emergency purchase of essential personal items if Insured' person's baggage is stolen or permanently lost</p>	<p>S\$ 500 S\$ 1,000 Per Family</p>
<p>21. Baggage Delay</p> <ul style="list-style-type: none"> • Pays S\$200 for each full 6 consecutive hours if Insured person's checked-in baggage is delayed whilst Overseas • Pays maximum limit of S\$200 for baggage delay upon return to Singapore if delay is in excess of 6 consecutive hours 	<p>S\$ 1,000 S\$ 1,000 Per Family</p>
<p>LOSSES</p>	
<p>22. Loss of Personal Money</p> <p>Covers for loss of money whilst Overseas as a result of robbery, burglary/theft or due to Natural Disaster</p>	<p>S\$ 500 S\$ 1,000 Per Family</p>
<p>23. Loss of Travel Documents</p> <p>Pays for the cost of replacing Insured person's travel documents including the additional travel and hotel accommodation expenses incurred</p>	<p>S\$ 5,000 S\$ 5,000 Per Family</p>
<p>24. Loss of or Damage to Baggage & Personal Effects</p> <p>Covers loss, damage or stolen baggage and personal effects sustained Overseas including golfing equipment and laptop computer (maximum of S\$500 for each item or set or pair of items; maximum of S\$1,000 for laptop computer)</p>	<p>S\$ 5,000 S\$ 8,000 Per Family</p>
<p>25. Rental Vehicle Excess Cover</p> <p>Covers for the excess or deductible which Insured person may legally liable to pay in respect of accidental loss or damage to rental vehicle</p>	<p>S\$ 2,000 S\$ 2,000 Per Family</p>
<p>26. Closure of Travel Agent</p> <p>Pays for loss of travel related expenses paid in advance as a result of financial collapse or default of the travel agent in Singapore</p>	<p>S\$ 10,000 S\$ 20,000 Per Family</p>

27. Home Guard Covers for loss or damage to the household contents in Singapore residence due to fire whilst residence was left vacant for full duration of trip	S\$ 5,000 S\$ 5,000 Per Family
EXTENSIONS	
28. Hijack Benefit <ul style="list-style-type: none"> Pays an allowance if the aircraft in which the Insured person is traveling is hijacked for more than 12 consecutive hours Limit of S\$200 per 12-hour period 	S\$ 2,000 S\$ 4,000 Per Family
29. Automatic Extension Automatically extends for 7 days if Trip is delayed due to Accident, Sickness suffered by insured person or delay by scheduled airline	7 days
30. Disruption/Withdrawal of Hotel Services Pays S\$100 for each 24-hour period in the event of disruption or withdrawal of hotel services as a result of strike or riot at travel destination	S\$ 200 S\$ 200 Per Family
31. Kidnap Benefit Pays S\$250 for each 24-hour period in the event that the Insured person is held hostage	S\$ 5,000 S\$ 5,000 Per Family
32. Terrorism Extension Covers death or bodily injury, loss or damage in the event of terrorism, including the use of Nuclear, Chemical and/or Biological weapons whilst overseas (Not Applicable to Sections 13, 14 & 15)	Covered
33. Quarantine Following Infectious Diseases Pays S\$50 for each complete day of quarantine whilst on a Trip Overseas or within 7 days upon returning to Singapore	S\$ 700 S\$ 1,400 Per Family

Premium Payable (Worldwide)	Annual Premium
Per Person	S\$395.00
Per Family	S\$790.00

SPECIAL 15% DISCOUNT FOR SINGAPORE MEDICAL ASSOCIATION'S MEMBERS

Premium Payable (Worldwide) Inclusive of Discount	Annual Premium
Per Person	S\$335.75
Per Family	S\$671.50

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.