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Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. American Home Assurance Company, Singapore Branch, is a Chartis Company.

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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Producer Stamp



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New & Improved Benefits

TRAVEL GUARD

CHARTIS

Approved & Supported by
NATAS
NATIONAL ASSOCIATION OF TRAVEL AGENTS SINGAPORE

Travel Assist

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.

Your Travel Guard Advantages

38 great travel benefits including:

- Trip Cancellation benefit starts 60 days prior to departure date. **Improved!**
- Treatment by Physician. **Improved!**
- Reimbursement of cost of replacement of traveller in the event of Travel Cancellation. **Improved!**
- Reimburses you for your mobile telephone call charges incurred overseas. **Improved!**
- Reimburses for loss arising from Fraudulent Credit Card Usage. **New!**
- Reimburses for Loss of use of Entertainment Ticket. **New!**
- Reimburses for Loss of use of Green Fees. **New!**
- High Medical & Accident Dental Expenses reimbursement for Premier Plan.
- Reimburses your approved claims from the first dollar.
- Gives you unlimited Emergency Medical Evacuation and Repatriation Cover.
- Covers all ages - from babies to senior citizens.
- War Inclusion.
- Cover Acts of Terrorism.
- Baggage and Travel Delay claim whilst you are in Singapore and overseas for each full 6 consecutive hours.
- Compensation for Flight Diversion to another destination due to adverse weather conditions.
- Compensation for Flight Overbooking.
- Reimbursement for expenses arising from Pregnancy related sickness.
- Automatic Extension of Policy due to Hospitalisation/Quarantine.
- Reassures you with up to S\$1,000,000 protection whilst travelling on public transport overseas.
- Protects your children's needs with Child Education Grant.
- Takes care of your non-recoverable payment in the event of a Travel Agency insolvency.
- Compensates you for loss of jewellery if you are robbed while travelling.
- Compensation in the event of Kidnap & Hostage.
- Enjoying Supplementary Benefits such as Golf Advantage and PetCare.
- Takes care of your rental vehicle excess for up to \$750.
- Provides cover for your household contents whilst you are away.
- Provides protection for unlimited trips on the Annual Multi-Trip Plan.
- Protects you while you enjoy leisure amateur sporting sports, such as scuba diving, water sports, winter sports, skydiving, mountaineering, rock-climbing and trekking.

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

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 not older than 18 years of age or below 23 years of age if such person(s) is studying full-time or enrolled to study full-time in a recognized institution of learning or higher learning during the Policy period. **Improved!**

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 purchase of the policy which must be at least 7 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 (i) for a Per Trip Plan Policy shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner and

(ii) for an Annual Multi-Trip Plan Policy shall mean any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.

Country Exclusion

- American Home Assurance Company, Singapore Branch (AHA) 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.

You can Buy Travel Guard at www.chartisinsurance.com.sg

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	
Length of trip (days)	Individual	Family	Individual	Family	Individual	Family
1 – 3	45	99	32	73	25	51
4 – 6	57	133	40	94	30	68
7 – 10	76	170	53	122	37	84
11 – 14	102	224	71	162	50	107
15 – 18	123	268	85	192	63	132
19 – 22	137	314	95	227	73	144
23 – 27	153	345	107	242	85	172
28 – 31	165	378	115	282	95	194
Each additional week	35	64	24	50	19	36
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	
Length of trip (days)	Individual	Family	Individual	Family	Individual	Family
1 – 3	61	132	43	93	32	73
4 – 6	74	165	52	122	39	96
7 – 10	101	228	70	162	50	120
11 – 14	124	274	88	197	63	147
15 – 18	145	324	103	237	73	168
19 – 22	165	370	113	262	85	187
23 – 27	184	400	128	292	93	202
28 – 31	199	419	138	307	105	222
Each additional week	43	78	31	62	25	46
Annual Plan	430	830	290	530	NA	NA

Worldwide	ASEAN, Asia & the rest of the world including Nepal & Tibet					
	Premier		Superior		Classic	
Length of trip (days)	Individual	Family	Individual	Family	Individual	Family
1 – 3	85	188	59	141	42	96
4 – 6	105	230	74	167	60	132
7 – 10	122	269	86	197	74	167
11 – 14	157	354	113	257	98	217
15 – 18	186	405	131	292	111	247
19 – 22	212	464	148	337	128	292
23 – 27	229	509	161	372	148	332
28 – 31	246	550	173	402	158	367
Each additional week	46	104	35	84	27	60
Annual Plan	600	999	390	690	NA	NA

Summary of Coverage

Maximum Benefit (S\$)

MEDICAL AND TRAVEL BENEFITS	Premier	Superior	Classic
Section 1. Medical Expenses Incurred Overseas			
<ul style="list-style-type: none"> Insured Person before attaining the age of 70 years and below. Insured Person upon attaining the age of 70 years and above. Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning. 	\$2,000,000 \$75,000 \$200,000	\$500,000 \$75,000 \$200,000	\$250,000 \$50,000 \$200,000
Section 2. Medical Expenses Incurred in Singapore			
<ul style="list-style-type: none"> Insured Person before attaining the age of 70 years and below. Insured Person upon attaining the age of 70 years and above. Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning. 	\$50,000 \$5,000 \$10,000	\$25,000 \$2,500 \$10,000	\$12,500 \$1,000 \$10,000
Section 3. Medical Expenses - Women's Benefit			
Incurred overseas due to Pregnancy Related Sickness.	\$8,000	\$5,000	\$2,000
Section 4. Treatment by Physician Improved!			
Covers treatment by registered and licenced herbalist, chiropractor, acupuncturist, bone setter, osteopath or traditional Chinese medical practitioner.	\$500	\$300	\$100
Section 5. Overseas Hospital Income			
Pays S\$200 for every complete day You are hospitalised overseas.	\$50,000	\$30,000	\$10,000
Section 6. Hospital Income in Singapore			
Pays S\$100 for every complete day You are hospitalised in Singapore.	\$1,000	\$1,000	\$500
Section 7. Emergency Medical Evacuation			
Covers all Travel Guard Emergency Medical Evacuation expenses.	Unlimited	Unlimited	\$500,000
Section 8. Repatriation			
Covers all Travel Guard expenses incurred in returning Your remains to Singapore in the event You suffer death during the Trip.	Unlimited	Unlimited	\$30,000
Section 9. Direct Repatriation			
Covers all Travel Guard expenses incurred in returning Your remains to Your home country in the event You suffer death during the Trip.	Unlimited	\$30,000	\$15,000
Section 10. Hospital Visitation			
Pays for the travel and accomodation expenses for the visit of one Relative or friend if You cannot be evacuated and require hospitalization overseas for more than 5 days.	\$10,000	\$5,000	\$3,000
Section 11. Compassionate Visit			
Pays for the travel and accomodation expenses of sending one Relative or friend if assistance is required overseas in the repatriation arrangement of Your remains overseas.	\$10,000	\$5,000	\$3,000
Section 12. Child Protector			
Pays for the travel and accomodation expenses of sending one Relative or friend to accompany Your children home following Your hospitalization whilst overseas.	\$10,000	\$5,000	\$3,000
Section 13. Emergency Telephone Charges Improved!			
Reimburses You for telephone charges incurred in contacting Travel Guard for 24-hour medical assistance.	\$250	\$100	\$100
Section 14. Automatic Extension of Policy Period			
Allows You automatic extension of this Policy up to 30 days without additional premium due to Your hospitalisation and/or quarantine overseas.	Yes	Yes	Yes

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

PERSONAL ACCIDENT BENEFITS	Premier	Superior	Classic
Section 15. Accidental Death & Permanent Disablement			
<ul style="list-style-type: none"> Insured Person before attaining the age of 70 years and below. Insured Person upon attaining the age of 70 years and above. Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning. 	\$500,000 \$200,000 \$100,000	\$200,000 \$100,000 \$100,000	\$150,000 \$50,000 \$50,000
Section 16. Public Transport Double Cover			
<ul style="list-style-type: none"> Insured Person before attaining the age of 70 years and below. Insured Person upon attaining the age of 70 years and above. Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning. 	\$1,000,000 \$400,000 \$200,000	\$400,000 \$200,000 \$200,000	NA NA NA
Section 17. Child Education Grant	\$5,000	\$5,000	NA
Pays for each legally dependent child (before attaining the age of 23 years and below) studying or enrolled to study as a full-time student in a recognised institution of learning or higher learning as a result of Your accidental death.			
TRAVEL INCONVENIENCE BENEFITS			
Section 18. Travel Cancellation Improved!	\$15,000	\$10,000	\$5,000
Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 60 days prior to departure from Singapore due to			
<ul style="list-style-type: none"> Your death or serious injury/sickness or death or serious injury/sickness of Your relative or travel companion; unexpected outbreak of strike, civil unrest, riot or commotion; serious damage to Your residence as a result of fire, natural disasters; and witness summons or jury service. 			
Section 19. Travel Postponement Improved!	\$2,000	\$1,000	\$500
Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 60 days prior to departure from Singapore due to			
<ul style="list-style-type: none"> Your death or serious injury/sickness or death or serious injury/sickness of Your relative or travel companion; unexpected outbreak of strike, civil unrest, riot or commotion; serious damage to Your residence as a result of fire, natural disasters; and witness summons or jury service. 			
Section 20. Travel Cancellation due to Insolvency	\$5,000	\$3,000	\$1,000
Covers the loss of irrecoverable charges or deposit paid in advance in the event of insolvency of a NATAS registered travel agent from which You purchased the Trip.			
Section 21. Travel Curtailment	\$15,000	\$10,000	\$5,000
Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip in the event of Your serious injury/sickness; aircraft hijack whilst on board; unexpected death or injury/sickness of Your relative or travel companion; unexpected civil unrest, commotion, riot, strike; natural disasters; and quarantine.			
Section 22. Fraudulent Credit Card Usage New!	\$1,000	\$1000	\$1,000
Covers unauthorized charges that You are responsible for on Your stolen payment card.			
Section 23. Personal Baggage including Laptop Computer	\$5,000	\$5,000	\$3,000
Covers loss or damage sustained overseas to baggage, clothing, personal effects, Laptop Computer (Max. \$500 for any one article or pair or set of articles. Max. for Laptop Computer is \$1,000).			
Section 24. Jewellery Coverage	\$750	\$500	NA
Compensates the loss of jewellery whilst overseas due to robbery or theft or burglary.			
Section 25. Baggage Delay	\$1,000	\$1,000	\$1,000
Pays \$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and max. of \$200 if baggage is delayed in Singapore.			

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

	Premier	Superior	Classic
Section 26. Travel Documents Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and visa incurred overseas where such travel documents are lost overseas. Where replacement passports are to be obtained in Singapore, replacement costs (excluding transport costs) are covered. Loss of money due to theft whilst overseas is also covered (max. \$300).	\$5,000	\$5,000	\$3,000
Section 27. Travel Delay Pays \$100 for each full 6 consecutive hours of delay whilst overseas and max. of \$100 if delay is in Singapore.	\$1,000	\$1,000	\$1,000
Section 28. Flight Diversion Pays \$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions.	\$1,000	\$1,000	\$1,000
Section 29. Flight Overbooking Pays \$100 in the event You failed to board the scheduled flight whilst overseas due to an overbooking although You have a confirmed reservation from the airline for at least 6 consecutive hours.	\$100	\$100	NA
Section 30. Travel Misconnection Covers expenses incurred as a result of misconnection of conveyance whilst overseas for at least 6 consecutive hours.	\$500	\$200	\$200
Section 31. Kidnap & Hostage Pays \$250 for every 24 hours You are kidnapped whilst on the Trip.	\$10,000	\$5,000	\$3,000
Section 32. Personal Liability Abroad Covers You against liability to third parties or damage to their property caused by Your negligence.	\$1,000,000	\$1,000,000	\$500,000
SUPPLEMENTARY BENEFITS			
Section 33. Golf Advantage <ul style="list-style-type: none"> • Damage or Loss of Golfing Equipment. • Hole-in-One. • Green Fees. New! Covers loss of irredeemable green fees, hire fees of golf equipment or tuition fees for golf coaching during a Trip in the event of Your serious injury/sickness or documents evidencing payment of such fees have been stolen, robbed or burgled.	\$750 \$250 \$250	\$500 NA \$150	\$500 NA NA
Section 34. Home Guard Pays for damage (due to fire) to household contents at Your permanent place of residence in Singapore which was left vacant for the full duration of the Trip.	\$5,000	\$5,000	NA
Section 35. Rental Vehicle Excess Pays for the cost of the insurance excess of a car rented by You whilst overseas if it is involved in an accident.	\$750	\$500	NA
Section 36. Pet Care Pays \$50 for each full 8 consecutive hours' delay of returning flight to Singapore which results in placing Your cat or dog in a kennel/cattery or pet hotel for an extended time.	\$500	\$250	NA
Section 37. Loss of Use of Entertainment Ticket New! Pays for unused portion of entertainment ticket in the event of Your serious injury/sickness; unexpected death or injury/sickness of Your relative or travel companion; unexpected civil unrest, commotion, riot or strike; natural disasters; and quarantine.	\$300	\$200	\$100
Section 38. Cover in the event of Terrorism Sections 1 through 37 of this Policy are applicable if they occur as the result of an Act of Terrorism whilst You are on a Trip.	Yes	Yes	Yes

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

Travel Assist APPLICATION FORM



Insured

Name: _____
Passport/NRIC No.: _____ Date of Birth: _____
Address: _____
Postal Code: _____
Tel: _____(H) _____(O) _____(HP)
Email: _____

Insured 2 (Applicable for Family Plan only)

Name: _____
Passport/NRIC No.: _____ Date of Birth: _____
Address: _____
Postal Code: _____
Tel: _____(H) _____(O) _____(HP)
Email: _____

Number of Accompanying Children: ____ (For Family Plan, Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if such person(s) is studying full-time or enrolled to study full-time in a recognized institution of learning or higher learning during the Policy period. For Annual Plan, each child must be the legal child of the insured adult(s). There is no limit to the number of accompanying children.)

Choice of plan

Individual Family

Area

ASEAN Asia

Choice of benefit

Worldwide Premier Superior Classic

Per trip: Maximum of up to 182 consecutive days per trip

Per Trip

Furthest Destination from Singapore: _____

Length of Trip: _____ (both days inclusive)

Date of Departure

DD MM YY

Date of Return

DD MM YY

Annual: Maximum of up to 90 consecutive days per trip

Annual

Effective Date

DD MM YY

Expiry Date

DD MM YY

Total Premium Payable (No GST required)

S\$

Signature of Insured Person
or His/her Authorised Representative

Date

Producer Name:

Producer Code:

Mode of Payment

Cash Payment

Card Expiry Date
MM YY

Visa Mastercard

Cardholder's Name _____

Card Account No:

NB: Policy will be issued upon receipt of approval from the respective credit card company.

Warranty and Declaration:

The Insured Person(s) hereby warrant and declare for themselves and on behalf of all members of the travelling party as follows:

- (I) I/We are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- (II) I/We are currently in good health, free from all physical impairment and deformity.
- (III) I/We understand and agree that no insurance is in force until an Application is accepted by the Company, payment received in full and a Policy is issued.
- (IV) I/We are aware of and agree to abide by the Policy's terms, conditions and exclusions.
- (V) I/We agree and authorise any medical source (including hospitals and clinics), insurance officer or any other organisation to release to the Company at any time any information concerning the Insured Person(s) if required.

Important Notice:

1. Statement pursuant to the Insurance Act or any amendments thereof: You are to disclose in this Form, fully and faithfully, all the facts that you know or ought to know, otherwise, the policy issued may be void and you may receive nothing from the policy.
2. Neither the brochure nor the Application Form is a contract of insurance. However, your warranties, declarations and disclosures therein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy.
3. Pre-existing medical conditions are not covered by the policy.

I/We agree that any information collected or held by AHA (whether contained in the Application or otherwise obtained) may be used and disclosed by AHA to its associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this application, any policy issued and to provide advice or information concerning products and services which AHA believes may be of interest to me/us and to communicate with me/us for any purpose.