

DETAILS TO KNOW

FAMILY PLAN

- Single Trip Coverage: 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 Coverage: 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.
- Children under any Plan throughout the Policy Period must be unmarried and under 18 years of age or up to 23 years if studying full-time in a recognized institute of higher learning.

TRIP DURATION

- Single Trip Coverage: The maximum length of each insured trip is 182 days.
- Annual Coverage: The Insured Policyholder(s) will be covered for an unlimited number of trips made during the Policy Period.

The maximum length of each insured trip is 90 days.

COMMENCEMENT OF COVERAGE

- Travel Cancellation (Section 19) is effective either: (a) 30 days before the date of departure, or (b) from the date of purchase which must be at least 7 days before the departure date 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.
- Gemstones.
- Flight duty (except as a passenger) or manual work.
- Any pre-existing condition for which the Insured Person (a) received medical treatment, diagnosed consultation or prescribed drugs, or (b) had a condition (for which medical advice or treatment was recommended by a qualified medical practitioner) which was not covered within a 12-month period preceding the effective date of the Policy. Complete details of policy exclusions are listed in the Policy.

Please note that AIG does not cover travel to: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.

Complete details of policy exclusions are listed in the Policy.