

About Us

Tokio Marine Insurance Singapore Ltd. has a leading presence in Singapore's general insurance industry. With a paid-up capital of S\$100 million and total shareholders' equity exceeding S\$360 million, we are rated "A" by the international rating agency, Standard & Poor's. By providing you with a varied array of general insurance plans, we are able to adapt to the wide ranging needs of our clientele, consisting of both individuals and corporations.

Through our dedication to service excellence and expertise in general insurance, we strive to be your preferred insurance partner by providing you with quality insurance solutions to meet your needs.

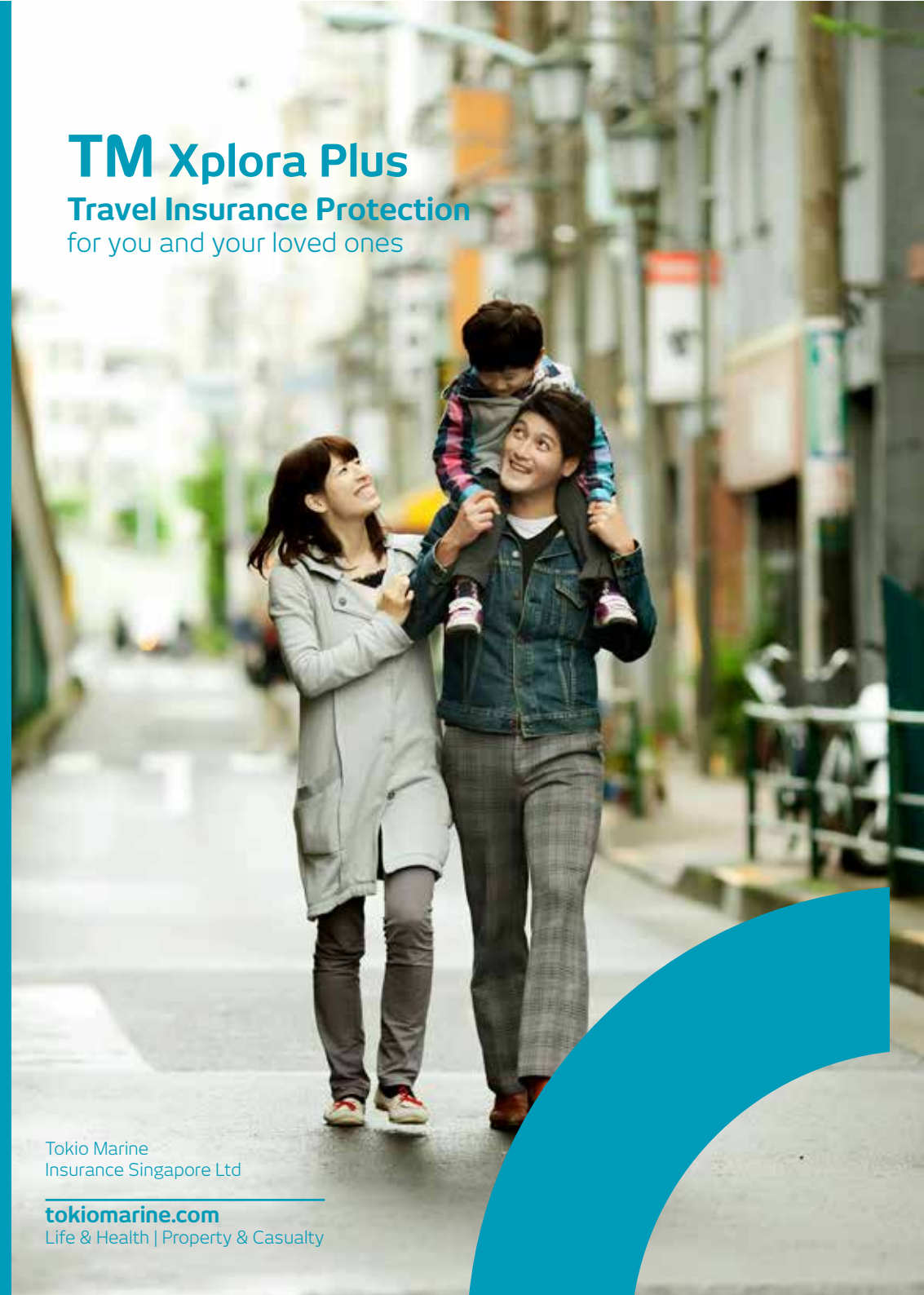
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GST Reg. No.: M2-0000023-4

TMiS/Xplora/0824

TM Xplora Plus

Travel Insurance Protection

for you and your loved ones



Tokio Marine
Insurance Singapore Ltd

tokiomarine.com
Life & Health | Property & Casualty

Explore the world on business or leisure protected by TM Xplora Plus

In today's challenging travel environment, TM Xplora Plus provides peace of mind for your travel uncertainties.

Covering 38 scenarios, from flight delays to major medical emergencies due to selected epidemic, we ensure that if you encounter an emergency situation overseas, Tokio Marine will be there to assist you.

Your TM Xplora Plus is carefully crafted to provide comprehensive protection according to your coverage needs.

All you have to do is choose:

1. Your destination(s) : Zone A or Zone B
2. Your choice of cover : Premier or Classic
3. Your scope of cover : Yourself only or with your family members
4. Your period of cover : Each trip or an annual program
5. Your payment method.

For product enquiry, please call (65) 6415 1491 or email to : TMtravelhelp@allianz.com

TOKIO MARINE INSURANCE SINGAPORE – TRAVEL PA SUMMARY OF BENEFITS

		Maximum Benefit (S\$)	
PERSONAL ACCIDENT PROTECTION		Premier	Classic
1.	Accidental Death & Permanent Disablement Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan	300,000 150,000 75,000	200,000 75,000 50,000
MEDICAL COVERAGE		Premier	Classic
2.	Medical Expenses incurred Overseas Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan Aggregate Limit Per Family	500,000 250,000 150,000 1,000,000	300,000 150,000 100,000 500,000
3.	Medical Expenses Incurred In Singapore Coverage for Insured Person (below 70 years old) Sub-Limit: Without medical treatment sought overseas* Coverage for Insured Person (70 years old & above) Sub-Limit: Without medical treatment sought overseas* Coverage for each Child included in Family Plan Aggregate Limit Per Family	25,000 5,000 12,500 2,500 7,500 50,000	15,000 2,500 7,500 1,250 5,000 30,000
4.	Medical Expenses - Pregnancy Related Expenses Reimburses medical expenses incurred overseas due to pregnancy-related sickness after the first trimester of pregnancy.	5,000	3,000
5.	Treatment by Chinese Physician / Chiropractor Covers Chinese Physician treatment overseas and/or in Singapore (each visit capped at max. S\$50)	200	200
6.	Overseas Hospital Confinement Allowance Pays S\$200 for every complete day You are hospitalized overseas	25,000	15,000

7.	Hospital Visit Pays for one Relative or friend to visit You if You are hospitalized overseas for more than 5 consecutive days	7,000	3,000
8.	Compassionate Visit Pays for one Relative or friend to assist in the final arrangement in the event of Your death whilst overseas	7,000	3,000
9.	Child Care Pays for one Relative or friend to accompany Your Children covered under the Family Plan back to Singapore following Your hospitalization whilst overseas	25,000	15,000
10.	Emergency Medical Assistance & Evacuation Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan	1,000,000 500,000 500,000	500,000 250,000 250,000
11.	Repatriation Expenses Pays for transporting the mortal remains back to Singapore or Your Country of Origin	30,000	20,000
12.	Special Grant Lump sum payable as a result of Your death due to an Injury or Sickness whilst overseas	2,500	1,500
13.	Emergency Telephone Charges Reimburses You for telephone charges incurred in contacting Allianz Global Assistance for 24 hours medical assistance	200	100
TRAVEL INCONVENIENCE		Premier	Classic
14.	Trip Cancellation Reimburses You for unredeemable travel & accommodation expenses paid in advance and occurring within 60 days before the Trip commences Aggregate Limit Per Family	10,000 20,000	5,000 10,000
15.	Trip Postponement Reimburses additional administrative charges incurred for postponing the Trip occurring within 30 days before the Trip commences Aggregate Limit Per Family	10,000 20,000	5,000 10,000
16.	Trip Cancellation due to Insolvency of Travel Agency Reimburses You for travel deposits paid in advance in the event of Insolvency of travel agency Aggregate Limit Per Family	15,000 30,000	7,500 15,000
17.	Trip Curtailment Reimburses You for additional travel & accommodation expenses incurred or forfeited, if it is necessary for You to curtail the Trip Aggregate Limit Per Family	15,000 30,000	7,500 15,000
18.	Disruption/Withdrawal of Hotel Services Pays S\$100 for each full 24 hours in the event of disruption or withdrawal of services at a hotel overseas as a result of strike or riot	200	200
19.	Personal Baggage and Effects Covers loss or damage to Your Personal Baggage and Effects (sub-limits applicable) Aggregate Limit Per Family	7,500 15,000	5,000 10,000
20.	Travel Documents Pays for the cost of replacing Your travel documents including the additional travel and hotel accommodation expenses incurred Aggregate Limit Per Family	5,000 8,000	3,000 5,000
21.	Loss of Personal Money Covers loss of money due to robbery, burglary or theft Aggregate Limit Per Family	300 600	200 400
22.	Travel Delay Pay S\$100 for each full 6 hours of delay in Singapore Pay S\$100 for each full 6 hours of delay overseas Aggregate Limit Per Family	100 1,000 2,000	100 600 1,200

23.	Alternative Travel Arrangement Reimburse You for expenses incurred for rebooking of alternative mode of transport or travel routing Aggregate Limit Per Family	1,000 2,000	1,000 2,000
24.	Replacement of Traveller Benefit Reimburse You for expenses incurred to make a one-time change of traveller Aggregate Limit Per Family	300 600	150 300
25.	Baggage Delay Pays S\$200 for each full 6 hours of delay overseas & in Singapore Aggregate Limit Per Family	1,200 2,400	600 1,200
26.	Emergency Purchases Pays for emergency purchase of essential personal items if your baggage is stolen or permanently lost	250	150
27.	Overbooked Flight/Voyage/Train Reimburses You for expenses incurred for additional accommodation, meals and refreshments due to overbooked flight, voyage or train for at least 6 consecutive hours	150	150
28.	Missed Flight Connection Reimburses You for expenses incurred for additional accommodation, meals and refreshments due to missed connecting flight for at least 6 consecutive hours	200	200
29.	Flight Diversion Pays S\$100 for each full 6 hours of delay Aggregate Limit Per Family	1,000 2,000	1,000 2,000
30.	Travel Interruption Reimburses You for additional travel & accommodation expenses incurred or forfeited, if it is necessary for You to change any part of your journey whilst overseas	7,000	3,000
31.	Personal Liability Covers You against legal liability to third party	1,000,000	500,000
32.	Aircraft Hijacking Pays S\$500 (Premier) or S\$300 (Classic) for each full 6 hours Aggregate Limit Per Family	7,500 15,000	5,000 10,000
MISCELLANEOUS COVER		Premier	Classic
33.	Loss of Use of Entertainment Ticket or Frequent Flyer Points Reimburse You for the non-refundable portion of Your Entertainment Ticket or non-refundable Frequent Flyer Points	300	100
34.	Rental Vehicle Excess Reimburses You for any excess or deductible payable by You due to Accidental loss or damage to Your rental vehicle	1,500	700
35.	Rental Vehicle Return Reimburse You for the expenses incurred in returning the rental vehicle to the nearest rental vehicle depot whilst overseas	200	200
36.	Full Terrorism Cover aggregate limit for Sections 1 to 35, 37 and 38. Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan Group Policy – Maximum Limit per Policy	300,000 150,000 75,000 1,000,000	200,000 100,000 50,000 500,000
37.	Loss of Credit Card Pays for fraudulent usage on Your credit card	300	200
38.	Adventure Sports Cover	Covered	

*Any Medical Expenses for Injury or Sickness sustained without medical treatment sought during your Trip outside Singapore unless you seek treatment within 48 hours of the date and time you arrived back to Singapore.

Period of Cover	Zone A				Zone B			
	Premier		Classic		Premier		Classic	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family
1 day	51	116	42	95	75	169	58	129
2 days	56	125	47	107	89	200	64	143
3 days	62	138	51	116	97	219	71	160
4 days	76	171	60	134	108	242	80	180
5 days	89	200	68	152	129	290	95	215
6 days	99	224	76	171	145	327	110	246
7 days	110	246	84	189	156	349	121	272
8 days	118	265	92	208	160	359	129	290
9 days	126	283	97	219	164	368	137	309
10 days	131	294	101	228	172	386	143	322
11 to 14 days	147	331	114	255	187	421	163	366
15 to 21 days	189	426	147	331	225	505	204	459
22 to 27 days	227	510	189	426	288	648	267	600
28 to 31 days	234	527	196	441	293	659	273	614
Each addn't week	54	120	42	95	64	143	51	116
Annual Cover	459	1,034	344	775	679	1,527	578	1,300

Zone A - Malaysia, Thailand, Indonesia, Brunei, Philippines, Vietnam, Laos, Myanmar, Cambodia, China (including Inner Mongolia), Hong Kong, Macau, Japan, Taiwan, South Korea, India, Sri Lanka, Australia and New Zealand

Zone B - countries as defined above in Zone A and the rest of the world (excluding Afghanistan, Cuba, Congo, Iran, Iraq, Liberia, Sudan, Syria and Ukraine)

† The above list of excluded countries is not exhaustive and may be updated from time to time. Do check with Tokio Marine Insurance Singapore office for updates or if you are unsure.

Important Notice

- At the time of effecting this insurance, the insured person must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise no claim is payable under this insurance.
- The insured, other than a business establishment, must be an adult who is a person between 18 to 79 years of age next birthday.
- For "Single Trip Family" Cover, if elected, covers 1 or 2 adults travelling with at least one child. The 2 adults may not be related but each child must be related to either of the insured adults. The family must travel and return together.
- For "Annual Family" Cover, if elected, covers the insured person and their family named on the schedule. Insured's family comprises of the insured's legal spouse and their legal children. "Child" (or children) refers to one under 21 years of age or one who is between the age of 21 and 25 years (both age inclusive) provided that they are still studying full time in a recognized institution of higher learning. The child/children covered as named in the schedule must be accompanied by an adult insured person in each trip.
- "Group" cover, if elected, covers the insured person and their traveling companion(s) whose names must be declared and age must be between 21 and 70 years (inclusive).
- For "annual" cover, each trip cannot exceed 90 days.
- For "single trip" cover, the original period of cover may not be extended unless the company's approval has been obtained before the original period of cover expires. However, if the insured person's return to Singapore is delayed beyond the original period of cover due to an event which is beyond the insured person's control and covered by this insurance, the company will extend the period of cover without charge for 14 consecutive days from the original expiry date.
- This policy may cover "one way" trips provided the insured person has purchased the policy in Singapore and the original point of departure is Singapore. During the "one way" trip, transits in other countries are allowed if the insured person is confined to the transit area of the airports of these countries. The cover shall cease to operate immediately if this condition is not complied with.
- Unless otherwise expressly agreed by the company, this insurance does not cover trip for which the purpose is to obtain medical care or treatment of any kind.
- For "single trip" cover, the company will not refund any premium once any cover under this insurance commences.
- For "single trip" cover, each trip cannot exceed 183 consecutive days.

Main Exclusions

- Involvement in naval, military or air force service or operations, or hazardous occupations such as testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore or mining or aerial photography or handling of explosives;
- Mental or nervous disorders, venereal or other sexually transmitted diseases, AIDS, epidemic or pandemic unless otherwise stated or related diseases, pregnancy or childbirth related injuries, illness or complications, and pre-existing conditions;
- Confiscation, detention, destruction by customs or other lawful authorities;
- Suicide or attempted suicide or intentional self-injury;
- Illegal or unlawful acts of the insured person(s)

For full details of policy terms, conditions & exclusions, please refer to policy wordings which is available upon request.

A/C Code: _____ Policy No: _____

Important Notice

- 1) 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 name of Scheme member) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
- 2) Statement pursuant to Section 25(5) of the Insurance Act Cap.42 (or any subsequent amendments thereof), you are to disclose in this proposal form, fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- 3) The insurance is subject to full payment before commencement of cover.
- 4) This insurance will not be in force until the proposal has been accepted by the Company.
- 5) This brochure is for general information only, it is not a contract of insurance. Please refer to the policy wordings which is available upon request for the precise terms and conditions of the insurance plan.

Proposer

Full name (Block Letters): _____

Date of birth: _____ NRIC/Passport No: _____

Postal Address: _____

Contact No.: _____ Fax No.: _____ Email: _____

Period of Insurance

From _____ To _____

Single Trip Plan (Total Nos. of Days) = _____

Cover		Type	
Individual	Family	Single Trip	Annual

Plan		Area	
Classic	Premier	Zone A	Zone B

Insured Person(s):	Date of Birth	NRIC / Passport No.	Relationship to Applicant
1.			Self
2.			
3.			
4.			
5.			

If you wish to nominate a beneficiary, please contact your intermediary for the relevant forms.

Policy No.: _____

Mode of Payment

Cheque Payment

Bank: _____ Cheque No.: _____

Cheque made payable to: Tokio Marine Insurance Singapore Ltd

Credit Card Payment

Visa Mastercard

Card Holder Name _____

(If cardholder's name is different from the Policyholder, a separate authorisation form must be signed by the cardholder.)

Card Expiry Date: _____ (mm/yy)

Card Account No.: _____

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

Total Premium Payable: S\$ _____

Declaration

1. Are you currently insured under another travel insurance policy with other insurers?

Yes No

If yes, please provide details of sum insured and name of insurer.

I/We hereby declare that I am/We are:

2. I am/We are in good health and free from all physical impairment and deformity
3. I am/We are not travelling contrary to the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment
4. The particulars given above are true and correct to the best of my/our knowledge and belief
5. I/We acknowledge and consent to TMIS collecting, using, processing and disclosing to third party service providers and/or intermediaries, within or outside Singapore, my/our personal data for the purpose of processing and servicing my/our policies /claims;
6. I/We declare and confirm that I/We have obtained the consent of the person(s) and/or nominee(s) named herein, where applicable, and that he/she/they has/have authorized me/us to disclose their personal data and to give consent on their behalf for the above collection, use, process and disclosure; and
7. I/We acknowledge the detailed Privacy Policy Statement, governing the above, posted at www.tokiomarine.com

Date: _____

Signature of Applicant
On behalf of person(s) to be insured