



SINGAPORE		Regional (RM)	
Schedule of Benefit		Return Trip	One-Way Trip
A Medical Related Benefits			
1	Accident & Sickness Medical Reimbursement Up to the Age of 70 years; Above the Age of 70 years; <i>Deductible of RM 200 for mountain sickness claim</i>	75,000 20,000	NIL NIL
2	Hospital Income (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	5,000	NIL
3	Evacuation & Repatriation	150,000	NIL
4	Hospital Visitation & Compassionate Visit	2,500	NIL
5	Child Guard	2,500	NIL
B Personal Accident Benefit			
1	Accident Death and Permanent Disablement	150,000	150,000
C Travel Inconvenience & Other Travel Related Benefits			
1.1	Trip Cancellation	5,000	3,500
1.2	Trip Interruption	5,000	NIL
2	Flight Delay (Return trip - RM 150 for every 6 consecutive hours of delay) (One Way - RM 175 for every 6 consecutive hours of delay)	1,050	1,750
3	Travel Misconnection (RM 250 for every 6 consecutive hours of delay)	1,000	1,000
4	Baggage Delay (RM 100 for every 6 consecutive hours of delay)	500	500
5	Baggage & Personal Effects Baggage Damage <i>Maximum limit for Baggage is RM 250</i> Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM 500</i> <i>Maximum limit for laptop is RM 1,000</i>	2,500	2,500
6	Loss of Travel Documents	1,500	1,500
7	Personal Liability	500,000	NIL
8	Hijack Inconvenience (RM 250 for every 6 consecutive hours of delay)	1,000	NIL
D Trip Assistance Solutions			
1	24/7 Worldwide Travel Assistance	Included	
2	Doctor or Physician on Call	Included	
3	World Event Alert Services	Included	
4	Global Weather	Included	
5	Emergency Travel Services	Included	
6	Emergency Language Interpreter	Included	
7	Ambassador Services	Included	
8	Global Cash	Included	