

**Policyholder**  
**Policy No.**  
**Policy Period**  
**Insurer**  
**Currency**

: Hwa Chong Institution  
 : TTT8000233SN  
 : 1 January 2018 to 31 December 2018  
 : Zurich Insurance Company (Singapore Branch)  
 : Singapore Dollar (SGD)

## GROUP TRAVEL INSURANCE

<u>SCHEDULE OF BENEFITS (per trip per person)</u> <i>(Please refer to the Policy Contract for the full description, terms &amp; conditions)</i>	<b>Staff</b>	<b>Student</b>
<b>PERSONAL ACCIDENT</b>		
Death & Total Permanent Disability (Enhanced Scale)	500,000	100,000
<b>EMERGENCY ASSISTANCE</b>		
Emergency Medical & Travel Assistance Services	As Incurred	As Incurred
Repatriation of mortal remain expenses	As Incurred	As Incurred
Overseas Medical Expenses & Daily Hospital Benefit Include treatment on accident by Chinese Physician up to S\$1,000	300,000	100,000
Return Treatment extension up to 90 days and 10% of medical benefit amount	30,000	10,000
Daily Hospital benefit overseas and extended to include return confinement (S\$100 per day)	6,000	6,000
<b>Additional Injury Payout</b>		
Injury Resulting in Surgery	10,000	10,000
Injury Resulting in Loss of Teeth or Dental Procedures	500	500
<b>Travel Inconvenience</b>		
Loss of Deposits (sub-limit of \$1,000 for non-refundable unused portion of travel or accommodation arrangements paid in advance journey)	5,000	5,000
Trip Cancellation or Curtailment	5,000	5,000
Travel Misconnection (\$200 per 1st 6 hours delay, \$50 for next 6 hours delay)	1,000	1,000
Flight Diversion (\$100 per 1st 6 hours delay, \$50 for next 6 hours delay)	500	500
Travel Delay including Hijack (S\$200 each per 1st 6 hours delay, \$50 for next 6 hours delay)	1,000	1,000
Hijack & Detention (S\$250 per 6 hours)	5,000	5,000
Baggage & Business Property (Limit: S\$1,000 per article, pair or set)	3,000	3,000
Baggage Delay (S\$200 for 1st 6 hours delay, \$50 for each next full 6 hours)	1,000	1,000
Replacement of Keys & Locks	250	250
Home Contents (\$500 per article, pair, set)	3,000	3,000
Loss of Money	1,000	1,000
Credit Card Fraud	2,000	2,000
Loss of Travel Documents	5,000	5,000
Personal Liability	1,000,000	1,000,000
Kidnap (S\$500 per 24 hours)	3,000	3,000
Legal Expenses	15,000	15,000

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Bail Bond		15,000	15,000
Compassionate Visit by Relative or Friend		5,000	5,000
Emergency Telephone Charges		250	250
<b>Additional Covers</b>			
Overbooked Flight		200	200
<b>Extensions</b>			
Accidental Death Benefit due to Natural Catastrophe		15% of the capital sum insured or up to 75,000 or its equivalent, whichever is lesser	
Accidental Death Benefit due to Gun Shot		10% of the capital sum insured or up to 50,000 or its equivalent, whichever is lesser	
Comatose State Benefit		10% of the capital sum insured or up to 50,000 or its equivalent, whichever is lesser	
Credit Card Indemnity	up to	5,000 <b>(Applicable for Teachers only)</b>	NA
Dependent Child Assistance - Education Fund Supplement - Orphaned Benefit	up to	5,000 per child 15,000 for any one Family <b>(Applicable for Teachers only)</b>	NA NA
Domestic Assistance	up to	1,000	1,000
Funeral Expenses	up to	5,000	5,000
Hospital Recuperation Benefit		250	250
Key-Employee Recruitment Fees	up to	10,000 <b>(Applicable for Teachers only)</b>	NA
Mobility Extensions including Home Renovation Expenses		10% of capital sum insured or \$20,000 whichever is lesser	
Non Elective Surgery	up to	5,000	5,000
Physiotherapy Costs	up to	2,000	2,000
Simple or Other Fractures	up to	5,000	5,000
Spouse Retraining Benefit	up to	10,000 <b>(Applicable for Teachers only)</b>	NA
Terrorism Benefit (Additional Payout)		15% of the capital sum insured or up to 75,000 or its equivalent, whichever is lesser	
Trauma Counseling Benefit	up to	5,000	5,000
Automobile Extension (Additional Payout)		10% of capital sum insured or up to 20,000 whichever is lesser	
War Risk		25,000	25,000
Child Guard Extension		5,000	5,000
HIV due to Blood Transfusion		10% of capital sum insured or up to 20,000 whichever is lesser	
Major Head Trauma		10% of capital sum insured or up to 20,000 whichever is lesser	
<b>AGGREGATE LIMIT</b>	:	\$10,000,000	per conveyance
<b>TERRITORIAL LIMIT</b>	:	Worldwide	