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About AIG Travel and Travel Guard®

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance and global assistance, including medical and security services. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travellers around the globe. For additional information, please visit our websites at www.aig.com/travel and www.travelguard.com.

Services and benefits provided by AIG Travel offer traveller assistance through coordination, negotiation and consultation through a network of wholly owned service centres located in Asia, Europe and the Americas, and through an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.

Approved & supported by **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-led 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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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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

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AIG TRAVEL GLOBAL SERVICE CENTRES

No matter where you are and what the hour of the day it is, AIG Travel is ready to help you in your time of need.

Operating 24 hours a day, 7 days a week, 365 days a year in 8 locations across the globe, AIG Travel Global Service Centres are ready to take care of your travel needs. Our proven capabilities in travel assistance, medical and security emergencies ensure that you will always be in the best hands.



All Travel Guard plans come with Travel Assistance Services! (Section 40)

Get FREE Assistance Services* when you purchase a Travel Guard plan! Just call +65 6733 2552 and speak with a friendly AIG Travel representative.

Embassy Referral	Interpreter Referral	Legal Firm Referral	Lost Luggage Assistance
Lost Passport Assistance	Medical Services Provider Referral	Pre-Trip Inoculation Information Services	Pre-Trip Visa Information
Pre-Trip Weather Forecast Information Services		Telephone Medical Advice	

*Please note that Terms & Conditions apply for these assistance services as set out in the Policy Wording.

OUR CRISIS RESPONSE CAPABILITIES

Crisis Response Case Study – Nepal Earthquake

On 25 April 2015, a 7.9 magnitude earthquake struck Nepal affecting AIG insureds, including students, leisure and business travellers.



AIG Travel and AIG Global Security swiftly deployed a crisis management team to the region. The team established a central location to meet clients, assess their medical needs and coordinate flights out of the country. The crisis response team also took the following actions:

- Deployed an AIG Travel medical doctor to various client locations.
- Coordinated rescue efforts.
- Conducted food and supply drops in remote locations.
- Established a medical evaluation centre and staging area for evacuation in Kathmandu.
- Chartered a 737 airliner for large scale evacuation out of Nepal to New Delhi, India.

Overseas Emergency Assistance Hotline

Call +65 6733 2552 from anywhere in the world (overseas collect call) for:

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

24-hour Travel Claims Hotline

Call +65 6224 3698 to get answers, updates and help in settling your claim.

The AIG Travel Guard Emergency Assistance Hotline is serviced by AIG Travel Asia Pacific Pte Ltd (ATAP). ATAP is AIG's wholly owned Travel Assistance Company comprising a worldwide team of medical professionals and insurance specialists providing advice and emergency assistance 24/7.



Travel Guard®



THE LAST THING WE WANT YOU TO DO IS TO WORRY ABOUT YOUR VACATION!



Choose Travel Guard® – Singapore’s Best Travel Protection

Travel Guard is Singapore’s no.1 travel insurance product that allows you to enjoy your well-deserved holidays worry free.

Overview of Benefits

 Overseas Medical Expenses coverage of up to S\$2,500,000 (Section 1)	 Car Rental Excess Charges and Return (Section 36)	 Travel Inconvenience Benefits	 Covers Loss/Delay of Baggage (Sections 25 & 27)
 Pre-Existing Medical Conditions cover for Repatriation (Sections 9 & 10)	 Travel Assistance Services Benefits (Section 40)	 24-hour Medical Assistance	 Covers in the event of Terrorism
 For All Ages	 Covers in the event of Natural Disasters	 Unlimited Emergency Medical Evacuation (Section 8)	 Covers Leisure Amateur Sports

Please note that Terms & Conditions apply for all the benefits listed above, as set out in the Policy Wording.

CHOOSE THE BEST PLAN FOR YOUR TRAVEL NEEDS

Summary of Coverage

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
MEDICAL AND TRAVEL BENEFITS				
1	Medical Expenses Incurred Overseas for Sickness or Injury • Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	200,000 50,000 200,000	1,000,000 75,000 200,000	2,500,000 200,000 300,000
2	Post-Trip Medical Expenses Incurred in Singapore			
2A	(1) For Injury sustained while Overseas			
	(2) For Sickness sustained while Overseas and where emergency medical evacuation has been arranged by ATAP to return You to Singapore			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	10,000 1,000 10,000	25,000 2,500 10,000	50,000 5,000 10,000
2B	For Sickness sustained while Overseas and medical treatment or follow-up medical treatment upon return to Singapore			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	2,000 1,000 1,000	5,000 2,500 2,500	10,000 5,000 5,000
3	Mobility Aid Reimbursement	N/A	1,000	2,000
4	Medical Expenses – Women’s Benefits	2,000	5,000	8,000
5	Treatment by Physician	N/A	500	750
6	Overseas Hospital Income	10,000	30,000	50,000
7	Hospital Income in Singapore	500	1,000	1,500
8	Emergency Medical Evacuation	500,000	UNLIMITED	UNLIMITED
9	Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
	Repatriation due to Pre-existing Medical Condition			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
10	Direct Repatriation	UNLIMITED	UNLIMITED	UNLIMITED
	Direct Repatriation due to Pre-existing Medical Condition			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	150,000 75,000 100,000	150,000 75,000 100,000	150,000 75,000 100,000
11	Hospital Visitation	5,000	10,000	15,000
12	Compassionate Visit	3,000	5,000	10,000
13	Child Protector	3,000	5,000	10,000
14	Emergency Telephone Charges	100	250	300
15	Automatic Extension of Policy Period	YES	YES	YES
PERSONAL ACCIDENT BENEFITS				
16	Accidental Death & Permanent Disablement			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	100,000 50,000 50,000	200,000 100,000 100,000	300,000 150,000 100,000
17	Common Carrier/ Natural Disaster Double Cover			
	• Insured Person (under age 70 years) • Insured Person (age 70 years or older) • Insured Child in a Family Plan	N/A N/A N/A	400,000 200,000 200,000	600,000 300,000 200,000
18	Child Education Grant S\$5,000 per child, maximum 4 children	N/A	20,000	20,000
TRAVEL INCONVENIENCE BENEFITS				
19	Travel Cancellation	5,000	10,000	15,000
20	Travel Postponement	500	1,000	2,000
21	Replacement of Traveller	N/A	500	1,000
22	Travel Cancellation Due to Insolvency	1,000	3,000	5,000
23	Travel Curtailment	5,000	10,000	15,000
24	Fraudulent Credit Card Usage	1,000	2,000	3,000
25	Personal Baggage including Laptop Computer	3,000	5,000	10,000
26	Jewellery Coverage	100	500	1,000

SECTION		Sum Insured (S\$)		
		BASIC	MOST POPULAR	HIGHLY RECOMMENDED
		CLASSIC	SUPERIOR	PREMIER
27	Baggage Delay			
	• Individual – S\$200 for every 6 hours • Family – S\$500 for every 6 hours	1,000 2,500	1,200 3,000	1,600 4,000
28	Travel Documents and Personal Money	1,000	5,000	8,000
29	Travel Delay (Including Flight Diversion and Travel Misconnection)			
	• Individual – S\$100 for every 6 hours • Family – S\$250 for every 6 hours	1,000 2,500	2,000 5,000	3,000 7,500
30	Kidnap and Hostage S\$250 for every 24 hours	3,000	5,000	10,000
31	Hijack of Common Carrier S\$250 for every 24 hours	3,000	5,000	10,000
32	Personal Liability Abroad	1,000,000	1,000,000	1,000,000
SUPPLEMENTARY BENEFITS				
33	Golf Advantage			
	• Damage or Loss of Golfing Equipment • Hole-in-One • Loss of use of Green Fees	N/A N/A N/A	1,000 250 250	1,500 250 250
34	Loss of Sporting Equipment	N/A	1,000	2,000
35	Home Guard	N/A	5,000	5,000
36	Car Rental Excess Charges and Return	N/A	1,000	1,500
37	Pet Care S\$50 for every 6 hours	N/A	500	750
38	Disruption Benefits	100	500	750
39	Cover in the event of Terrorism	N/A	YES	YES
40	Assistance Services	YES	YES	YES

Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.