



Important Notes

- 1. This insurance is underwritten by Chartis Singapore Insurance Pte.Ltd.
- 2. No insurance is in force until premiums are received in full and the policy is issued by Chartis Singapore Insurance Pte.Ltd.(Chartis)
- 3. This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the policy.
- 4. The benefits of the policy will be in accordance with the terms and conditions of the policy.
- 5. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/or underwriter's determination.

Chartis is one of the world's leading property-casualty and general insurance organization. Serving more than 45 million commercial and personal clients in more than 160 countries and jurisdictions, Chartis has a 90-year history, one of the industry's most extensive ranges of products and services, and excellent financial strength. Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

CHARTIS 
Your world, insured

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CHARTIS 

Group Travel Protection

EMPLOYEE BENEFITS & SPECIALTY RISK UNIT
Corporate Assist



In today's global environment, it's comforting to know that you can travel with peace of mind with Chartis' comprehensive Group Travel Insurance. Whether you are a frequent flyer or an occasional traveller, this plan offers you an extensive array of benefits that cater to your travel protection.

Travel with Peace of Mind

Corporate Assist lets you travel the world with ease and assurance with our comprehensive products. Read on to find out more about our special extensions.

- Maximum length of each business trip up to 120 days
- Covers personal deviation immediately before and after a business trip **ENHANCED!**
- Covers up to 80 years of age
- Automatic Extension of coverage period of up to 30 days due to Hospitalisation/Quarantine
- Home Leave Extension of up to 30 days for expatriates
- Full Terrorism Coverage
- Optional leisure travel coverage
- FREE leisure travel extension for Directors, Managing Directors, Chairman and President
- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

Read on to find out why the benefits on offer in this combination pack will really take the worry out of travelling. Take advantage of Corporate Assist now!

Regional – Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

International – Regional countries and the Rest of the World.

Excluded Countries – Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

*All claims will be paid in Singapore.



Summary of Benefits

	Maximum Benefit (S\$)		
	Plan 1	Plan 2	Plan 3
SECTION A : OVERSEAS MEDICAL BENEFITS			
1. Medical & Accidental Dental Expenses Incurred Overseas Covers overseas medical expenses incurred as a result of accident or sickness whilst travelling up to	200,000	300,000	500,000
2. Return Treatment (max. 45 days) Covers medical expenses incurred for treatment or follow-up treatment in Singapore or place of regular employment up to	7,500	15,000	20,000
3. Treatment by Traditional Chinese Medicine (TCM) Covers Traditional Chinese Medicine expenses incurred whilst overseas and follow-up treatment in Singapore or place of regular employment up to	750	750	750
4. Hospital Confinement Benefit Pays S\$200 for every complete day You are hospitalised overseas up to	10,000	10,000	10,000
5. Double Hospital Confinement Benefit in ICU Pays S\$400 for every complete day You are hospitalised overseas in an Intensive Care Unit up to	16,000	16,000	16,000
6. Hospital Visitation Pays incidental expenses for the visit of up to two friends or relatives if You require hospitalisation for more than 5 days whilst overseas up to	5,000	8,000	10,000
7. Emergency Telephone Charges Reimbursement of mobile telephone charges for medical-related services up to	200	200	200

SECTION B : EVACUATION & REPATRIATION BENEFITS			
8. Emergency Medical Evacuation Covers all Emergency Medical Evacuation expenses up to	As Charged	As Charged	As Charged
9. Repatriation Expenses Covers all expenses incurred in returning Your mortal remains to Singapore up to	As Charged	As Charged	As Charged
10. Direct Repatriation Expenses Covers all expenses incurred in returning Your mortal remains to Your home country up to	As Charged	As Charged	As Charged
11. Compassionate Visit Pays for the incidental expenses of sending two relatives or friends if assistance is required for the repatriation arrangements of Your mortal remains up to	5,000	8,000	10,000

SECTION C : PERSONAL AND ACCIDENT BENEFITS			
12. Accidental Death & Permanent Disablement Covers You in the event of Accidental Death & Disablement	200,000	300,000	500,000
13. Accidental Death & Permanent Disablement due to War NEW!	10,000	15,000	25,000
14. Accidental Burns Benefit Covers You for serious burns in the event of an accident	200,000	300,000	500,000
15. Fracture Benefit Pays for fractures suffered in an accident	3,000	3,000	3,000
16. Compassionate Death Allowance Pays a lump sum allowance in the event You suffer loss of life due to an accident	5,000	5,000	5,000
17. Child Education Fund Pays a lump sum education fund in the event You suffer loss of life due to an accident	25,000	25,000	25,000

Annual Premium for Basic Coverage (S\$) (Section A-C)	Plan 1		Plan 2		Plan 3	
	Business	Incl. Leisure	Business	Incl. Leisure	Business	Incl. Leisure
Per Person (Regional)	135	183	175	237	235	318
Per Person (International)	165	223	220	297	295	399

SECTION D : TRAVEL INCONVENIENCE BENEFITS			
18. Trip Cancellation Expenses Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure up to	5,000	8,000	10,000
19. Trip Curtailment and Rearrangement Expenses ENHANCED! Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip up to	5,000	8,000	10,000

	Plan 1	Plan 2	Plan 3
20. Travel Delay including arising from Bomb Threat ENHANCED! Pays S\$200 for each 6 full consecutive hours of delay whilst overseas or in Singapore up to	1,000	1,000	1,000
21. Flight Diversion NEW! Pays S\$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions, bomb threat and other insured perils up to	1,000	1,000	1,000
22. Flight Overbooking NEW! Pays S\$100 in the event You fail to board the scheduled flight due to overbooking although You have a confirmed reservation from the airline up to	100	100	100
23. Travel Misconnection Covers expenses incurred as a result of misconnection of scheduled conveyance for at least 6 consecutive hours up to	1,000	1,000	1,000
24. Baggage Delay Pays S\$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas or upon arrival in Singapore up to	1,000	1,000	1,000
25. Damage or Loss of Personal Baggage Covers loss or damage to baggage, clothing, personal effects & golfing equipment (Max. S\$1000 for any one article or pair or set of article) up to	5,000	5,000	5,000
26. Damage or Loss of Portable Business Equipment Covers loss or damage to Mobile phones, Laptop Computers, Personal Digital Assistants (PDAs) (Max. S\$1000 for any one article or pair or set of article) up to	2,000	2,000	2,000
27. Loss of Travel Documents & Money including Credit Card Fraud Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents up to	2,000	2,000	2,000
28. Hijack Pays S\$500 for each complete day You are delayed due to an act of hijacking up to	5,000	5,000	5,000

SECTION E : OTHER BENEFITS			
29. Staff Replacement Benefits Pays the cost of sending out a replacement employee to continue the business, in the event You suffer disability up to	5,000	5,000	5,000
30. Credit Card Indemnity Pays the outstanding credit card expenses incurred during the trip in the event of a fatal accident or permanent total disablement up to	5,000	5,000	5,000
31. Legal Fees Pays the legal costs and expenses incurred as a result of dealing with claims for compensation against a third party causing Your Accidental Death or Permanent Disablement during the Overseas Trip up to	15,000	15,000	15,000
32. Bail Bond Facility Provides assistance in arranging a bail bond if You are arrested following a road accident whilst overseas up to	15,000	15,000	15,000
33. Personal Liability Covers You against liability to third parties for accidental death or injury or accidental loss or damage to their property caused by Your negligence up to	500,000	1,000,000	1,000,000

Annual Premium for Comprehensive Coverage (S\$) (Section A-E)	Plan 1		Plan 2		Plan 3	
	Business	Incl. Leisure	Business	Incl. Leisure	Business	Incl. Leisure
Per Person (Regional)	173	233	206	278	280	378
Per Person (International)	247	333	294	397	373	504

IMPORTANT NOTES

- A minimum of 5 employees are required to enrol for the plan.
- Policy is subjected to \$10 million coverage per conveyance.