



TOKIO MARINE
INSURANCE GROUP

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/0719

TM Xplora Enhance 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 at less than \$1 per day*

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

Covering 45 scenarios, from flight delays to major medical emergencies, we ensure that if you encounter an emergency situation overseas, Tokio Marine will be there to assist you.

Your TM Xplora 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.

*Based on premium of an annual policy divided by 365.

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	300,000 175,000 75,000	200,000 75,000 50,000
2.	Double Indemnity for travelling in a Public Transportation Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan	600,000 350,000 150,000	400,000 150,000 100,000
3.	Child Education Grant Lump sum payable for Your dependent Child/Children as a result of Your Accidental death	7,000	3,000
MEDICAL COVERAGE		Premier	Classic
4.	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	500,000 350,000 150,000 \$1,000,000	300,000 150,000 100,000 \$500,000
5.	Medical Expenses incurred in Singapore 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	25,000 17,500 7,500 50,000	15,000 7,500 5,000 30,000
6.	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
7.	Treatment by Chinese Physician / Chiropractor Covers Chinese Physician treatment overseas and/or in Singapore (each visit capped at max. \$50.00)	500	500
8.	Overseas Hospital Confinement Allowance Pays S\$200 for every complete day You are hospitalized overseas	25,000	15,000

9.	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
10.	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
11.	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
12.	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
13.	Repatriation Expenses Pays for transporting the mortal remains back to Singapore or Your Country of Origin	30,000	20,000
14.	Special Grant Lump sum payable as a result of Your death due to an Injury or Sickness whilst overseas	2,500	1,500
15.	Emergency Telephone Charges Reimburses You for telephone charges incurred in contacting Allianz Global Assistance for 24 hours medical assistance	250	150
TRAVEL INCONVENIENCE		Premier	Classic
16.	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
17.	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
18.	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
19.	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
20.	Disruption/Withdrawal of Hotel Services Pays \$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
21.	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
22.	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
23.	Loss of Personal Money Covers loss of money due to robbery, burglary or theft Aggregate Limit Per Family	750 1,500	300 600
24.	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 1,200 2,000	100 1,200 2,000
25.	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
26.	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

27.	Baggage Delay Pays S\$200 for each full 6 hours of delay overseas & in Singapore Aggregate Limit Per Family	1,200 2,400	1,200 2,400
28.	Emergency Purchases Pays for emergency purchase of essential personal items if your baggage is stolen or permanently lost	250	150
29.	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
30.	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
31.	Flight Diversion Pays S\$100 for each full 6 hours of delay Aggregate Limit Per Family	1,000 2,000	1,000 2,000
32.	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
33.	Personal Liability Covers You against legal liability to third party	1,000,000	500,000
34.	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
35.	Kidnap and Hostage Pays S\$200 (Premier) or S\$100 (Classic) for each full 24 hours Aggregate Limit Per Family	7,500 15,000	5,000 10,000
MISCELLANEOUS COVER		Premier	Classic
36.	Golfer's Benefits (i) Loss or damage to Golf Equipment (ii) Hole In One Celebration Expenses (iii) Unused Green Fees (in event of sickness or injuries)	1,000 300 100	500 100 50
37.	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
38.	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
39.	Rental Vehicle Return Reimburse You for the expenses incurred in returning the rental vehicle to the nearest rental vehicle depot whilst overseas	200	200
40.	Home Care Covers loss or damage to Your household contents due to fire to Your residence which was left vacant during Your Trip	5,000	2,500
41.	Pet Dog &/or Pet Cat Care Benefit Reimburses You for the cost incurred in extending pet boarding service. Pays \$50 (Premier) or \$30 (Classic) per day	500	300
42.	Quarantine Following Infectious Diseases Pays \$50 for each full 24 hours of quarantine	750	350
43.	Full Terrorism Cover (including use of Nuclear, Chemical and Biological weapon) aggregate limit for Sections 1, 3 to 42, 44 and 45. 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	300,000 175,000 75,000 1,000,000	200,000 75,000 50,000 500,000
44.	Loss of Credit Card Pays for fraudulent usage on Your credit card	300	200
45.	Adventure Sports Cover	Covered	

	Zone A				Zone B			
	Premier		Classic		Premier		Classic	
Period of Cover	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
1 day	36	83	30	69	53	113	41	86
2 days	39	83	33	69	63	113	45	86
3 days	44	83	36	69	69	113	50	86
4 days	54	83	42	69	77	150	57	110
5 days	63	102	48	86	92	188	68	137
6 days	71	123	54	102	104	225	78	164
7 days	78	134	60	110	111	240	86	174
8 days	84	144	65	117	114	254	92	185
9 days	90	155	69	123	117	267	98	195
10 days	93	164	72	131	123	281	102	206
11 to 14 days	105	192	81	147	134	315	116	233
15 to 21 days	135	246	105	185	161	390	146	288
22 to 27 days	162	303	135	221	206	462	191	356
28 to 31 days	168	353	140	254	210	528	195	407
Each addn't week	38	68	30	54	45	89	36	76
Annual Cover	299	600	224	478	442	661	377	544

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, 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