

TM Travel Trust

Travel Insurance Protection

for you and your loved ones



TOKIO MARINE
INSURANCE GROUP



Tokio Marine
Insurance Singapore Ltd

tokiomarine.com
Life & Health | Property & Casualty

Explore the world on business or leisure protected by TM Travel Trust

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

Covering 43 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 Travel Trust is carefully crafted to provide comprehensive protection according to your coverage needs.

TOKIO MARINE INSURANCE SINGAPORE – TM Travel Trust SUMMARY OF BENEFITS

Maximum Benefit (S\$)				
PERSONAL ACCIDENT PROTECTION		Premier	Classic	Standard
1.	Accidental Death & Permanent Disablement Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 89 years old) Cover for each Child included in Family Plan Aggregate Limit Per Family	300,000 150,000 75,000 750,000	200,000 75,000 50,000 500,000	100,000 40,000 30,000 300,000
2.	MEDICAL COVERAGE Medical Expenses incurred Overseas Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 89 years old) Cover for each Child included in Family Plan Aggregate Limit Per Family	Premier 500,000 250,000 150,000 1,000,000	Classic 300,000 150,000 100,000 500,000	Standard 175,000 75,000 50,000 300,000
3.	Medical Expenses Incurred In Singapore Cover for Insured Person (below 70 years old): - with medical treatment first sought overseas - without medical treatment sought overseas Cover for Insured Person (70 – 89 years old): - with medical treatment first sought overseas - without medical treatment sought overseas Cover for each Child included in Family Plan Aggregate Limit Per Family	25,000 5,000 12,500 2,500 7,500 50,000	15,000 2,500 7,500 1,250 5,000 30,000	NA NA NA NA NA NA
4.	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	NA
5.	Treatment by Chinese Physician / Chiropractor Covers Chinese Physician treatment overseas and/or in Singapore (each visit capped at max. S\$50 under Premier and S\$30 under Classic)	500	300	NA
6.	Overseas Hospital Confinement Allowance Pays S\$200 for every complete day You are hospitalized overseas	25,000	15,000	7,500
7.	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	1,500
8.	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	1,500

9.	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	5,000
10.	Emergency Medical Assistance & Evacuation Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 89 years old) Cover for each Child included in Family Plan	1,000,000 500,000 500,000	500,000 250,000 250,000	250,000 100,000 100,000
11.	Repatriation Expenses Pays for transporting the mortal remains back to Singapore or Your Country of Origin	30,000	20,000	10,000
12.	Special Grant Lump sum payment as a result of Your death due to an Injury or Sickness whilst overseas	2,500	1,500	1,000
13.	Emergency Telephone Charges Reimburses for telephone charges incurred in contacting the Assistance Company for medical assistance/emergency.	250	150	100
TRAVEL INCONVENIENCE		Premier	Classic	Standard
14.	Trip Cancellation Reimburses for loss of travel & accommodation expenses paid in advance occurring within 60 days before the Trip commences Aggregate Limit Per Family	10,000 20,000	5,000 10,000	2,500 5,000
15.	Trip Postponement Reimburses for 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	2,500 5,000
16.	Trip Cancellation due to Insolvency of Travel Agency Reimburses for loss of irrecoverable travel deposits paid in advance in the event of Insolvency of travel agency occurring within 60 days before the Trip commences Aggregate Limit Per Family	15,000 30,000	7,500 15,000	3,500 7,500
17.	Trip Curtailment Reimburses 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	3,500 7,500
18.	Disruption/Withdrawal of Hotel Services Pays S\$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 or Natural Disaster	300	200	100
19.	Personal Baggage and Effects Covers loss or damage to Your Personal Baggage and Effects (sub-limits applicable) sustained overseas during your Trip Aggregate Limit Per Family	7,500 15,000	5,000 10,000	2,500 5,000
20.	Travel Documents Pays for the cost of replacing Your lost travel documents whilst overseas including the additional travel and accommodation expenses incurred Aggregate Limit Per Family	5,000 8,000	3,000 5,000	1,500 3,000
21.	Loss of Personal Money Covers loss of money due to robbery, burglary or theft whilst overseas Aggregate Limit Per Family	750 1,500	300 600	100 300
22.	Travel Delay Pay S\$100 (S\$50 for Child) for each full 6 hours of delay in Singapore Pay S\$100 (S\$50 for Child) for each full 6 hours of delay overseas Aggregate Limit Per Family	300 (150 for Child) 1,200 (600 for Child) 2,000	200 (100 for Child) 800 (400 for Child) 1,500	100 (50 for Child) 500 (250 for Child) 1,000

23.	Alternative Travel Arrangement Reimburses for expenses incurred for rebooking of alternative mode of transport or travel routing due to departure delay of scheduled transport for at least 6 consecutive hours Aggregate Limit Per Family	1,000 2,000	800 1,500	500 1,000
24.	Replacement of Traveller Benefit Reimburses for expenses incurred to make a one-time change of traveller occurring within 30 days before the Trip commences Aggregate Limit Per Family	300 600	150 300	100 200
25.	Baggage Delay Pays S\$200 (S\$75 for Child) under Premier or S\$100 (S\$50 for Child) under Classic or S\$75 (S\$30 for Child) under Standard, for each full 6 hours of delay. Aggregate Limit Per Family	1,200 2,400	800 1,600	500 1,000
26.	Emergency Purchases Pays for emergency purchase of essential personal items if Your baggage is stolen or permanently lost	250	150	100
27.	Overbooked Flight/Voyage/Train Reimburses for expenses incurred for additional accommodation, meals and refreshments due to overbooked flight, voyage or train for at least 6 consecutive hours	200	150	100
28.	Missed Flight Connection Reimburses for expenses incurred for additional accommodation, meals and refreshments due to missed connecting flight for at least 6 consecutive hours	300	200	100
29.	Flight Diversion Pays S\$100 (S\$50 for Child) under Premier or S\$75 (S\$50 for Child) under Classic or S\$50 (S\$30 for Child) under Standard, for each full 6 hours of delay. Aggregate Limit Per Family	1,000 2,000	750 1,500	500 1,000
30.	Travel Interruption Reimburses for additional travel & accommodation expenses incurred or forfeited, if it is necessary for You to change any part of your journey whilst overseas Aggregate Limit Per Family	2,000 (1,000 for Child) 7,000	1,000 (500 for Child) 3,000	500 (250 for Child) 1,500
31.	Personal Liability Covers Your legal liability to third party	1,000,000	500,000	250,000
32.	Aircraft Hijacking Pays S\$500 (Premier), S\$300 (Classic) or S\$100 (Standard) for each full 6 hours of hijack Aggregate Limit Per Family	7,500 15,000	5,000 10,000	2,500 5,000
MISCELLANEOUS COVER		Premier	Classic	Standard
33.	Loss of Use of Entertainment Ticket or Frequent Flyer Points Reimburses for the non-refundable portion of Your Entertainment Ticket or non-refundable Frequent Flyer Points	300	100	NA
34.	Rental Vehicle Excess Reimburses for any excess or deductible payable by You due to Accidental loss or damage to Your rental vehicle	1,500	700	NA
35.	Rental Vehicle Return Reimburses for the expenses incurred in returning the rental vehicle to the nearest rental vehicle depot whilst overseas	300	200	NA
36.	Terrorism Cover Aggregate limit for Sections 1 to 35, 37 to 42. Cover for Insured Person (below 70 years) Cover for Insured Person (70 – 89 years old) Cover for each Child included in Family Plan Group Policy – Maximum Limit per Policy	300,000 150,000 75,000 1,000,000	200,000 100,000 50,000 500,000	100,000 50,000 25,000 250,000
37.	Loss of Credit Card Pays for fraudulent usage on Your credit card following its physical loss/theft whilst overseas	300	200	100

38.	Adventure Sports Cover	Covered		
39.	Home Contents Pays for loss or damage to Your home contents caused by fire or theft when Your home is left vacant whilst You are on a Trip overseas	10,000	5,000	NA
40.	Kidnap/Hostage Pays S\$250 for every 24 hours of Kidnap/hostage	5,000	2,500	NA
	Aggregate Limit Per Family	10,000	5,000	NA
41.	Pet Care Pays S\$75 (under Premier) or S\$50 (under Classic) for each full day of delay of the inbound journey to Singapore by more than 12 hours.	750	500	NA
42.	Golfer's Cover			
	(i) Loss or damage to Golf Equipment	1,000	500	NA
	(ii) Hole In One Celebration Expenses	300	100	NA
	(iii) Unused Green Fees (in event of Sickness or Injury)	100	50	NA
43.	COVID-19 Cover			
	(i) Medical Expenses Incurred Overseas (Section 2)			
	Cover for Insured Person (below 70 years old)	200,000	100,000	50,000
	Cover for Insured Person (70 – 89 years old)	100,000	50,000	30,000
	Cover for each Child included in Family Plan	100,000	50,000	30,000
	Aggregate Limit Per Family	500,000	300,000	150,000
	(ii) Emergency Medical Assistance & Evacuation (Section 10) and Repatriation Expenses (Section 11)			
	Cover for Insured Person (below 70 years old)	100,000	50,000	20,000
	Cover for Insured Person (70 – 89 years old)	50,000	30,000	10,000
	Cover for each Child included in Family Plan	50,000	30,000	10,000
	Aggregate Limit Per Family	250,000	150,000	80,000
	(iii) Trip Cancellation (Section 14)	3,000	2,000	NA
	Aggregate Limit Per Family	5,000	4,000	NA
	(iv) Trip Postponement (Section 15)	1,500	1,000	NA
	Aggregate Limit Per Family	3,000	2,000	NA
	(v) Trip Curtailment (Section 17)	3,000	2,000	NA
	Aggregate Limit Per Family	6,000	4,000	NA
	(vi) Travel Interruption (Section 30)	1,000	500	NA
	Aggregate Limit Per Family	2,000	1,000	NA

PRE-EXISTING MEDICAL CONDITION EXTENSION

This is an optional cover available only under the Premier or Classic plans, upon its selection and payment of additional premium. The coverage is only applicable for Single Trip policies, for insured persons up to 75 years of age and for a maximum of 30 days per Trip.

Under this Extension, the coverage of the following Sections (as specified in the table below) will be extended to cover claims arising from Pre-existing Medical Conditions.

SUMMARY OF BENEFITS		MAXIMUM BENEFITS (S\$)	
Section 1: Accidental Death & Permanent Disablement		Premier	Classic
Cover for Insured Person (below 70 years old)		125,000	80,000
Cover for Insured Person (70 – 75 years old)		75,000	50,000
Cover for each Child included in Family Plan		50,000	30,000
Aggregate limit per Family		300,000	200,000

Section 2: Medical Expenses incurred Overseas	Premier	Classic
Cover for Insured Person below 70 years old)	250,000	150,000
Cover for Insured Person 70 – 75 years old)	100,000	60,000
Cover for each Child included in Family Plan	75,000	45,000
Aggregate limit per Family	500,000	300,000
Cover under Section 2 is subject to an excess of S\$100 for each visit for Your Outpatient Medical Treatment.		
Section 7: Hospital Visit	Premier	Classic
Section 8: Compassionate Visit	3,000	1,500
Section 9: Child Care	Premier	Classic
Section 10: Emergency Medical Assistance & Evacuation	Premier	Classic
Cover for Insured Person (below 70 years old)	200,000	150,000
Cover for Insured Person (70 – 75 years old)	100,000	75,000
Cover for each Child included in Family Plan	75,000	50,000
Section 11: Repatriation Expenses	15,000	10,000
Section 13: Emergency Telephone Charges	200	100
Section 14: Trip Cancellation	5,000	2,500
Subject to a 50% Co-payment for each claim		
Aggregate limit per Family	10,000	5,000
Section 15: Trip Postponement	5,000	2,500
Subject to a 50% Co-payment for each claim		
Aggregate limit per Family	10,000	5,000
Section 17: Trip Curtailment	7,500	3,750
Subject to a 50% Co-payment for each claim		
Aggregate limit per Family	15,000	7,500
Section 30: Travel Interruption	4,000	2,000
Subject to a 50% Co-payment for each claim		
Aggregate limit per Family	8,000	4,000

The Maximum Aggregate Benefit sum payable by Us for all the Benefit limits under the Pre-existing Medical Condition Extension in respect of each insured Trip, per Insured Person shall not exceed the limits as specified in the table below:

Category of Insured Person	MAXIMUM AGGREGATE BENEFIT (S\$)	
	Premier	Classic
Cover for Insured Person (below 70 years old)	400,000	200,000
Cover for Insured Person (70 – 75 years old)	200,000	100,000
Cover for each Child included in Family Plan	100,000	50,000
Aggregate limit per Family	800,000	400,000

YOUR DESTINATION(S)

Zone A - Malaysia, Thailand, Indonesia, Brunei, Philippines, Vietnam, Laos, Myanmar, Cambodia, China (excluding Tibet), 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

- a) At the time of effecting this insurance, the insured person must be in good health, be free from all physical impairment or deformity, not travelling contrary to the advice of a qualified medical practitioner, 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.
- b) For "Single Trip" cover, the insured, other than a business establishment, must be an adult who is a person between 18 to 89 years of age on the next birthday. For "Annual" cover, the maximum eligible age limit for the insured will be 79 years of age on the next birthday.
- c) For "Single Trip Family" Cover, if elected, covers 1 or 2 adults travelling with up to 3 children. 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.
- d) 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 (up to 3). "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.
- e) "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).
- f) For "Annual" cover, each trip cannot exceed 90 days. For "Single Trip" cover, each trip cannot exceed 183 consecutive days.
- g) 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.
- h) 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.
- i) For "Single Trip" cover, the company will not refund any premium once any cover under this insurance commences.
- j) This policy does not provide coverage for trips made for the purpose of obtaining medical treatment.

Main Exclusions

- a) 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;
- b) Mental or nervous disorders, venereal or other sexually transmitted diseases, AIDS, epidemic or pandemic unless otherwise stated or related diseases, pregnancy or childbirth related injuries, illness or complications, and pre-existing medical conditions (unless the optional Pre-existing Medical Condition Extension is purchased);
- c) Confiscation, detention, destruction by customs or other lawful authorities;
- d) Suicide or attempted suicide or intentional self-injury;
- e) Illegal or unlawful acts of the insured person(s).

The above is a summary of coverages and limits that apply to each plan. Cover restrictions and sub-limits may apply. For full details of policy terms, conditions and exclusions, please refer to the policy wordings which are available on the Tokio Marine website at www.tokimarine.com.sg

To get protected under TM Travel Trust, all you have to do is to [click here](#) or visit our website at www.tokimarine.com.sg, select "Travel" followed by "Buy online" and choose:

1. Your destination(s): Zone A or Zone B
2. Your choice of cover: Premier, Classic or Standard
3. Your scope of cover: Yourself only or with your family members
4. Your period of cover: Single trip or an annual program
5. Your payment method

If you have an agent already serving you, please enter the agent's code when making the purchase online :

Agent's Stamp or Code:

For product enquiry, please email to: feedback@tokimarine.com.sg

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.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owner's 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 us or visit www.sdic.org.sg.

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