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

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-lead 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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Producer Stamp

CHARTIS

Your world, insured

Underwritten By:

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Incorporated in the United States with liability limited

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TRAVEL GUARD CHARTIS



Travel Assist



Travel with ease of mind

Travel Guard lets you travel the world in complete freedom, knowing you have the most comprehensive protection. Be it for a short business trip or extended family holiday, single-journey or annual coverage, you can choose your plan from the widest range of benefits and services.

Your Travel Guard Advantages

38 great travel benefits including:

- Flight diversion to another destination due to adverse weather conditions
- Flight Overbooking
- red24 - online Security Information and Advice
- Takes care of your non-recoverable payment in the event of a Travel Agency insolvency
- Baggage and Travel Delay claim whilst you are in Singapore and overseas for each full 6 consecutive hours
- Unlimited Medical & Accident Dental Expenses For Premier Plan
- Covers medical expenses incurred overseas due to Pregnancy related sickness
- War Inclusion
- Kidnap & Hostage
- Looks after you when you are hospitalised in Singapore
- Reimburses you for your mobile telephone call charges incurred overseas
- Compensates you for loss of jewellery if you are robbed while travelling
- Automatic Extension of Policy due to Hospitalisation / Quarantine
- Covers all ages - from babies to senior citizens.
- Reimburses your approved claims from the first dollar.
- Reassures you with up to S\$1,000,000 protection whilst travelling on public transport overseas.
- Supplementary Benefits such as Golf Advantage and PetCare.
- Provides protection for unlimited trips on the Annual Plan.
- Includes all your eligible children, regardless of number, under the Family Plan.
- Gives you unlimited Emergency Medical Evacuation and Repatriation Cover.

- Acts of Terrorism are not excluded.
- Takes care of your rental vehicle excess for up to \$750.
- Provides cover for your household contents whilst you are away.
- Protects your children's needs with Child Education Grant.
- Protects you while you enjoy leisure amateur sporting sports, such as scuba diving, water sports, winter sports, skydiving, mountaineering, rock-climbing and trekking.

One hotline for all your needs

You'll feel more secure when you know help is just a phone-call away. Whether it's a medical emergency or information about your destination, one easy number is all you need for:

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

When overseas, call collect through the local operator – and we'll take care of your phone charges.

Security Assistance

red24 in partnership with Travel Guard offers all Insured and their family members security advice and guidance from trained security specialists.

Online Security Information & Advice

- Personal Security
A detailed web resource with online preventative security advice ranging from stalking to advice on identity theft, in order to prevent you from being a victim.
- Real Time Country Profiles
Online country profiles constantly updated with information to aid personal security whilst abroad. Security threats, political stability, travel logistics, important contacts and cultural considerations all form part of every profile.



Comprehensive Coverage

Summary of Coverage	Maximum Benefit (S\$)		
MEDICAL AND TRAVEL BENEFITS	Premier	Superior	Classic
Section 1. Medical & Accident Dental Expenses Incurred Overseas <ul style="list-style-type: none">Insured Person before attaining 70 years and below.Insured Person upon attaining 70 years and above.Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.	Unlimited \$100,000 \$200,000	\$500,000 \$100,000 \$200,000	\$250,000 \$100,000 \$200,000
Section 2. Medical Expenses Incurred in Singapore <ul style="list-style-type: none">Insured Person before attaining 70 years and below.Insured Person upon attaining 70 years and above.Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.	\$50,000 \$5,000 \$10,000	\$25,000 \$2,500 \$10,000	\$12,500 \$1,000 \$10,000
Section 3. Medical Expenses - Women's Benefit Incurred overseas due to Pregnancy Related Sickness.	\$8,000	\$5,000	\$2,000
Section 4. Treatment by Chinese Physician Covers Chinese Physician treatment.	\$500	\$300	\$100
Section 5. Overseas Hospital Income Pays S\$200 for every complete day You are hospitalised overseas.	\$50,000	\$30,000	\$10,000
Section 6. Hospital Income in Singapore Pays S\$100 for every complete day You are hospitalised in Singapore.	\$1,000	\$1,000	\$500
Section 7. Emergency Medical Evacuation Covers all Travel Guard Emergency Medical Evacuation expenses.	Unlimited	Unlimited	\$500,000
Section 8. Repatriation Covers all Travel Guard expenses incurred in returning Your remains to Singapore in the event You suffer death during the Trip.	Unlimited	Unlimited	\$30,000
Section 9. Direct Repatriation Covers all Travel Guard expenses incurred in returning Your remains to Your home country in the event You suffer death during the Trip.	Unlimited	\$30,000	\$15,000
Section 10. Hospital Visitation Pays for the incidental expenses for the visit of one Relative or friend if You cannot be evacuated and require hospitalisation for more than 5 days, whilst overseas.	\$10,000	\$5,000	\$3,000
Section 11. Compassionate Visit Pays for the incidental expenses of sending one Relative or friend if assistance is required to assist in the repatriation arrangement of Your remains.	\$10,000	\$5,000	\$3,000
Section 12. Child Protector Pays for one Relative or friend to accompany Your children home following Your hospitalisation.	\$10,000	\$5,000	\$3,000
Section 13. Emergency Telephone Charges Reimburses You for telephone charges for medically related services incurred in contacting Travel Guard.	\$250	\$100	\$100
Section 14. Automatic Extension of Policy Cover Allows You automatic extension of this policy for up to 30 days without additional premium due to hospitalisation and quarantine.	Yes	Yes	Yes

PERSONAL ACCIDENT BENEFITS	Premier	Superior	Classic
Section 15. Accidental Death & Permanent Disablement			
• Insured Person before attaining 70 years and below.	\$500,000	\$200,000	\$150,000
• Insured Person upon attaining 70 years and above.	\$200,000	\$100,000	\$50,000
• Insured Child attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.	\$100,000	\$100,000	\$50,000
Section 16. Public Transport Double Cover			
• Insured Person before attaining 70 years and below.	\$1,000,000	\$400,000	NA
• Insured Person upon attaining 70 years and above.	\$400,000	\$200,000	NA
• Insured Child before attaining 18 years or 23 years if studying full time in a recognised institution of higher learning.	\$200,000	\$200,000	NA
Section 17. Child Education Grant	\$5,000	\$5,000	NA
Pays for each legally dependent child (before attaining 23 years and below) studying as a full-time student in a recognised institution of learning as a result of Your accidental loss of life.			
TRAVEL INCONVENIENCE BENEFITS			
Section 18. Travel Cancellation	\$15,000	\$10,000	\$5,000
Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, serious damage to Insured's residence as a result of fire, natural disaster and witness summons or jury service.			
Section 19. Travel Postponement	\$2,000	\$1,000	\$500
Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, serious damage to Insured's residence as a result of fire, natural disaster, and witness summons or jury service.			
Section 20. Travel Cancellation due to insolvency	\$5,000	\$3,000	\$1,000
Covers the loss of irrecoverable charges or deposit paid in advance in the event of insolvency of airline; cruise-line; tour operator; or travel agent from which you purchased the trip.			
Section 21. Travel Curtailment including Aircraft Hijacking	\$15,000	\$10,000	\$5,000
Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip in the event of serious injury/sickness of Insured; aircraft hijack whilst onboard; unexpected death or injury/sickness of immediate family member or travel companion; unexpected strike, riot, natural disaster; and quarantine.			
Section 22. Travel Interruption	\$8,000	\$5,000	\$3,000
Covers the unused portion of the trip due to Your hospitalisation whilst overseas.			
Section 23. Personal Baggage including Laptop Computer	\$5,000	\$5,000	\$3,000
Covers loss or damage to baggage, clothing, personal effects, laptop computer (maximum \$500 for any one article or pair or set of articles. Maximum for laptop computer is \$1,000).			
Section 24. Jewellery Coverage	\$750	\$500	NA
Compensates the loss of jewellery whilst overseas due to robbery.			

	Premier	Superior	Classic
Section 25. Baggage Delay Pays \$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore.	\$1,000	\$1,000	\$1,000
Section 26. Travel Documents Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is also covered (maximum \$300).	\$5,000	\$5,000	\$3,000
Section 27. Travel Delay Pays \$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore.	\$1,000	\$1,000	\$1,000
Section 28. Flight Diversion Pays \$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions.	\$1,000	\$1,000	\$1,000
Section 29. Flight Overbooking Pays \$100 in the event You failed to board the scheduled flight due to an overbooking although You have a confirmed reservation from the airline for at least 6 consecutive hours.	\$100	\$100	NA
Section 30. Travel Misconnection Covers expenses incurred as a result of misconnection of conveyance for at least 6 consecutive hours.	\$500	\$200	\$200
Section 31. Kidnap & Hostage Pays \$250 for loss of income for every 24 hours You are kidnapped whilst on the Trip.	\$10,000	\$5,000	\$3,000
Section 32. Personal Liability Covers You against liability to third parties or damage to their property caused by Your negligence.	\$1,000,000	\$1,000,000	\$500,000
SUPPLEMENTARY BENEFITS			
Section 33. Golf Advantage <ul style="list-style-type: none"> Covers You for damage or loss of golfing equipment. Covers You for entertainment expenses incurred in achieving Hole-in-One. 	\$750 \$250	\$500 NA	\$500 NA
Section 34. Home Guard Pays for damage (due to fire) to Household Contents per residence which was left vacant for the full duration of the Trip.	\$5,000	\$5,000	NA
Section 35. Rental Vehicle Excess Pays for the cost of the insurance excess of a car rented by You if it is involved in an accident.	\$750	\$500	NA
Section 36. Pet Care Pays \$50 for each full 8 consecutive hours' delay of the returning flight to Singapore; to cover additional cost incurred by You placing Your cat or dog in a kennel/cattery or pet hotel.	\$500	\$250	NA
Section 37. Terrorism Cover Sections 1 through 38 of this Policy are applicable if they occur as the result of an Act of Terrorism whilst You are on a Trip.	Yes	Yes	Yes
Section 38. red24 Offers invaluable online access to security advice and guidance from trained security Specialists. Available 24 hours a day.	Yes	Yes	Yes

The above benefits are only a summary and are subject to terms, conditions and exclusions contained in the policy.

Get yourself covered

With its comprehensive coverage, many travellers rely on Travel Guard every year to meet their travel protection needs. You too can put yourself and your family under the worldwide protection of Travel Guard – and travel with peace of mind.

Details to Know

Family Plan

- Single Trip Coverage: For 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be related to either of the insured adults. The family must travel and return together.
- Annual Coverage: For a legally married couple and any number of children. Each child must be accompanied by either of the insured adults under this plan for any trips made during the Policy Period.
- Children under any Plan throughout the Policy Period must be unmarried and under 18 years of age or up to 23 years if studying full-time in a recognised institute of higher learning.

Trip Duration

- Single Trip Coverage: The maximum length of each insured trip is 182 days.
- Annual Coverage: The Insured Policyholder(s) will be covered for an unlimited number of trips made during the Policy Period. The maximum length of each insured trip is 90 days.

Commencement of Coverage

- Travel Cancellation (Section 18) is effective either: (a) 30 days before the date of departure, or (b) from the date of purchase which must be at least 7 days before the departure date for this benefit to respond, whichever is later.
- Personal Accident Protection (Section 15) commences 3 hours before the Insured Person(s) leave(s) Singapore and cease(s) whenever any of the following occurs first: (a) when the period specified in the policy has expired, (b) when the Insured Person(s) return(s) to his/her/their permanent place of residence, or (c) within 3 hours upon arrival back in Singapore.

Duplicate & Refund Coverage

- If the Insured Person is covered by more than 1 Policy underwritten by the Company for the same trip, the Company will consider the person to be insured only under the Policy which provides the highest benefit level.
- No refund of premium is allowed once the Policy has been issued.

Main Exclusions

- AIDS; mental or nervous disorders; suicide or self-inflicted injuries.
- Childbirth & Pregnancy (except Section 3).
- Gemstones.
- Flight duty (except as a passenger) or manual work.
- Any pre-existing condition for which the Insured Person (a) received medical treatment, diagnosed consultation or prescribed drugs, or (b) had a condition (for which medical advice or treatment was recommended by a qualified medical practitioner) which was not covered within a 12-month period preceding the effective date of the Policy.

Country Exclusion

- American Home Assurance Company, Singapore Branch (AHA) will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Complete details of policy exclusions are listed in the Policy.

Premiums (S\$)

ASEAN	Malaysia, Indonesia, Thailand, Philippines, Myanmar, Vietnam, Cambodia, Laos, Brunei					
Length of trip (days)	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	44	98	31	72	24	50
4 – 6	55	131	38	92	28	66
7 – 10	74	168	51	120	35	82
11 – 14	99	222	68	160	47	105
15 – 18	120	266	82	190	60	130
19 – 22	134	312	92	225	70	142
23 – 27	150	343	104	240	82	170
28 – 31	162	376	112	280	92	192
Each additional week	32	62	21	48	16	36
Annual Plan	NA	NA	NA	NA	NA	NA

Asia	ASEAN, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka & Mongolia					
Length of trip (days)	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	60	131	42	92	31	72
4 – 6	72	163	50	120	37	94
7 – 10	99	226	68	160	48	118
11 – 14	121	272	85	195	60	145
15 – 18	142	322	100	235	70	166
19 – 22	162	368	110	260	82	185
23 – 27	181	399	125	290	90	200
28 – 31	196	417	135	305	102	220
Each additional week	40	76	28	60	22	44
Annual Plan	430	830	290	530	NA	NA

Worldwide	ASEAN, Asia & the rest of the world including Nepal & Tibet					
Length of trip (days)	Premier		Superior		Classic	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	84	187	58	140	41	95
4 – 6	103	228	72	165	58	130
7 – 10	120	267	84	195	72	165
11 – 14	154	352	110	255	95	215
15 – 18	183	403	128	290	108	245
19 – 22	209	462	145	335	125	290
23 – 27	226	507	158	370	145	330
28 – 31	243	548	170	400	155	365
Each additional week	43	102	32	82	24	58
Annual Plan	600	999	390	690	NA	NA

Travel Assist APPLICATION FORM



Insured

Name: _____
Passport/NRIC No.: _____ Date of Birth: _____
Address: _____
Postal Code: _____
Tel: _____ (H) _____ (O) _____ (HP)
Email: _____

Number of Accompanying Children: ____ (For Family Plan, children must be unmarried and be no older than 18 years of age or upon attainment of 23 years of age if studying full-time in a recognised institution of higher learning. Each child must be related to at least one insured adult. For Annual Plan, each child must be the legal child of the insured adult(s). There is no limit to the number of accompanying children.)

Insured 2 (Applicable for Family Plan only)

Name: _____
Passport/NRIC No.: _____ Date of Birth: _____
Address: _____
Postal Code: _____
Tel: _____ (H) _____ (O) _____ (HP)
Email: _____

Choice of plan	Area	Choice of benefit
Individual <input type="checkbox"/> Family <input type="checkbox"/> ASEAN <input type="checkbox"/> Asia <input type="checkbox"/> Worldwide <input type="checkbox"/> Premier <input type="checkbox"/> Superior <input type="checkbox"/> Classic <input type="checkbox"/>		

Per trip: Maximum of up to 182 days per trip

Per Trip _____
Furthest Destination from Singapore: _____
Length of Trip: _____ (both days inclusive)

Date of Departure
DD MM YY

Date of Return
DD MM YY

Annual: Maximum of up to 90 days per trip

Effective Date
DD MM YY

Expiry Date
DD MM YY

Total Premium Payable (No GST required)

Signature of Insured Person
or His/her Authorised Representative _____
Date _____

Producer Name: _____
Producer Code: _____

Mode of Payment

☐ Cash Payment Card Expiry Date
☐ Visa ☐ Mastercard
Cardholder's Name _____
Card Account No:
NB: Policy will be issued upon receipt of approval from the respective credit card company

Warranty and Declaration:
The Insured Person(s) hereby warrant and declare for themselves and on behalf of all members of the travelling party as follows:
(I) I/We are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
(II) I/We are currently in good health, free from all physical impairment and deformity.
(III) I/We understand and agree that no insurance is in force until an Application is accepted by the Company and a Policy is issued pursuant thereon.
(IV) I/We are aware of and agree to abide by the Policy's terms, conditions and exclusions.
(V) I/We agree and authorise any medical source (including hospitals and clinics), insurance officer or any other organisation to release to the Company at any time any information concerning the Insured Person(s) if required.

Important Notice:
1. Statement pursuant to the Insurance Act or any amendments thereof: You are to disclose in this Form, fully and faithfully, all the facts that you know or ought to know, otherwise, the policy issued may be void and you may receive nothing from the policy.
2. Neither the brochure nor the Application Form is a contract of insurance. However, your warranties, declarations and disclosures therein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy, a copy of which is available upon request.
3. Pre-existing medical conditions are not covered by the policy.

I/We agree that any information collected or held by AHA (whether contained in the Application or otherwise obtained) may be used and disclosed by AHA to its associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this application, any policy issued and to provide advice or information concerning products and services which AHA believes may be of interest to me/us and to communicate with me/us for any purpose.