

Key Benefits: Superior Protection Overseas

✔ Travel Inconvenience from Flight Delays

Travel Delays are covered up to \$1,000

✔ Personal Accident Benefit

Up to \$300,000 coverage under the Superior Plan,

✔ Emergency Medical Evacuation

First-Class Customer Service:

Every team member in our HL Assurance Claims Department has more than 5 years best of industry experience.

This means you can rest assured that you will receive unmatched attention to detail and superb customer service.

Company Background

Who We Are

HL Assurance is a member of Hong Leong Group, a leading conglomerate based in Malaysia with diversified businesses in banking and financial services, manufacturing and distribution, property development and investments, hospitality and leisure, and principal investment with presence in Asia, Europe, North America and Oceania. We are a licensed general direct insurer and also a member of General Insurance Association in Singapore.



HL Customer Care Hotline

6702 0202

Website: www.hlas.com.sg

Email: service@hlas.com.sg

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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by HL Assurance Pte. Ltd.

Information updated as at 01 November 2016.

HL Assurance Pte. Ltd. A Member of the Hong Leong Group
11 Keppel Road, #11-01 ABI Plaza, Singapore 089057
Tel: 65 6702 0202 Fax: 65 6922 6002 UEN/GST Regn No. 201229558W
www.hlas.com.sg



Travel Protect360
to Protect You &
Your Loved Ones



Summary of Benefits

Section	Coverage	Maximum Benefit Limit Payable (SGD) Per Insured Person			
		Basic	Enhanced	Superior	
Medical Expenses					
1	Overseas Medical Expenses				
	Adult (age 70 years and below)	150,000	250,000	500,000	
	Adult (age above 70 years)	50,000	50,000	100,000	
	Child	100,000	100,000	100,000	
2	Medical Expenses in Singapore				
	Adult (age 70 years and below)	10,000	15,000	20,000	
	Adult (age above 70 years)	1,000	1,500	2,500	
	Child	1,000	1,500	2,500	
3	Compassionate Visit ^a	3,000	5,000	10,000	
4	Repatriation of Mortal Remains ^a	Unlimited	Unlimited	Unlimited	
5	Overseas Funeral Expenses	1,000	1,500	2,000	
6	Return of Minor Children ^a	3,000	5,000	8,000	
7	Emergency Medical Evacuation ^a	Unlimited	Unlimited	Unlimited	
8	Overseas Hospital Cash Benefit	(\$200 per 24 hours)	10,000	15,000	20,000
9	Hospital Cash Benefit in Singapore	(\$200 per 24 hours)	600	1,000	1,600
Personal Accident					
10	Accidental Death & Permanent Disablement				
	Adult (age 70 years and below)	200,000	250,000	300,000	
	Adult (age above 70 years)	50,000	50,000	50,000	
	Child	50,000	50,000	50,000	
11	Credit Card Outstanding Balance	1,000	1,500	2,000	
12	Cash Relief for Death due to Accident	3,000	4,000	5,000	
Travel Inconvenience					
13	Loss of Baggage and Personal Effects	(\$500 for each article or pair or set of article)	3,000	5,000	7,000
14	Personal Money		250	250	500
15	Personal Documents		2,000	3,000	4,000
16	Emergency Phone Charges		100	100	100
17	Delayed Baggage	(\$100 for every 6 hours)	1,000	1,000	1,000
18	Loss of Deposit or Cancellation of Trip		5,000	7,000	12,000
19	Trip Curtailment		3,000	5,000	8,000
20	Travel Delay	(\$100 for every 6 hours)	1,000	1,000	1,000
21	Travel Postponement		500	1,000	1,500
22	Travel Misconnections	(\$100 for every 6 hours)	200	200	200
23	Flight Overbooked	(\$100 for every 6 hours)	100	100	100
24	Flight Diversion	(\$100 for every 6 hours)	1,000	1,000	1,000
25	Insolvency of Travel Agency		2,000	3,000	4,000
Liability					
26	Personal Liability		500,000	500,000	1,000,000
Lifestyle					
27	Loss of Home Contents due to Burglary		1,000	1,500	2,000
28	Golfing "Hole in One"		150	250	350
29	Rental Car Excess		500	750	1,000

^aFor Section 3,4, 6 and 7, the policy will cover the Insured Person up to the age of 84.

Frequently Asked Questions

Q1: What is the longest period of time that I am covered for?

A: The maximum cover length for any single trip is 182 days.

Q2: If I am hospitalised whilst overseas, is it covered by my travel insurance?

A: Yes, we will reimburse you the necessary and reasonable cost of medical, surgical, hospital, dental treatment (as a result of Bodily Injury only), physiotherapy and ambulance services recommended or requested by a Registered Medical Practitioner, up to the Sub-limit shown in the Summary of Benefits, as a result of Bodily Injury or Sickness.

Q3: If I am pregnant, am I covered for any medical treatment incurred overseas?

A: No. Our policy does not cover any pregnancy-related issues.

Q4: What should I do if I lose my money or travel documents during my trip?

A: If your loss arises out of robbery, burglary or theft, you should report the loss to the local police within 24 hours after the loss/incident and obtain a written statement from the police to substantiate your claim.

Q5: Will I be compensated for loss of baggage during a trip?

A: Yes, you are entitled to claim for accidental loss of baggage.

Q6: What should I do if I need assistance while overseas?

A: One of the benefits of travel insurance is the 24-hour Travel, Emergency Medical and Evacuation Assistance which provides for loss of travel documents and baggage, air tickets arrangements, emergency medical evacuation, referral services for interpreter/ translator, legal, embassy, hospital admission and other medical facilities etc. Our 24-hour assistance hotline is (65) 6922 6009.