



HEALTHIER, LONGER,  
BETTER LIVES

AIA AROUND THE WORLD PLUS (II)

# TRAVEL SMART WITH YOUR CHOICE OF ENHANCED PROTECTION

Stay protected from pre- to post-trip with coverage for COVID-19, trip cancellations and medical expenses.



## Take flight with protection that goes above and beyond

The savvy traveller never leaves home without travel protection, because unforeseen setbacks need not ruin the journey.



That's why AIA Around The World Plus (II) offers comprehensive benefits from before you set off, to enhanced protection that lasts until after you return home. With the all-new COVID-19 coverage, be further assured as you take flight in the new normal.

### Coverage to suit your needs

AIA Around The World Plus (II) is one-size-fits-all, giving you flexibility to choose the coverage options that suit you. Travel with ease of mind, knowing you are protected 24 hours a day wherever you're going.

- **Three levels of protection** – so you don't have to pay for more than you need
- **A single trip or a year of unlimited travel**
- **An individual or family plan**
- **Three areas of cover<sup>1</sup>** – ASEAN, Asia and worldwide

### Valuable benefits to shield against losses

Each time you travel, take flight with the assurance that we can compensate you for your travel losses. Why AIA? It's simple.

- All ages covered, from 2 weeks up
- Covers COVID-19 with benefits such as medical and evacuation expenses; quarantine and travel cancellation due to COVID-19
- Extensive coverage for accidental death and dismemberment, including accidental burns
- Up to 45 days of follow-up treatment after your return for injuries sustained overseas<sup>2</sup>
- Up to S\$2,000,000 coverage for medical expenses incurred overseas under the Premier Plan

## BENEFITS (\$\$)

Plan Type		Premier	Deluxe	Classic
Travel Benefits		Coverage Amount		
1	<b>Travel Cancellation</b> Reimburse pre-paid travel expenses if the trip is cancelled due to unexpected events such as death, serious illness and natural disaster	15,000	10,000	5,000
2	<b>Travel Postponement</b> Reimburse the necessary cost to postpone the pre-paid trip due to unexpected events such as death, serious illness and natural disaster	2,000	1,000	500
3	<b>Travel Curtailment</b> Reimburse additional travel or accommodation expenses incurred or travel or accommodation expenses pre-paid/forfeited due to disruption of the trip arising from unexpected events such as serious injury and hijack	15,000	10,000	5,000
4	<b>Flight Diversion</b> Pays S\$100 for every full 6 consecutive hours of delay	1,000	1,000	1,000
5	<b>Travel Delay</b> Pays S\$100 for every full 6 consecutive hours of delay while overseas and max. S\$100 if the delay occurs in Singapore	1,000	1,000	1,000
6	<b>Flight Overbooking</b> Pay once per trip when no alternative transportation is made available within 6 consecutive hours	100	100	N/A
7	<b>Travel Missed Connection</b> Pay once per trip when it is due to the late arrival of the incoming scheduled carrier and no onward transportation is made available within 6 consecutive hours	500	500	200
8	<b>Insolvency of Travel Agent</b> Reimburse the non-refundable travel deposits/pre-paid fares due to insolvency of the travel agent	5,000	3,000	1,000
9	<b>Baggage Delay</b> Pays S\$200 for every full 6 consecutive hours of delay while overseas and max. S\$200 while in Singapore	1,000	1,000	1,000
10	<b>Loss of Baggage and Portable Computer</b> Pays up to S\$800 per article/set/pair - Max. S\$1,000 for Laptops and Handheld Computers - Max. S\$500 for mobile phone	8,000	5,000	3,000
11	<b>Jewellery Coverage</b>	1,000	500	100
12	<b>Travel Documents and Personal Money</b> Max. S\$300 for loss of cash, travellers' cheques and/or banknotes	5,000	5,000	3,000

	<b>Plan Type</b>	<b>Premier</b>	<b>Deluxe</b>	<b>Classic</b>
13	<b>Fraudulent Credit Card Usage</b>	1,000	1,000	1,000
14	<b>Kidnap and Hostage</b> Pays S\$250 per day for every 24 consecutive hours of being kidnapped while overseas	10,000	5,000	3,000
15	<b>Personal Liability</b> Pays when you are legally liable to the third party for death, injury, accidental loss or damage to their property while overseas	1,000,000	1,000,000	1,000,000
<b>Personal Accident Benefits</b>				
16	<b>Accidental Death, Accidental Dismemberment and Burns</b> Refer to the indemnity schedule for the payout percentage <ul style="list-style-type: none"> <li>• Below age 70</li> <li>• Age 70 and above</li> <li>• Children</li> </ul>	500,000 200,000 100,000	200,000 100,000 100,000	150,000 50,000 50,000
17	<b>Public Transport Cover</b> Pays upon accidental death while in a public transport overseas <ul style="list-style-type: none"> <li>• Below age 70</li> <li>• Age 70 and above</li> <li>• Children</li> </ul>	500,000 200,000 100,000	200,000 100,000 100,000	N/A
18	<b>Child Education Grant</b> Pays S\$5,000 per child, max. 4 children <sup>3</sup> , in the event of accidental death of the Insured	5,000	5,000	N/A
<b>Medical Expenses and Associated Benefits</b>				
19	<b>Medical Expenses Overseas<sup>4</sup></b> <ul style="list-style-type: none"> <li>• Below age 70</li> <li>• Age 70 and above</li> <li>• Children</li> </ul>	2,000,000 200,000 300,000	500,000 75,000 200,000	200,000 50,000 200,000
20	<b>Medical Expense Overseas – Women’s Benefit</b> Reimburses medical expenses incurred overseas due to pregnancy-related sickness	8,000	5,000	2,000
21	<b>Complementary Medical Reimbursement</b> Reimburses medical expenses incurred overseas for treatment by a Complementary Medical Practitioner and expenses incurred for treatment or follow-up treatment in Singapore within 30 days of return	500	300	100
22	<b>Post-Trip Medical Expense in Singapore</b> a) For injury sustained while overseas; or sickness sustained while overseas and where emergency			

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	<p>medical evacuation has been arranged by the External Service Provider, we will reimburse expenses incurred up to the benefit amount, up to 45 days of return</p> <ul style="list-style-type: none"> <li>• Below age 70</li> <li>• Age 70 and above</li> <li>• Children</li> </ul>	50,000	25,000	10,000
	<p>b) For sickness sustained while overseas, we will reimburse expenses incurred up to the benefit amount, up to 30 days of return</p> <ul style="list-style-type: none"> <li>• Below age 70</li> <li>• Age 70 and above</li> <li>• Children</li> </ul>	10,000	5,000	2,000
23	<p><b>Hospital Confinement Overseas</b> Pays S\$200 per day</p>	50,000	30,000	10,000
24	<p><b>Hospital Confinement in Singapore</b> Pays S\$100 per day</p>	1,000	1,000	500
25	<b>Emergency Medical Evacuation</b>	As Charged	As Charged	500,000
26	<b>Repatriation of Mortal Remains</b>	As Charged	As Charged	As Charged
27	<p><b>Compassionate/Hospital Visit</b> Pays for the travel charges of a relative or friend to visit you if you are hospitalised overseas or assist with the necessary arrangement if you die while overseas</p>	15,000	10,000	5,000
28	<p><b>Child Protector</b> Pays for the travel charges of a relative or friend to accompany your child who is below 18 years old, back to Singapore if you are hospitalised overseas</p>	10,000	5,000	3,000
29	<b>Emergency Telephone Charges</b>	300	250	100
<b>Other Benefits</b>				
30	<p><b>Home Cover</b> Covers household contents, jewellery, stamp, coin, medal collections and works of art</p>	5,000	5,000	N/A
31	<b>Car Rental Excess Charges and Return</b>	1,000	750	250
32	<p><b>Golf Cover</b></p> <ul style="list-style-type: none"> <li>• Damage/Loss of Golfing Equipment</li> <li>• Hole-in-One</li> <li>• Loss of Use of Green Fees</li> </ul>	750	500	500
		250	250	N/A
		250	250	N/A

	Plan Type	Premier	Deluxe	Classic
33	<b>Pet Care</b> Pays S\$50 for every full 6 hours of delay of fetching your pet from a pet hotel due to late arrival of your flight to Singapore	500	250	N/A
34	<b>Disruption Benefit</b> Pays for the unused portion of an entertainment ticket or unused Frequent Flyer points used for redemption of benefits if you are prevented from using the ticket or benefit while overseas due to specified events	300	200	100
35	<b>Cover in the event of Terrorism</b>	Yes	Yes	Yes
36	<b>Automatic Extension on Policy Period</b> Up to 30 days without additional charge if you are hospitalised or quarantined overseas	Yes	Yes	Yes
<b>COVID-19 Benefits (New!)</b>				
37	<b>Medical Expenses incurred overseas due to COVID-19</b>	150,000	120,000	80,000
38	<b>Emergency Medical Evacuation due to COVID-19</b>	150,000	120,000	80,000
39	<b>Repatriation (includes mortal remains) due to COVID-19</b>	150,000	120,000	80,000
40	<b>Out-of-country COVID-19 Diagnosis Quarantine Allowance</b>	100 per day (Up to 14 days)	80 per day (Up to 14 days)	50 per day (Up to 14 days)
41	<b>Pre-Departure Travel Cancellation or Postponement due to COVID-19</b>	4,000	2,500	1,500
42	<b>Travel Curtailment due to COVID-19</b>	7,500	5,000	2,500
43	<b>Automatic Extension on COVID-19 Benefits</b> Up to 30 days without additional charge if you are hospitalised or quarantined overseas; or the trip is disrupted due to your diagnosis of COVID-19 overseas.	Yes	Yes	Yes

Note: COVID-19 Benefits are payable on an additional basis and none of them offset the payment of any other benefits. Please refer to the policy contract for specific terms, conditions and exclusions.

## Accidental Death, Accidental Dismemberment and Burns Indemnity Schedule

No.	Event	% of Coverage Amount
1	Loss of Life	100
2	Permanent Total Disablement	150
3	Permanent total loss of sight of both eyes	150
4	Permanent total loss of sight of 1 eye	100
5	Loss of or the permanent total loss of use of 2 limbs	150
6	Loss of or the permanent total loss of use of 1 limb	125
7	Loss of or the permanent total loss of use of 1 limb and the permanent total loss of sight of 1 eye	150
8	Permanent loss of speech and hearing	150
9	Permanent and incurable insanity	100
10	Permanent total loss of hearing	
	<ul style="list-style-type: none"> <li>• both ears</li> <li>• 1 ear</li> </ul>	75 25
11	Permanent total loss of speech	50
12	Total loss of the lens of 1 eye	50
13	Loss of or the permanent total loss of use of 4 fingers and thumb of a hand	70
14	Loss of or the permanent total loss of use of 4 fingers of a hand	40
15	Loss of or the permanent total loss of use of 1 thumb	
	<ul style="list-style-type: none"> <li>• both phalanges</li> <li>• 1 phalanx</li> </ul>	30 15
16	Loss of or the permanent total loss of use of a finger	
	<ul style="list-style-type: none"> <li>• 3 phalanges</li> <li>• 2 phalanges</li> <li>• 1 phalanx</li> </ul>	10 7.5 5
17	Loss of or the permanent total loss of use of toes	
	<ul style="list-style-type: none"> <li>• all toes of 1 foot</li> <li>• great toe – 2 phalanges</li> <li>• great toe – 1 phalanx</li> <li>• a toe other than great toe</li> </ul>	15 5 3 1
18	Fractured leg with established non-union or patella with established non-union	10
19	Shortening of leg by at least 5 cm	7.5
20	Third Degree Burns	
	Area damage as a percentage of total body surface area	
	<ul style="list-style-type: none"> <li>• Head – equals to or greater than 2% but less than 5%</li> <li>• Head – equals to or greater than 5% but less than 8%</li> <li>• Head – equals to or greater than 8%</li> <li>• Body – equals to or greater than 10% but less than 15%</li> <li>• Body – equals to or greater than 15% but less than 20%</li> <li>• Body – equals to or greater than 20%</li> </ul>	50 75 100 50 75 100

Note: The payout for permanent disability will begin 6 months after the disability was first suffered.

## AIA Singapore Private Limited

(Reg. No. 201106386R)

1 Robinson Road, AIA Tower, Singapore 048542

Monday - Friday 8.45am - 5.30pm

AIA Customer Care Hotline: 1800 248 8000

aia.com.sg

### General Notes:

There are certain conditions, such as pre-existing conditions and participation in extreme sports, for which no benefits will be payable. Refer to the policy contract for the full list of exclusions.

<sup>1</sup> Three areas of cover:

ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam

Asia: Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and includes ASEAN

Worldwide: Any countries outside Singapore.

<sup>2</sup> Subject to policy terms and conditions. Please refer to the policy contract for specific terms, conditions and exclusions.

<sup>3</sup> For the purpose of this benefit, children refer to unmarried person of up to 19 years old; or up to 24 years old if they are enrolled full-time in a recognised institution of learning or higher learning during the coverage period.

<sup>4</sup> For single trip plan: If the insured travels back to his home country outside Singapore for a continuous period of more than 30 days, we will only reimburse the medical expenses incurred in his home country up to 20% of the benefit amount specified in the selected plan. For an annual multiple trip plan: There will be no cover if the insured's country of residence is not Singapore and the loss, injury and/or sickness that occurs during the trip is in the insured's home country or country of residence.

### Important Notes:

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore.

The information is correct as at 21 April 2022.