

CORPORATE TRAVEL PLUS



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Corporate Travel Plus the choice for your business travel protection needs and lets you travel the world with peace of mind.

FEATURES

- Full Terrorism including Nuclear, Chemical and Biological Coverage
- All Risk for Travel Cancellation, Curtailment, Diversion and Delay
- Covers age up to 80 Years
- Personal Deviation
- Home Leave for Expatriates within Geographical Limits
- Covers Each Business Trip up to 120 Days
- Unlimited Numbers of Family or Friends for Compassionate Visits
- Search and Rescue Expenses for Person Reported Missing
- Rehabilitation and Bereavement Counselling
- 24-hour Medical & Emergency Assistance
- Option for Regional or International Cover
- Option for Leisure Travel Coverage



SUMMARY OF BENEFITS

SECTION 1: PERSONAL ACCIDENT BENEFITS		Maximum Limit (\$\$)		
		Plan 1	Plan 2	Plan 3
1	Accidental Death & Permanent Disablement Covers Death & Permanent Disablement due to accident or sickness whilst travelling	\$200,000	\$300,000	\$500,000
2	Accidental Death & Permanent Disablement due to War	\$15,000	\$15,000	\$15,000
3	Accidental Burns Benefit Covers you for serious accidental burn	\$200,000	\$300,000	\$500,000
4	Fracture Benefit Pays for fractures suffered in an accident	\$3,000	\$3,000	\$3,000
5	Compassionate Allowance Pays a lump sum allowance in the event the Insured Person suffers loss of life due to an accident	\$5,000	\$5,000	\$5,000
6	Compassionate Visit Reimburse for travel and accommodation expenses incurred by any number of family or friends to assist in the final arrangement at the final destination of the deceased Insured Person	\$10,000	\$10,000	\$10,000
7	Repatriation Expenses Covers all expenses incurred for transportation of the Insured Person mortal remains back to the normal country of residence or Home Country in the event of Accidental Death	As Charged		
8	Child Education Benefit Pays a lump sum education fund in the event the Insured Person suffers loss of life due to an accident (\$10,000 per child)	\$30,000	\$30,000	\$30,000
9	Bereavement Counselling Pays for counselling services to Insured Person's family should the Insured Person die of a covered cause	\$2,000	\$2,000	\$2,000
10	Catastrophe Critical Response Counselling Pays for counselling services to employees of the Insured should multiple Insured Persons die in a single incident	\$2,000	\$2,000	\$2,000
11	Rehabilitation Counselling Benefit to Insured Person Pays for counselling services to Insured Person who has suffered serious bodily injury	\$2,000	\$2,000	\$2,000
12	Credit Card Indemnity Pays the outstanding credit card expenses incurred during the trip in the event of a fatal accident or permanent total disablement	\$5,000	\$5,000	\$5,000

SECTION 2: MEDICAL AND EMERGENCY TRAVEL EXPENSES		Maximum Limit (\$\$)		
		Plan 1	Plan 2	Plan 3
13	Medical Expenses Incurred Overseas (including accidental dental and optical treatment) Covers overseas medical expenses incurred as a result of accident or sickness whilst travelling	\$200,000	\$300,000	\$500,000
14	Medical Expenses (Post Journey Treatment incurred within 45 days of return) Covers medical expenses incurred for treatment or follow-up treatment upon return	In Patient: \$20,000 Out Patient: \$15,000		
15	Traditional Chinese Medicine Covers Traditional Chinese Medicine expenses incurred	\$750	\$750	\$750
16	Medical Evacuation 24-hour Worldwide Emergency Medical Evacuation	As Charged		
17	Hospitalisation Allowances Pays \$250 (or \$500 for ICU) for each complete day of hospitalisation abroad	\$15,000	\$15,000	\$15,000
18	Emergency Travel Expenses Indemnify for travel and accommodation expenses incurred by any number of family or friends to travel to, remain with or accompany the Insured Person during hospitalisation (for more than 5 days)	\$10,000	\$10,000	\$10,000
19	Repatriation Benefit Covers all expenses incurred in returning the Insured Person mortal remains to the normal country of residence or Home Country	As Charged		

SECTION 2: MEDICAL AND EMERGENCY TRAVEL EXPENSES		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
20	Staff Replacement Expenses Indemnify the cost of sending out a substitute employee to continue the business in the event of unexpected death, serious injury or sickness of the Insured Person which leads to Curtailment of the Insured Journey	\$5,000	\$5,000	\$5,000
21	Search and Rescue Pay for necessary and reasonable expenses incurred in search and rescue activities should an Insured Person is reported missing	\$5,000	\$5,000	\$5,000
22	Emergency Telephone Charges Reimburse telephone charges incurred due to engaging the services of International SOS for medical emergency	\$200	\$200	\$200

SECTION 3: CANCELLATION, CURTAILMENT, REPLACEMENT, REARRANGEMENT AND CHANGE OF ITINERARY		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
23	Trip Cancellation Expenses Indemnify non-refundable travel and accommodation expenses as a result of involuntary cancellation by the Insured Person for an Insured Journey	\$5,000	\$8,000	\$10,000
24	Trip Curtailment and Rearrangement Expenses Covers the additional travel or accommodation expenses incurred as a result of involuntary curtailment by the Insured Person for an Insured Journey	\$5,000	\$8,000	\$10,000
25	Flight Diversion Pays S\$100 for every full 6 consecutive hours if the flight has been diverted to another destination	\$1,000	\$1,000	\$1,000
26	Overbooked Flight, Voyage or Train Pays in the event the Insured Person is denied boarding of the aircraft, sea vessel or train in which confirmed reservation had been received	\$100	\$100	\$100
27	Staff Replacement Benefits Indemnify the cost of sending out a substitute employee to continue the business in the event of unexpected death, serious injury or sickness of the Insured Person's immediate family which leads to Curtailment of the Insured Journey	\$5,000	\$5,000	\$5,000

SECTION 4: TRAVEL DELAY		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
28	Travel Delay Pays S\$100 after the first 4 consecutive hours of delay, additional S\$50 for each subsequent hour of delay of the means of transport on which the Insured Person is booked to travel on	\$1,000	\$1,000	\$1,000
29	Travel Misconnection Pays S\$100 for every full 6 consecutive hours in the event of misconnected scheduled conveyance	\$1,000	\$1,000	\$1,000

SECTION 5: BAGGAGE		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
30	Baggage Loss of or damage to personal belongings (Limit: S\$1,000 per item or set or pair of items or \$500 for sporting equipment)	\$5,000	\$5,000	\$5,000
31	Business Equipment Loss of or damage to business equipment (Limit: S\$1,000 per item or set or pair of items)	\$2,000	\$2,000	\$2,000
32	Delayed Baggage Pays for emergency purchase of essential items not restored within 6 hours	\$1,000	\$1,000	\$1,000
33	Loss of Keys Pays for replacement of locks to the external doors, safes or alarms of home, or car keys if keys are lost or damaged	\$250	\$250	\$250

SECTION 6: MONEY AND CREDIT CARDS		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
34	Loss of Money or Credit Card Fraud Indemnify for loss of money or financial loss as a result of a Credit Card being stolen or lost	\$2,000	\$2,000	\$2,000

SECTION 7: TRAVEL DOCUMENTS		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
35	Loss of Travel Documents Reimburse the cost of replacement travel documents and the cost of travel and accommodation necessarily incurred to obtain replacement documents (extend to cover 48 hours prior to commencement of the Insured Journey)	\$2,000	\$2,000	\$2,000

SECTION 8: HIJACK, KIDNAP AND DETENTION		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
36	Hijack, Kidnap and Detention Pays S\$500 for each 24-hour period of kidnap and the travel and accommodation expenses necessarily incurred as a result of unlawful seizure	\$5,000	\$5,000	\$5,000

SECTION 9: LEGAL EXPENSES		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
37	Legal Expenses Pays the legal expenses incurred as a result of dealing with compensation against a third party for causing physical injury, death, disease or illness to the Insured Person	\$15,000	\$15,000	\$15,000

SECTION 10: PERSONAL LIABILITY		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
38	Personal Liability Covers against liability to third parties for accidental injury or accidental loss or damage to their property caused by the Insured Person	\$1,000,000	\$1,000,000	\$1,000,000

ANNUAL PREMIUM		Maximum Limit (S\$)		
		Plan 1	Plan 2	Plan 3
Per Person (Regional)		\$181	\$216	\$294
Per Person (Regional) Including Leisure Extension		\$244	\$291	\$396
Per Person (International)		\$259	\$308	\$391
Per Person (International) Including Leisure Extension		\$349	\$416	\$529

Regional – Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, New Zealand, Pakistan, Philippines, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam

International – Regional Countries and the Rest of the World

Excluded Countries – Afghanistan, Burma (Myanmar), Cuba, Democratic Republic of Congo, East Timor, Eritrea, Iran, Iraq, Liberia, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Zimbabwe, Yemen

The specific terms, exclusions and conditions applicable to this insurance are set out in the Corporate Travel Plus Policy.

YOUR TRUSTWORTHY INSURANCE PARTNER

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as Allied World, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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