

My Travel Insurance

Specially designed for American Express® Card Members

- Covers the loss of frequent flyer points used for air ticket or other travel expenses
- Covers fraudulent usage of credit card whilst travelling overseas
- Indemnification of the outstanding balance on your credit card in the event of accidental death whilst travelling overseas

CHUBB®



Unexpected inconveniences such as losing your baggage, flight delays or even falling ill and visiting the doctor overseas can disrupt your travel plans.

Make My Travel Insurance a part of your travel plan so you can be covered for such contingencies. Wherever your travels may take you, you can now travel with confidence and greater peace of mind.

The COVID-19 cover protects you against overseas medical expenses, emergency medical evacuation, travel cancellation, travel curtailment etc. due to COVID-19.

With the post journey medical expenses benefit, you can rest assured knowing that your medical expenses are covered in the event you are injured or ill on the return flight back to Singapore, or require follow-up medical treatment.

Why sign up for My Travel Insurance?

My Travel Insurance provides you with:

- COVID-19 cover
- Post journey medical expenses
- Medical, travel and accidental dental expenses while overseas
- Loss of frequent flyer points cover
- Home contents cover while overseas
- Personal property and baggage cover
- Optional add-on cover which includes winter sports and golf equipment
- 24-hour emergency assistance

My Travel Insurance at a Glance

No.	Benefits	Plan (SGD)		
		Essential	Standard	Superior
Personal Accident				
1.	Accidental Death & Permanent Disablement <ul style="list-style-type: none"> For Children (Family Plan only) For Adult above 70 years old 	\$125,000 \$31,250 \$62,500	\$250,000 \$62,500 \$125,000	\$500,000 \$125,000 \$250,000
2.	Double Public Transport Cover <ul style="list-style-type: none"> For Children (Family Plan only) For Adult above 70 years old 	\$250,000 \$62,500 \$125,000	\$500,000 \$125,000 \$250,000	\$1,000,000 \$250,000 \$500,000
Overseas Medical and Travel Expenses				
3.	Overseas Medical and Accidental Dental Expenses <ul style="list-style-type: none"> For Children (Family Plan only) For Adult above 70 years old Alternative Medical Expenses	\$500,000 \$62,500 \$125,000 Max. \$300	\$1,000,000 \$125,000 \$250,000 Max. \$300	\$2,000,000 \$250,000 \$500,000 Max. \$300
4.	Overseas Medical Expenses (Women's Benefit)	\$2,000	\$3,000	\$5,000
5.	Overseas Hospital Confinement Benefit	\$200 per day, max. 25 days	\$200 per day, max. 100 days	\$200 per day, max. 250 days
6.	Compassionate Visit Overseas	\$2,500	\$5,000	\$10,000
7.	Return of Minors	\$2,500	\$5,000	\$10,000
8.	Emergency Telephone Charges	\$150	\$300	Actual Cost
9.	Post Journey Medical Expenses Alternative Medical Expenses	\$12,500 Max. \$750	\$25,000 Max. \$750	\$50,000 Max. \$750
10.	Post Journey Hospital Confinement Benefit	\$100 per day, max. 5 days	\$100 per day, max. 10 days	\$100 per day, max. 20 days
11.	Chubb Assistance - Emergency Medical Evacuation & Repatriation	\$500,000	\$1,000,000	Unlimited
12.	Chubb Assistance - Repatriation of Mortal Remains	\$500,000	\$1,000,000	Unlimited
Liability				
13.	Personal Liability	\$500,000	\$1,000,000	\$2,000,000
14.	Legal Expenses	\$25,000	\$75,000	\$150,000
Travel Inconveniences				
15.	Travel Cancellation	\$5,000	\$10,000	\$20,000
16.	Travel Curtailment	\$5,000	\$10,000	\$20,000
17.	Travel Delay	\$200 per 6 consecutive hours, max. \$800	\$200 per 6 consecutive hours, max. \$1,200	\$200 per 6 consecutive hours, max. \$2,400
18.	Travel Postponement	\$500	\$1,000	\$2,000
19.	Travel Misconnection	\$100 per 6 consecutive hours, max. \$800	\$100 per 6 consecutive hours, max. \$1,000	\$200 per 6 consecutive hours, max. \$2,000
20.	Flight Diversion	\$100 per 6 consecutive hours, max. \$800	\$100 per 6 consecutive hours, max. \$1,000	\$200 per 6 consecutive hours, max. \$2,000
21.	Flight Overbooked	\$100 after 6 hours	\$200 after 6 hours	\$500 after 6 hours

No.	Benefits	Plan (SGD)		
		Essential	Standard	Superior
22.	Loss of Deposit due to Insolvency of Travel Agent	\$1,000	\$2,000	\$5,000
23.	Loss of Frequent Flyer Points	\$5,000	\$10,000	\$20,000
24.	Personal Property and Baggage	\$3,500, max. \$500 per item, \$1,000 for laptop	\$5,000, max. \$500 per item, \$1,000 for laptop	\$8,000, max. \$500 per item, \$1,000 for laptop
25.	Baggage Delay	\$200 per 6 consecutive hours, max. \$800	\$200 per 6 consecutive hours, max. \$1,200	\$200 per 6 consecutive hours, max. \$2,400
26.	Personal Money and Travel Documents	\$1,000 max. \$300 money	\$3,000 max. S\$300 money	\$5,000 max. \$300 money
27.	Fraudulent Credit Card Usage	\$1,000	\$2,000	\$5,000
28.	Credit Card Outstanding Balance	\$2,500	\$5,000	\$10,000
29.	Kidnap / Hostage	\$100 per 6 hours, max. \$2,000	\$150 per 6 hours, max. \$5,000	\$200 per 6 hours, max. \$10,000
30.	Hijack of Public Conveyance	\$100 per 6 hours, max. \$2,000	\$150 per 6 hours, max. \$5,000	\$200 per 6 hours, max. \$10,000
COVID-19 Cover				
31A.	Overseas Death due to COVID-19	\$10,000	\$10,000	\$10,000
31B.	Overseas Medical Expenses due to COVID-19 <ul style="list-style-type: none"> For Children (Family Plan only) For Adult above 70 years old 	\$150,000 \$150,000 \$75,000	\$150,000 \$150,000 \$75,000	\$200,000 \$200,000 \$150,000
31C.	Emergency Medical Evacuation & Repatriation due to COVID-19	\$50,000	\$100,000	\$200,000
31D.	Repatriation of Mortal Remains due to COVID-19	\$50,000	\$100,000	\$200,000
31E.	Overseas Hospital Confinement Benefit due to COVID-19 (2 days deductible applies)	\$100 per day, max. 7 days	\$100 per day, max. 14 days	\$100 per day, max. 14 days
31F.	Overseas Quarantine Benefit due to COVID-19	\$50 per day, max. 7 days	\$50 per day, max. 14 days	\$50 per day, max. 14 days
31G.	Travel Cancellation due to COVID-19	\$2,500	\$5,000	\$10,000
31H.	Travel Curtailment due to COVID-19	\$2,500	\$5,000	\$10,000
Lifestyle				
32.	Home Guard	N/A	\$5,000	\$10,000
33.	Rental Vehicle Excess	N/A	\$500	\$1,000
34.	Rental Vehicle Return	N/A	\$250	\$500
35.	Pet Cover	N/A	\$50 per 6 consecutive hours, max. \$500	\$100 per 6 consecutive hours, max. \$1,000

No.	Benefits	Plan (SGD)		
		Essential	Standard	Superior
Winter Sports (Optional)				
36A.	Ski Equipment	N/A	\$3,000 max. \$1,000 per item	\$5,000 max. \$1,000 per item
36B.	Piste closure	N/A	\$50 per day, max. \$250	\$100 per day, max. \$500
36C.	Unused ski equipment hire, lift passes and ski school expenses	N/A	\$500	\$1,000
36D.	Replacement of ski pass or ski lifet pass	N/A	\$250	\$500
Golf (Optional)				
37A.	Golf Equipment	N/A	\$3,000 max. \$1,000 per item	\$5,000 max. \$1,000 per item
37B.	Hole-In-One	N/A	\$300	\$500
37C.	Unused Green Fees	N/A	\$750	\$1,000
Others				
24-hour Worldwide Medical Emergency Assistance Hotline		Yes		
24-hour Travel Advice Hotline		Yes		
Terrorism Extension		Yes		
Automatic Extension of Cover if Insured is Sick or Injured while Overseas		Public Transport: 14 days Injury/Illness: 30 days		

Important Notes

- The amounts listed above are the maximum coverage payable for each benefit.
- All benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for benefit items 1, 2, 5, 10, 17, 19, 20, 21, 25, 29, 30, 31A, 31E, 31F, 35, 36B
- Maximum of 90 days per journey for Annual Multi-Trip Policy.
- “Pre-existing Medical Conditions” will not be covered.
- Please refer to the Policy Wording for the full specifications, conditions and exclusions.

Eligibility

To be eligible for cover under this Policy:

- You and/or your partner must be a Singapore Resident, between 18 and 74 years old on the policy effective date.
- The insured child(ren) must be a Singapore Resident, between 45 days and 18 years old (or 23 years old if studying full-time in a recognised tertiary institution) on the policy effective date, unmarried, unemployed, and travelling with an adult or at least 12 years old if travelling alone.
- Singapore Resident means a Singapore citizen or Singapore permanent resident or a holder of a valid work permit or employment pass or long-term visit pass or dependant's pass or S pass issued by the authorities in Singapore.

About the Distributor

American Express International Inc. ("American Express"), identifies insurance and products that may be of interest to some of its customers. In this role, American Express does not act as an agent or fiduciary for you, and American Express may act on behalf of the insurance provider, as permitted by law. American Express wants you to be aware that American Express receives commissions from providers and commissions may vary by provider and product. Also in some cases, an American Express entity may be the reinsurer and may earn reinsurance income. The arrangement American Express has with certain providers, including the potential to reinsure the products, may also influence what products American Express identifies. American Express does not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

About the Insurer

Chubb Insurance Singapore Limited is the insurance partner of American Express.

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Terms

This Policy is underwritten by Chubb and distributed by American Express. 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 Us or visit the GIA (www.gia.org.sg) or SDIC (www.sdic.org.sg) websites.

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

For an Annual Multi-Trip plan, the policy will be automatically renewed each year upon actual receipt of the full premium for that year by the Chubb, unless:

- i. You notify Chubb in writing prior to expiry of the policy that you do not wish to renew for the following year; or
- ii. Chubb notifies you, at least 45 days prior to expiry of the policy, that we do not intend to renew the Policy for the following year.

Please refer to the full list of terms, conditions and exclusions in the Policy Wording.

Submitting a Claim

1. All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.
2. You can submit your claim online via the Chubb Claims Centre at: www.amex.chubbclaims.com.sg
3. For claim enquiries, please contact us at +65 6299 0922.

We will respond to all new claims within two weeks.

Contact Us

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