

# TraveLead Travel Insurance



**STARR**  
INSURANCE COMPANIES

## TravelLead Travel Insurance



### Summary of Cover

#### Product Highlights

1. Flexible coverage allows you to create a travel insurance plan with different types of coverage and add-on that can adapt to your needs
2. Medical expenses up to SG\$1,000,000 including in and outpatient treatments
3. No sublimit or restriction on outpatient expenses and number of visits
4. Personal accident benefit of up to SG\$500,000, covering 18 different events of disablement and accidental death
5. Extensive travel inconvenience benefits protect your vacation from unexpected events
6. 24 hours Global Emergency Assistance Services help you when you need it most, connecting you with medical treatment and transportation
7. Seamless and Cashless claims via PayNow

#### Global Emergency Assistance Services

Starr Global Emergency Assistance Services is supported by Assist Card which is one of the subsidiaries of Starr Companies. Assist Card has more than 400,000 service providers providing travel assistance services in 197 countries and 17,000 cities around the world.

#### Age Limit

1. Single Trip Plan: No age limit.
2. Annual Travel Plan: Enroll up to 70 years old and renewable up to 75 years old.
3. Family plan: Apply to at least one of the legal couple or both, and their legitimate child(ren) aged below 18.

## Table of Benefits

Section No.	Coverage	Bonze	Silver	Gold
		Sum Insured per Insured Person per Trip (SGD)		
<b>Medical Coverage*</b>				
1	<b>Accidental Death and Disablement</b> Death or permanent disablement arising within 12 months of an accident.			
	- Insured Person of age 18 to 70	150,000	300,000	500,000
	- Insured Person of age below 18	60,000	90,000	120,000
	- Insured Person of age above 70	40,000	60,000	80,000
2	<b>Compassionate Death Cash due to Accident</b> Indemnity provided to the legal estate of the insured person in the event of death of the insured person as a result of serious bodily injury.	2,000	3,000	5,000
3	<b>Medical Expenses (Include 3.1, 3.2 and 3.3)</b> Reimbursement of the actual expenses for treatment of injury and sickness occurred during an overseas trip.	200,000 (sub-limit as below)	500,000 (sub-limit as below)	1,000,000 (sub-limit as below)
	- Insured Person of age 18 to 70	200,000	500,000	1,000,000
	- Insured Person of age below 18	60,000	150,000	300,000
	- Insured Person of age above 70	40,000	100,000	200,000
	<b>3.1 Follow-up Medical Treatment in Singapore</b> Covers for post trip medical expenses reasonably incurred within 30 days of the Insured Person's return to Singapore from oversea			
	- Insured Person of age 18 to 70	15,000	20,000	50,000
	- Insured Person of age below 18	2,000	4,000	8,000
	- Insured Person of age above 70	1,500	2,500	5,000
	<b>3.2 Chinese Medicine, Bone-setting, Acupuncture, Physiotherapy and Chiropractic Treatment</b> Overseas or local Medical Expenses for Chinese Medicine, bone-setting, acupuncture, physiotherapy and chiropractic Treatment	100/day/visit & 200/trip	100/day/visit & 400/trip	100/day/visit & 600/trip
	- Sub-limit per day / visit / trip			
<b>3.3 Overseas Hospital Cash</b> Cash benefit for each day of overseas hospital confinement due to injury or sickness.	200/day & 5,000/trip	200/day & 10,000/trip	200/day & 15,000/trip	

Section No.	Coverage	Bonze	Silver	Gold
		Sum Insured per Insured Person per Trip (SGD)		
4	<b>Starr Global Emergency Assistance Services</b> Including Round-the-clock Hotline Service, Emergency Medical Evacuation and Repatriation, Hospital Admission Guarantee, Compassionate Visit, Return of Child(ren), Repatriation of Mortal Remains and Emergency Telephone Charges.	Included	Included	Included
	<b>a. Round-the-clock Hotline Service</b> 24-hour hotline for travel assistance, business concierge and medical assistance.	Included	Included	Included
	<b>b. Emergency Medical Evacuation and Repatriation</b> Provide emergency medical evacuation and repatriation due to serious injury or sickness.	Unlimited	Unlimited	Unlimited
	<b>c. Hospital Admission Guarantee</b> Guaranteed payment of hospital admission fees.	7,000	7,000	7,000
	<b>d. Compassionate Visit</b>			
	<b>(i) Hospitalization of Insured Person</b> Travel and accommodation expenses for one relative or friend subject to SGD170 per night up to 7 consecutive nights.	9,000	9,000	9,000
	<b>(ii) Death of Insured Person</b> Travel and accommodation expenses for one immediate family member subject to SGD170 per night up to 5 nights.	9,000	9,000	9,000
	<b>(iii) Death of Immediate Family Member</b> Pay the travel expenses for the insured person's return to take care the necessary arrangement of a deceased immediate family member.	9,000	9,000	9,000
	<b>e. Return of Child(ren)</b> Pay the travel expense for sending back an unattended child during the hospitalization of the insured person.	9,000	9,000	9,000
	<b>f. Repatriation of Mortal Remains</b> Return of remains or ashes to Singapore.	Unlimited	Unlimited	Unlimited
<b>g. Emergency Telephone Charges</b> Reimburse the telephone charges for using insured person's mobile phone to contact our emergency assistance provider during medical emergency for a valid medical claim.	100	100	100	

Section No.	Coverage	Bonze	Silver	Gold
		Sum Insured per Insured Person per Trip (SGD)		
<b>Trip Coverage*</b>				
5	<b>Document Loss</b> Reimburse for the replacement cost of the lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary.	2,000	3,000	4,000
	- Maximum per day limit for travel and accommodation expenses	400/day	400/day	400/day
6	<b>Travel Delay</b> Cash benefit for common carrier delay for more than 6 hours due to strike, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault of common carrier.	100/6 hours, max 500	100/6 hours, max 600	100/6 hours, max 800
7	<b>Trip Cancellation</b> Reimburse for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious Injury, serious sickness of insured person/immediate family member/travel companion; witness summons, compulsory quarantine or jury service of an insured person/travel companion; strike, riot or civil commotion, adverse weather or infectious diseases at the planned destination; serious damage to the insured person's residence in Singapore from fire or flood.	5,000	10,000	15,000
8	<b>Trip Curtailment</b> Reimburse for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury or serious sickness of insured person/immediate family member/travel companion; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination.	5,000	10,000	15,000
9	<b>Travel Postponement</b> Reimburse for travel fare incurred for trip postponement due to: death, serious injury or serious sickness of insured person/immediate family member/travel companion; compulsory quarantine; witness summons of insured person/travel companion; serious damage to insured person's residence in Singapore from burglary, fire, flood or natural disasters; unexpected strike, riot, civil commotion, natural disaster, epidemic or pandemic at planned destination.	500	1,000	1,500

Section No.	Coverage	Bonze	Silver	Gold
		Sum Insured per Insured Person per Trip (SGD)		
10	<b>Travel Misconnections</b> Cash benefit for common carrier arrives late at the transfer point outside Singapore and causes the insured person to miss the onward scheduled common carrier for more than 6 hours.	100/6 hours, max 200	100/6 hours, max 300	100/6 hours, max 400
11	<b>Flight Overbooked</b> Cash benefit for denied boarding due to overbooked flight with no onward travel transportation available for more than 6 hours.	100/6 hours, max 100	100/6 hours, max 300	100/6 hours, max 400
12	<b>Flight Diversion</b> Cash benefit for trip delay in the event of diverted flight for more than 6 hours due to adverse weather conditions; natural disasters; emergency medical treatment for a fellow passenger; the mechanical breakdown of the aircraft.	100/6 hours, max 500	100/6 hours, max 1,000	100/6 hours, max 1,500
13	<b>Insolvency of Travel Agency</b> Reimburse for the loss of paid travel fares or travel deposit which could not be recovered from any other source due to bankruptcy or insolvency of a Singapore Tourism Board (STB) registered travel agency licensed and operating in Singapore.	2,000	3,000	5,000
14	<b>Unused Entertainment Ticket</b> Reimburse for the loss of any prepaid or unused entertainment ticket due to: death, serious Injury, serious sickness of insured person/immediate family member/travel companion; compulsory quarantine of an insured person/travel companion; unexpected strike, riot or civil commotion, natural disasters, epidemic or pandemic at the planned destination.	100	300	500
<b>Baggage Coverage*</b>				
15	<b>Personal Baggage</b> Pay for loss of or damage to baggage and personal effects.	3,000	5,000	7,500
	- Sub-limit per item/pair/set of articles	400	400	400
	- Sub-limit for lap-top computer	1,400	1,400	1,400
	- Sub-limit for mobile phone and related accessories	400	400	400
	- Sub-limit for cameras, camcorders and related accessories and equipment	1,000	1,000	1,000
16	<b>Baggage Delay</b> Emergency purchase of clothing and toiletries due to baggage delay for more than 6 hours.	100/6 hours, max 400	100/6 hours, max 800	100/6 hours, max 1,200

Section No.	Coverage	Bonze	Silver	Gold
		Sum Insured per Insured Person per Trip (SGD)		
17	<b>Personal Money</b> Loss of cash, signed traveler's cheque or money order due to theft, robbery or burglary.	100	300	500
	- Insured Person of age above 10	100	300	500
	- Insured Person of age below 11	Nil	Nil	Nil
18	<b>Personal Liability</b> Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to insured person's negligence.	500,000	800,000	1,000,000
19	<b>Rental Vehicle Excess</b> Reimburse for an excess of the vehicle rental agreement.	500	1,000	1,200
20	<b>Loss of Home Contents due to Burglary</b> Reimburse for the physical loss of or damage to the home contents within the home of the insured person in Singapore due to burglary.	1,500	10,000	15,000

**\*Customer can customize a policy with different types of coverage (Medical Coverage, Trip Coverage & Baggage Coverage) based on your needs**

## Major Exclusions

Pre-existing condition, war, suicide, pregnancy, childbirth, professional sport

## Remarks

1. All trips must depart from and return to Singapore.
2. An individual applicant must be 18 years old or above.
3. Personal money is not applicable to insured person aged 10 or below.
4. The maximum trip duration for single trip and annual travel plan is 180 days and 90 days respectively.
5. Insurance cover will automatically be extended up to a maximum of 7 days if the trip is delayed for any reasons outside the control of the insured person.
6. If any incident occurs, please submit a claim to Starr through [eClaim Service](#) within 30 days.
7. Any services under Global Emergency Assistance must be arranged by Starr, details please refer to section 4 in the policy wordings.
8. This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for [terms and conditions](#).

## Add-ons

### Golf Protection

Coverage	Sum Insured per Insured Person per Trip (SGD)
<p>(i) Golf Baggage Sub-limit per item/pair/set of articles</p> <p>Pay for loss of or damage to golf baggage.</p>	<p>1,500 300</p>
<p>(ii) Hire Golf Equipment Sub-limit per item/pair/set of articles</p> <p>Reimburse the cost of hiring golf equipment if insured person's golf equipment is lost, stolen or damaged.</p>	<p>1,000 200</p>
<p>(iii) Loss of Green Fees</p> <p>Reimburse green fees or golf tuition fees or any fees for hiring any golf equipment forfeited in the event insured person is not able to take part in or use such golf course or tuition due to injury or sickness.</p>	<p>500</p>

### Cruise Vacation

Coverage	Sum Insured per Insured Person per Trip (SGD)
<p>(i) Additional Trip Cancellation and Interruption</p> <p>Reimburse travel and/or accommodation expenses in the event of trip cancellation due to: death, serious Injury, serious sickness of insured person/immediate family member/travel companion; witness summons, compulsory quarantine or jury service of an insured person/travel companion; strike, riot or civil commotion, adverse weather or infectious diseases at the planned destination; serious damage to the insured person's residence in Singapore from fire or flood.</p>	<p>3,000</p>
<p>(ii) Cruise Cancellation and Interruption</p> <p>Reimburse forfeiture of cruise tour and/or additional travel fare incurred by the insured person to go to the next scheduled destination of the cruise tour for the purpose of re-joining the cruise tour in the event that the common carrier is delayed for at least eight (8) hours due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the common carrier.</p>	<p>6,000</p>
<p>(iii) Excursion Tour Cancellation</p> <p>Reimburse forfeiture of excursion tour organized by the cruise management if the excursion tour is cancelled due to injury or sickness of the insured person or adverse weather at the planned destination.</p>	<p>1,000</p>
<p>(iv) Satellite Phone</p> <p>Reimburse satellite phone call expenses on board a cruise, in the event that the insured person must return directly to Singapore following injury or sickness of the insured person or traveling companion.</p>	<p>200</p>



## Scuba Diving

Coverage	Sum Insured per Insured Person per Trip (SGD)
<p>(i) Dive Tour</p> <p>Reimburse irrecoverable dive tour costs paid or contracted to be paid in case insured person is certified by a physician or doctor as being unfit to dive due to sickness or injury.</p>	2,500
<p>(ii) Equipment Hire</p> <p>Sub-limit per item/pair/set of articles</p> <p>Reimburse necessary costs of hiring diving equipment because of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the insured person's diving equipment during the course a Trip.</p>	1,500 300

## Snow Sports

Coverage	Sum Insured per Insured Person per Trip (SGD)
<p>(i) Missed Booking</p> <p>Reimburse pre-paid ski lift passes, tuition fees or snow sport equipment hire costs paid or contracted to be paid in case insured person is certified by a physician or doctor as being unfit to ski due to injury or sickness.</p>	500
<p>(ii) Piste Closure</p> <p>Pay SGD85 for each completed twenty-four (24) hours if insured person is prevented from skiing at a pre-booked ski resort because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available.</p>	850 (85 per day)
<p>(iii) Snow Sport Equipment Hire</p> <p>Reimburse necessary cost of hiring replacement snow sport equipment if insured person's snow sports equipment is lost, delayed or damaged.</p>	250
<p>(iv) Ski Equipment</p> <p>Reimburse for loss of or damage to snow sports equipment owned by insured person.</p>	500

## About Starr

Starr Insurance Companies is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage, to almost every imaginable business and industry in virtually every part of the world.

Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919.

Today, Starr is one of the world's fastest growing insurance organizations. Our experienced associates are capable of writing in 124 countries on 6 continents.

## Contact Us

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