

Annual Travel Protection



ITG Lifestyle Membership Program Schedule of Benefits for Annual Travel Protection 1M

Annual Travel Protection US\$1,000,000

Our exclusive and comprehensive travel protection offering you peace of mind.



Plan Highlights

- Annual **US\$1,000,000** travel protection
- **Worldwide protection for unlimited journeys** throughout the year
- Coverage of each journey for **as long as 90 days***
- **FREE coverage for spouse and children while travelling together#**
- **Full Emergency Medical Expenses and Repatriation** coverage up to **US\$1,000,000**
- Covers **Continuing Medical Expenses** on return to permanent country of residence up to **US\$25,000**
- Includes **Overseas Hospital Cash benefit**
- Covers **Emergency Dental Expense**
- **Compensates for journey delay, curtailment, interruption, resumption or cancellation**
- Covers **lost, damaged, or stolen baggage up to US\$1,000**
- Includes **travel document replacement benefit**
- Covers **additional incidental expenses**
- Provides **Accidental Death and Disability benefits**
- **Terrorism cover included**
- **Multilingual Emergency Assistance and Support by phone 24/7/365**
- Significantly more benefits at **lower cost**, compared with competing annual multi-trip travel policies
- Pay once and be protected without repetitive application for a full year protection
- The debit card can be used for claims reimbursements and general spending

*A maximum of 90 days per trip, and each trip must start and end in the member's country of residence

#Automatically includes the member's spouse and dependent children under age 18, at no extra cost (family members are required to travel together on the same itinerary with the policy holder in order to be eligible for cover)

Benefit Table

Benefits	Coverage	Maximum Benefits Payable (US Dollars)	
		Sum Insured	Excess/ Limitation
1. Medical & Repatriation Expenses	<ul style="list-style-type: none"> • Outside of permanent country of residence • Continuing medical expenses on return to permanent country of residence (Limit: 90 days) • Overseas hospitalization cash benefit (per 24 hours) 	1,000,000 25,000 25 (Maximum 250)	250 250 Nil
2. Dental Expenses	<ul style="list-style-type: none"> • Due to accidental injury 	1,000	100
3. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> • Cancellation • Additional expense* • Trip interruption • Travel delay (of more than 6 hours) • Airfare compensation • Resumption of trip** • Missed connection*** 	2,000 1,000 1,000 100 250 250 100	250 250 250 Nil 75 75 Nil
4. Loss of/Delayed Luggage, Personal Effects & Money	<ul style="list-style-type: none"> • Accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip • Loss of, or damage to, dentures or dental prostheses • Emergency luggage(if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours) • Cash(Loss of money carried on your person at the time of loss or secured in a locked safe) 	1,000 150 250 500	75 75 75 75
5. Replacement Passport and Travel Documents	<ul style="list-style-type: none"> • For the cost of reissuing or replacing your travel documents, travellers cheques, passport or credit cards • For the financial loss you suffer because of fraudulent use of your travel documents, traveller's cheques, passport or credit/charge cards 	100	Nil
6. Personal Accident & Funeral Expenses	Accidental death or death by injury <ul style="list-style-type: none"> • Age 18 to 70 • Below age 18 	50,000 5,000	Nil Nil
7. Total Loss of Sight in One or Both Eyes	<ul style="list-style-type: none"> • Age 18 to 70 • Below age 18 	50,000 5,000	Nil Nil
8. Loss of Limb(s)	<ul style="list-style-type: none"> • Age 18 to 70 • Below age 18 	50,000 5,000	Nil Nil
9. Permanent Total Disablement	<ul style="list-style-type: none"> • Age 18 to 70 • Below age 18 	50,000 5,000	Nil Nil
10. Repatriation of Remains or Funeral Expenses Overseas	<ul style="list-style-type: none"> • Age 18 to 70 • Below age 18 	1,000 1,000	Nil Nil
11. Terrorism Cover	<ul style="list-style-type: none"> • Terrorism Cover for all sections (excluding the use of nuclear, chemical, biological or radiological (NCRB) agents or devices). Policyholder must not have been actively participating 	Included	Nil
12. Cover of Spouse and Dependent Children	<ul style="list-style-type: none"> • Automatically included IF traveling together on the same itinerary with the main policyholder 	Included	Nil

Operative Time:

Whilst on a trip which commences during the policy period and is scheduled to last for up to a maximum duration of 90 days. Cover shall start from the time of leaving your permanent country of residence and continue until such return. No cover is provided for trips that have commenced before you have been issued a valid debit card issued by the insured

IMPORTANT:

Underwriters limit of liability will not be for more than US\$ 10,000,000 any one accident event. The benefit payable by underwriters in respect of each insured person will be reduced in the proportion.

Eligibility: Persons under age 70, worldwide, except persons residing in, or physically present in the United States more than 90 days per year.

Remarks:

*Additional expenses that result directly from one of the following events occurring after the trip commences:

1. You being unable to complete the trip due to death, sudden serious illness or serious injury suffered by you or a member of your travelling party
2. You being hospitalised as an inpatient, for a relative or friend to travel to, remain with, or escort you
3. Cancellation or restriction of scheduled public transport services caused by severe weather, natural a disaster, riot, strike, or civil commotion
4. Your involvement in a motor vehicle, railway, air, or marine accident
5. Loss of your passport, travel documents or credit cards
6. A member of your travelling party who is a full- time student being required to sit supplementary examinations

Limited of indemnity to any one travelling party will be US\$ 50,000 (medical cost exclusive)

**Resumption of trip: If you have to return home because of the death of a relative, the transport costs will be paid to resume your original trip

***Missed Connection: We will pay you for the reasonable additional cost of using alternative public transport to arrive at the destination on time

• Exclusions

(This list is not exhaustive; please refer to the full Policy Wording for a list of all exclusions)

-- Any claim where you are entitled to indemnity under any other insurance policy including any amounts recoverable from any other source, except in respect of any amount exceeding that for which **you** are covered under such other policy, or any amount recoverable from any other source, had this insurance not been effected.

-- Death, illness or injury, directly or indirectly caused or exacerbated by, traceable to, or related to, an existing medical condition.

-- Pregnancy or child birth. This exclusion does not apply to the for emergency pregnancy related illness of the mother up to 20 weeks gestation provided it meets the criteria outlined in the definition of 'existing medical conditions'. There is no cover for any expenses associated with or consequent upon the birth of a child, nor is there any cover for any newly born child.

-- Any cover if you are aged 70 years of age or over at the time the trip commences.

If You or a member of the travelling party

a. Fails to take reasonable precautions to avoid and/or minimise any loss	b. Deliberately injures themselves
c. Takes part in a riot or civil commotion	d. Travels in international waters in a private sail vessel or privately registered sail vessel
e. Takes part in, or trains for, a professional sporting activity or competitive contact sports	

A loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.

A loss caused by, or in any way connected with any government intervention, prohibition, warning or regulation.

• 24 Hour Emergency contact

In the event of a medical emergency covered by this Insurance **you** must call our medical assistance provider:

Northcott Global Solutions 22 Bevis Marks London EC3A 7JB United Kingdom

Helpline: +44 (0) 20 7183 8910 **Website:** www.northcottglobalsolutions.com

Northcott Global Solutions are on call to assist you with Medical emergencies whilst **you** are on a **trip** outside your **country of residence** and medical repatriation if necessary.

• Non-emergency claims reporting

All claims **MUST** be notified within 90 days of completion of the relevant trip. If the claim is not notified within the 90 period it will be declined.

To help speed up the processing of your claim be sure to follow the instructions on the claim form carefully. It will advise you of what documentation you need to provide to support your claim. Claim forms are available from the details below:

Triton Claims

8 Cross St, Level 28, PWC Building Singapore 048424

Telephone: 400 1205 978 (China) 800 930 255 (Hong Kong) +65 6850 7636 (Singapore) **Facsimile:** +65 6850 7889

Email: simone.shephard@triton-global.com **Website:** <http://www.triton-global.com/claims/notifications/asia/>

• Complaints

If the insured feels that we have not offered insured a first class service please write and tell us and we will do our best to resolve the problem. If the insured has any questions or concerns about the insurance policy or the handling of a claim, the insured should, in the first instance, contact:

Post: Mr David Cousins, Chief Compliance Officer

Tel. +44 (0) 20 7204 6000 **Email:** David_Cousins@ajg.com

We will acknowledge your complaint within 5 working days.

In the event that the insured remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for the insured to refer the matter to the Policyholder and Market Assistance team (PAMA). Their address is:

Policyholder & Market Assistance

Lloyd's 1 Lime Street London, EC3M 7HA

Telephone: +44 (0) 20 7327 5693

Email: complaints@lloyds.com **Website:** www.lloyds.com/complaints

About the Underwriter

Pembroke(PEM4000) are the lead Lloyd's Syndicates specializing in Travel, Professional Indemnity, Medical Malpractice, Directors & Officers Liability and Financial Institutions insurance. The Syndicates utilize global licenses with particular focus on selected territories worldwide.

As Lloyd's Syndicates, they benefit from Lloyd's security ratings of A+ (Standard & Poor's and Fitch) and A (A.M. Best).

This product leaflet is for reference only. Please refer to Master Policy for full Definitions and Terms & Conditions