

ERGO TravelProtect Proposal Form

Payment Details (for and on behalf of all Persons to be insured)

Visa MasterCard Card Expiry

Card Number

Cardholder's Name

Cheque – Crossed and Payable to ERGO Insurance Pte. Ltd.

Bank Cheque No.

NB: Policy will be issued upon receipt of approval from the respective credit card company. Where a third party's credit card is used, I/We declare that the cardholder has authorized and consented for Me/Us to use it to make this payment.

Proposer Declaration & Warranty

- I hereby warrant and declare for myself and on behalf of all Insured Person(s) in the travelling party as follows:
- I/We are not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
 - I/We are currently in good health, free from all physical impairment and deformity.
 - I/We have received, read and understood, or have been advised of and understand, the contents of the brochure and any information or material relating to this insurance product.
 - I/We understand and agree that no insurance is in force until a Proposal is accepted by ERGO, payment received in full and a Policy is issued.
 - I/We are aware of and agree to abide by the Policy's terms, conditions and exclusions.
 - I/We hereby declare that I/We are ordinarily resident in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)".
 - I/We agree and authorize any medical source (including hospitals and clinics), insurance officer or any other organization to release to ERGO at any time any information concerning the Insured Person(s) if required.

Personal Data

I/We, the policyholder confirm that the information I/We have provided is My/Our personal data. If personal data of third parties is provided (e.g. information of insured persons, dependents, payees and/or employees) to ERGO, I/We represent and warrant to ERGO that prior consents have been obtained from each of the third parties to provide such information.

- By providing this information I/We understand, acknowledge and consent that:**
- ERGO Insurance Pte. Ltd. (ERGO) may/will collect, use, disclose and/or process My/Our personal data for the purpose of enabling ERGO to provide me with services required of an insurance provider, such as evaluating, processing, administering, and/or managing My/Our relationship and policies with ERGO and for the purposes stated in ERGO's Personal Data Protection Policy;
 - ERGO may/will also collect personal data about Me/Us from sources other than My/Our self for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data accordingly;
 - ERGO may/will disclose My/Our personal data to third parties, including but not limited to its affiliates, representatives, agents, service providers and lawyers/law firms, whether located within or outside Singapore, for one or more of the mentioned purposes, as such third party if engaged by ERGO, would be processing My/Our personal data for one or more of the above purposes;
 - The personal data protection clauses herein are not exhaustive. I/We have read, understood and accept the terms of ERGO's Personal Data Protection Policy found at <http://www.ergo.com.sg/pdpa>;
 - ERGO, its group companies and/or business partners may contact Me/Us to share information about products and services from ERGO by post, e-mail and Telephone Text message

Important Notes

- Statement pursuant to section 25(5) of the Insurance Act (Cap. 142) or any subsequent amendments thereof, You are to disclose in this Form, fully and faithfully, all the facts that you know or ought to know, otherwise, the policy issued may be void and you may receive nothing from the policy.
- Neither the brochure nor the Proposal Form is a contract of insurance. However, your warranties, declarations and disclosures therein and herein shall form the basis of the policy. The specific terms, conditions and exclusions applicable to the insurance are set out in the policy.
- This product 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 ERGO Insurance Pte. Ltd. or visit the ERGO, GIA or SDIC web-sites (www.ergo.com.sg or www.gia.org.sg or www.sdic.org.sg).
- Pre-existing medical conditions are not covered by the policy.

Signed by or on behalf of the insured **Date**

Furnish below information, if applicable:

Intermediary Name <input type="text"/>	Intermediary Code <input type="text"/>
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Premiums

Trip Length	Plan Type	Region 1 (ASEAN)			
		Basic*	Essential	Standard	Deluxe
1-3 days	Individual	7	21	28	41
	Family	18	48	63	102
4-6 days	Individual	10	24	39	62
	Family	25	60	98	155
7-10 days	Individual	14	34	54	88
	Family	35	85	135	220
11-15 days	Individual	20	43	68	110
	Family	50	108	170	275
16-22 days	Individual	30	62	95	155
	Family	75	156	238	388
23-29 days	Individual	45	80	118	198
	Family	113	200	295	495
Each	Individual	10	16	24	39
Additional Week	Family	20	41	60	98
Annual Multi-Trip	Individual	NA	190	245	375
	Family	NA	340	496	783

Trip Length	Plan Type	Region 2 (ASIA)		
		Essential	Standard	Deluxe
1-3 days	Individual	26	34	52
	Family	60	83	130
4-6 days	Individual	28	43	70
	Family	70	108	175
7-10 days	Individual	39	60	97
	Family	98	150	243
11-15 days	Individual	50	75	123
	Family	125	188	307
16-22 days	Individual	70	104	165
	Family	175	260	413
23-29 days	Individual	88	132	210
	Family	220	329	525
Each	Individual	20	28	46
Additional Week	Family	50	70	115
Annual Multi-Trip	Individual	210	275	400
	Family	380	505	846

Trip Length	Plan Type	Region 3 (Worldwide)		
		Essential	Standard	Deluxe
1-3 days	Individual	35	52	70
	Family	86	128	163
4-6 days	Individual	48	58	86
	Family	120	135	215
7-10 days	Individual	58	69	109
	Family	145	173	273
11-15 days	Individual	79	89	143
	Family	195	223	358
16-22 days	Individual	98	122	196
	Family	235	305	491
23-29 days	Individual	130	159	253
	Family	295	398	633
Each	Individual	25	33	50
Additional Week	Family	63	83	125
Annual Multi-Trip	Individual	260	345	520
	Family	525	635	1022

*Basic Plan is applicable for trips to Malaysia, Batam Island and Bintan island only.

Area of cover	
Region 1 (ASEAN)	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
Region 2 (ASIA)	Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN'.
Region 3 (Worldwide)	The rest of the world including Nepal, Tibet and countries under 'ASEAN' and 'ASIA'.
Duration of cover	
Maximum period 182 days for Per Trip. Annual Multi-Trip policies maximum period any one trip up to 90 days.	
Definition of child	
A Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning during the Policy period. For Family Per Trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed. For Family Annual Multi-Trip Plan, the Child must be the natural or legal adopted Child of the 2 insured adults who are legally married to each other and the Child must be dependent on either or both of them for financial support and travelling with one or both of them on the entire Trip.	

Got a question?

Below are some frequently asked questions (FAQs) to help answer any queries you may have.

Am I eligible?

Singapore citizens, permanent residents and holders of valid employment, work, long-term social visit, student and dependent passes aged 18 or over are eligible. Those insured as a child must be an unmarried dependent under the age of 18, or under 23 if in full-time study.⁴ As long as you **depart from Singapore**, the world is your oyster!

Emergency? No need to worry

Sometimes, circumstances are completely out of your control – especially with Asian weather! If a **natural disaster** postpones your trip we will pay any additional rescheduling costs, or if your trip is cut short we will minimise the inconvenience caused to you.

Refunds, cancellations, and extensions

The premium is **refundable** for the Annual Multi-Trip Plan, but not for the Per Trip Plan. If you need to **extend your policy** but are unable to notify us due to unavoidable circumstances, we will **extend** your policy for up to 72 hours after the planned expiry date and will not charge you for it.⁵

We can help with anything you need, whenever you need it

Our 24/7 ERGO TravelProtect hotline is available worldwide to help with any referral or emergency, from lost passport to medical crisis. Just give us a call to receive our full support.

24/7 Dedicated Hotline

+65 6238 9909

The fine print

Main exclusions of ERGO TravelProtect are:

Locations: Travel in, to or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Syria, Libya, Somalia, North Korea, or the Crimea region.

Health: Unreasonable care and attention, pregnancy, childbirth (except part 3 and 6), self-inflicted injuries or illnesses, alcoholism, drug abuse, HIV or HIV-related illnesses, mental and nervous disorders, suicide or pre-existing conditions and travelling against the advice of your Medical Practitioner.

Activities: Professional sports, racing, motorsports, mountaineering, underwater activities (except scuba diving), flying as a pilot or crewmember, or other hazardous pursuits.

¹ This plan covers one traveller and/or their spouse, travelling with any number of their children. The adults need not be related, but the children should be legally related to either of the adults and the family must return to Singapore together.

² You can make unlimited trips during the policy year, as long as each does not exceed 90 consecutive days and lies within the selected region of coverage. For Family Annual Multi-Trip Plan, the Child must be the natural or legally adopted Child of the two insured adults. The adults should be legally married to each other and the Child must be dependent on either or both of them for financial support as well as travelling with one or both of them on the entire Trip.

³ All coverage commences on departure from Singapore except for Accidental Death and Permanent Disablement, Travel Cancellation, Travel Postponement and Travel Cancellation due to Insolvency.

⁴ The Child must be studying at a recognised higher learning institution during the policy period.

⁵ Such circumstances include natural disasters, epidemics, pandemics, civil unrest, airport or airspace closures.

Know your insurer

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, the Group is represented in over 30 countries and concentrates on Europe and Asia. ERGO offers a comprehensive spectrum of insurance, provision and services. In its home market of Germany, ERGO ranks among the leading providers across all segments. ERGO is part of Munich Re.

Munich Re is one of the leading reinsurers and risk carriers worldwide. In the financial year 2014, Munich Re achieved a profit of €3.2billion on premium income of €48billion. The Group's investments of €219billion, of which €128billion is accounted for by ERGO, are managed primarily by the joint asset management and fund company Munich ERGO Asset Management (MEAG).

This brochure is not a contract of insurance. For full terms and conditions, please refer to the policy.

Intermediary Stamp

Underwritten by:

ERGO

ERGO Insurance Pte. Ltd.
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#04-01 Suntec Tower Five, Singapore 038985
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www.ergo.com.sg
Co. Reg. No. 199305211H
Version No. ETP - 003



ERGO

To insure is to understand.

ERGO TravelProtect

your Global Safety Net

Global Safety Net with ERGO TravelProtect


Are you planning your overseas trips? Do not leave Singapore without **ERGO TravelProtect**, for comprehensive protection wherever you go.

Business trip, family holiday, backpacking adventure – no matter what your plans are, **ERGO** Singapore is here to help **ease your travel stress** with complete peace of mind.

Whether you are a frequent traveller or a tourist, you will find that **ERGO TravelProtect** is the overseas travel policy that suits you best. Enjoy superior cover for worry-free holidays or business trips at some of the most affordable prices available on the market.


ERGO TravelProtect provides **comprehensive protection** for your health, baggage, and bank balance, so you can focus on more important things – like sightseeing, exploring and relaxing!

Enhance your Trip with Comprehensive Protection




End-to-End

We cover you from before you even leave Singapore and protect you until you return home.




Tailored

Whether you would like sports protection or need a rental car while abroad, we have varied benefits options to suit you.



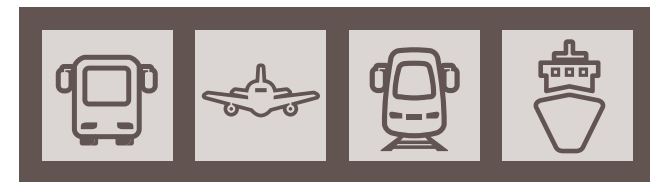
Flexible

Unexpectedly need to postpone or cancel your trip? Do not worry – you are covered.



24 Reliable

Our 24/7 hotline is accessible anywhere in the world at any time of day or night. We can assist you at any point during your trip.




ERGO TravelProtect is the right choice for you, whether you are travelling for business or leisure; solo, with the family or with friends; or by plane, train or automobile. We will even cover you if your travel agency goes bust.

How to choose your ERGO TravelProtect Insurance


There are many ways to save with **ERGO TravelProtect**. Whether you need coverage for a one way trip, multiple trips per year or for the whole family, all our plans are free from deductibles. View the Benefits chart to learn more.

Planning a solo holiday or business trip? **Planning a family holiday?** **Frequent Flyer?**




Choose our PER TRIP PLAN

Per trip travel insurance is ideal if you will not be travelling much over the next 12 months. This per trip plan can be issued for a maximum of up to 182 consecutive days.



Choose our FAMILY PER TRIP PLAN

This plan covers one or two adults travelling with any number of children¹ for under 182 consecutive days.



Choose our ANNUAL MULTI-TRIP PLAN

This plan is far less hassle and much better value for frequent travellers.² It offers the flexibility of multiple trips per year during the cover period, provided a single trip does not exceed 90 consecutive days and is to the selected area of coverage. This means there is no need to purchase a separate policy every time you travel.

What is covered, and for how long?

ERGO TravelProtect covers you from before you even leave Singapore, and lasts until you return home. As long as you purchase your policy before you go, your coverage is activated as soon as you set off.³

Before you leave

<p>Our 24/7 hotline gives you visa, inoculation, weather and exchange rate information before you leave.</p>	<p>Your Personal Accident Cover kicks in three consecutive hours before you take off, so you know you are fully covered.</p>	<p>Do not worry if your travel agent becomes insolvent and is no longer able to support you while you are away – we will protect you from financial losses.</p>	<p>Need to postpone your trip? Our Postponement Benefits start 60 days before you leave.</p>	<p>If you unexpectedly need to cancel your trip, you will be covered up to 60 days before your planned departure date.</p>
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During your trip

<p>Medical and dental expenses are covered up to S\$1,500,000.</p>	<p>We provide unlimited Worldwide Emergency Medical Evacuation.</p>	<p>Lost your personal luggage, laptop or money? You are covered.</p>
<p>Enjoy extreme sports and adventure activities – with peace of mind.</p>	<p>Worried about leaving home? We protect your home contents and valuables from fire and theft.</p>	<p>We cover you for missed travel connections, diversions or trip curtailment.</p>
<p>If you are pregnant, we will cover medical costs for any sickness you are experiencing.</p>		

Back home

<p>When you return to Singapore, you will be covered for any eligible follow-up medical and dental treatment up to S\$50,000.</p>	<p>If your baggage or landing is delayed in Singapore, we will cover the costs for you.</p>	<p>If you still need to be hospitalised when you return, we will pay you a hospital allowance.</p>
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Benefits

	*Basic	Essential	Standard	Deluxe
Overseas Medical Expenses Incurred due to Sickness or Injury				
<i>Insured person (under 70 years)</i>	\$25,000	\$250,000	\$500,000	\$1,500,000
<i>Insured person (above 70 years)</i>	\$10,000	\$50,000	\$100,000	\$200,000
<i>Insured Child in a Family Plan</i>	\$5,000	\$250,000	\$250,000	\$500,000
Medical Expenses Incurred in Singapore Post Trip				
<i>(i) For Injury experienced while Overseas;</i>				
<i>(ii) For Sickness experienced while Overseas and for which ERGO arranged emergency medical evacuation</i>				
<i>Insured person (under 70 years)</i>	\$1,000	\$10,000	\$25,000	\$50,000
<i>Insured person (above 70 years)</i>	\$500	\$1,000	\$2,500	\$5,000
<i>Insured Child in a Family Plan</i>	\$500	\$10,000	\$15,000	\$20,000
<i>(iii) Medical treatment or follow-up medical treatment upon return to Singapore for Sickness experienced while Overseas</i>				
<i>Insured person (under 70 years)</i>	\$500	\$2,000	\$5,000	\$10,000
<i>Insured person (above 70 years)</i>	\$250	\$1,000	\$2,500	\$5,000
<i>Insured Child in a Family Plan</i>	\$250	\$1,000	\$2,500	\$5,000

	*Basic	Essential	Standard	Deluxe
Medical Expenses Incurred Overseas associated with Women's Pregnancy	N.A.	\$2,000	\$5,000	\$8,000
Treatment by physician	\$150	\$250	\$300	\$500
Hospital Allowance				
<i>Overseas - \$200 for each continuous 24-hour period</i>	N.A.	\$10,000	\$25,000	\$50,000
<i>In Singapore - \$100 for each continuous 24-hour period</i>	N.A.	\$500	\$1000	\$1000
Emergency Medical Evacuation	\$20,000	Unlimited	Unlimited	Unlimited
Repatriation Of Mortal Remains	\$20,000	Unlimited	Unlimited	Unlimited
Emergency Dental Treatment - Accident	N.A.	\$1,000	\$1,000	\$1,000
Compassionate Visit	N.A.	\$3,000	\$5,000	\$10,000
Hospital Visitation	N.A.	\$5,000	\$15,000	\$25,000
Child Transfer (repatriation if accompanying adults hospitalised)	\$5,000	\$10,000	\$15,000	\$25,000
Emergency Telephone Expenses	\$50	\$100	\$200	\$250
Automatic Extension of Policy for up to 30 days	Yes	Yes	Yes	Yes
Accidental Death & Dismemberment				
<i>Insured person (under 70 years)</i>	\$50,000	\$150,000	\$200,000	\$500,000
<i>Insured person (above 70 years)</i>	\$25,000	\$50,000	\$100,000	\$200,000
<i>Insured Child in a Family Plan</i>	\$10,000	\$50,000	\$100,000	\$200,000
Common Carrier Double Cover				
<i>Insured person (under 70 years)</i>	N.A.	\$300,000	\$400,000	\$1,000,000
<i>Insured person (above 70 years)</i>	N.A.	\$100,000	\$200,000	\$400,000
<i>Insured Child in a Family Plan</i>	N.A.	\$100,000	\$200,000	\$400,000
Child Education Protection (\$5000 per child, max 4 children)	N.A.	N.A.	\$20,000	\$20,000
Trip Cancellation	N.A.	\$6,000	\$12,000	\$20,000
Trip Postponement	N.A.	\$1,000	\$2,000	\$4,000
Trip Cancellation due to Insolvency	\$500	\$2,000	\$4,000	\$8,000
Trip Curtailment	N.A.	\$6,000	\$12,000	\$20,000
Loss of Baggage including Laptop Computer & Jewellery				
<i>Single Article Limits</i>	\$250	\$500	\$500	\$500
<i>Laptop/Computer/Tablet</i>	\$1,000	\$1,000	\$1,000	\$1,500
<i>Jewellery and Souvenirs</i>	N.A.	\$250	\$500	\$1,000
Baggage Delay				
<i>\$200 for every full 6 consecutive hours of delay whilst Overseas</i>	\$400	\$1,000	\$1,000	\$1,500
<i>\$200 max whilst in Singapore</i>				
Loss of Travel Documents & Money	\$500	\$2,000	\$3,000	\$5,000
Flight Diversion	\$500	\$1,000	\$1,000	\$1,000
Flight Overbooking	N.A.	\$200	\$300	\$500
Trip Delay				
<i>\$100 for every full 6 consecutive hours of delay whilst Overseas</i>	\$400	\$1,000	\$1,000	\$1,000
<i>\$100 max whilst in Singapore</i>				
Trip Misconnection	N.A.	\$200	\$200	\$500
Credit Card Indemnity	\$250	\$500	\$1,000	\$1,000
Personal Liability Overseas	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Kidnap & Hostage	N.A.	\$3,000	\$5,000	\$10,000
Golfers Cover				
<i>(i) Golf Equipment damage / Loss</i>	N.A.	\$500	\$500	\$1,000
<i>(ii) Golf Hole in One</i>	N.A.	N.A.	\$250	\$500
<i>(iii) Green fees loss</i>	N.A.	N.A.	\$250	\$250
Home Protection	N.A.	\$1,000	\$2,500	\$5,000
Rental Vehicle Excess & Return	N.A.	\$500	\$1,000	\$1,000
Hijack Distress Allowance				
<i>\$300 for every full 6 consecutive hours</i>	N.A.	\$5,000	\$5,000	\$5,000
Pet Care	N.A.	N.A.	\$250	\$500
Adventure Activity Cover	N.A.	N.A.	Covered	Covered
Terrorism Cover	Included	Included	Included	Included

*Basic Plan is applicable for trips to Malaysia, Batam Island and Bintan island only.
Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore dollars.

ERGO TravelProtect Proposal Form

Please tick where appropriate.

Particulars Of Proposer (for and on behalf of all Persons to be Insured)

Full Name (as per NRIC/FIN)

NRIC/FIN Date of Birth

Address in Singapore

Gender Male Female

Telephone

Postal Code

Email Mobile Phone

Note: For a Child Insured Person aged below 18 years old, the parent or legal guardian must be the Proposer.

Choice Of Plan	Choice Of Cover	Area Of Cover
<input type="checkbox"/> Individual Plan	<input type="checkbox"/> Basic ⁶	<input type="checkbox"/> Region 1 - ASEAN
<input type="checkbox"/> Family Plan	<input type="checkbox"/> Essential	<input type="checkbox"/> Region 2 - ASIA
<input type="checkbox"/> Multiple Individuals ⁷	<input type="checkbox"/> Standard	<input type="checkbox"/> Region 3 - Worldwide
	<input type="checkbox"/> Deluxe	

Per Trip Plan (Maximum of up to 182 consecutive days per trip) OR **Annual Multi-Trip Plan (Maximum of up to 90 consecutive days per trip)**

Departure from Singapore

Effective Date (Valid For One Year)

Arrival in Singapore

Length of Trip (both days inclusive)

Country(ies)

Traveling to

Number of Adults Number of Children

No.	Name of Person(s) to be Insured	NRIC/FIN	Date of Birth	Gender	Premium (\$S)
1					
2					
3					
4					
5					

If more space is required, kindly attach a separate sheet. **Total Premium (No GST Required) \$S**

A Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning during the Policy period. For Family Per Trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed. For Family Annual Multi-Trip Plan, the Child must be the natural or legal adopted Child of the 2 insured adults who are legally married to each other and the Child must be dependent on either or both of them for financial support and travelling with one or both of them on the entire Trip.

⁶Not applicable to Annual Multi-Trip Plan. Basic Plan is applicable for trips to Malaysia, Batam and Bintan islands only.
⁷Applies to Per Trip Plans only. Covers 2 to 20 Insured Persons travelling together as a group on the same trip and covered on the same Per Trip Plan, provided the Proposer is travelling with the group.