



Singlife Corporate Travel Insurance

Flexible worldwide coverage for your employees during travel, including trip cancellations for **any reason**.



Take flight with a greater peace of mind

We know travel is an essential part of your business and with our Singlife Corporate Travel Insurance, you can be sure both you and your people are protected against a variety of unexpected situations, so that you can focus on what's important – your business.

Take your pick from two options specially curated for business travel with flexible premiums to best suit your company's needs.



BENEFITS AND FEATURES

The Singlife Corporate Travel Insurance provides 24/7 worldwide assistance, overseas medical coverage and much more.



Extended length of cover

Employees are **protected for up to 190 days** for each business trip taken.



Accidental injury

In the event of accidental injury, we provide **automatic cover extension**.



Post-hospitalisation allowance

We provide your employees with a **cash payout upon discharge** so they can focus on recuperating at home.



Not just all work and no play

Taking a personal trip during business travel? We'll cover that too.



COVID-19 Coverage

We cover trip interruptions or cancellations due to COVID-19 and cover the medical treatment when your employees contract COVID-19 during or after the trip.



Trip cancellation for any reason

Last minute cancellation? Receive 50% of non-refundable deposits or unused travel and accommodation costs.



Full terrorism coverage

Receive a lump-sum payout with the Elite Plan if the unthinkable happens.



PLAN TYPES

Our two plans allow you to pick the one that best suits your company's needs: The Elite Plan has comprehensive coverage for the frequent business traveller, and the Classic Plan covers the basics.

Elite Plan				
		Maximum amount payable per insured person per trip in S\$		
Personal Accident Protection		Plan 1	Plan 2	Plan 3
Section 1A	- Accidental Death* - Accidental Permanent Total Disablement* - Accidental Burns Benefit*	S\$500,000	S\$300,000	S\$200,000
Section 1B	Accidental Death & Permanent Total Disablement due to War	S\$25,000	S\$15,000	S\$10,000
Section 2	Simple & Other Fractures	S\$5,000	S\$5,000	S\$5,000
Section 3	Legal Assistance Following an Automobile Accident	S\$15,000	S\$15,000	S\$15,000
Section 4	Personal Liability	S\$5,000,000	S\$2,000,000	S\$1,000,000
Section 5	Child Education Benefit (S\$5,000 per year, up to 5 years)	S\$25,000	S\$25,000	S\$25,000

Elite Plan				
		Maximum amount payable per insured person per trip in S\$		
Medical & Accidental Dental Expenses		Plan 1	Plan 2	Plan 3
Section 6	Medical & Accidental Dental Expenses* (Inclusive of Physiotherapist, Chiropractor and/or Chinese Physician Expenses up to S\$1,000 per accident)	S\$1,000,000	S\$500,000	S\$300,000
	Hospital Allowance	S\$10,000	S\$10,000	S\$5,000
	Double hospital confinement benefit in ICU paying up to S\$16,000 for Plan 1 to 2 and up to S\$8,000 for Plan 3 (with daily limit of S\$400). This is on top of the limits above.			
	Home Rehabilitation Allowance	S\$5,000	S\$5,000	S\$5,000
	Return Treatment (Inclusive of Physiotherapist, Chiropractor and/or Chinese Physician Expenses up to S\$1,000 per accident)	S\$20,000	S\$20,000	S\$15,000
	Emergency Medical Evacuation Assistance*	Unlimited	S\$500,000	S\$500,000
	Repatriation of Mortal Remains*	Unlimited	S\$500,000	S\$500,000
	Reimbursement of Coffin Expenses	S\$5,000	S\$5,000	S\$5,000
	Funeral Benefits & Related Expenses	S\$5,000	S\$5,000	S\$5,000
	Emergency Telephone Charges	S\$200	S\$200	S\$200
Section 7	Employee Replacement Benefit	S\$5,000	S\$5,000	S\$5,000

Elite Plan				
		Maximum amount payable per insured person per trip in S\$		
Travel Inconvenience		Plan 1	Plan 2	Plan 3
Section 8A	Trip Cancellation	S\$10,000	S\$10,000	S\$5,000
Section 8B	Trip Cancellation for Any Reason	S\$5,000	S\$2,500	Not covered
Section 9	Change of Travelling Date or Time for Any Reason	S\$3,000	S\$2,000	Not covered
Section 10	Trip Interruption	S\$10,000	S\$10,000	S\$5,000
Section 11	Trip Re-Arrangement	S\$5,000	S\$5,000	S\$5,000
Section 12	Delayed Departure (S\$250 per full 6 hours of delay)	S\$1,000	S\$1,000	S\$1,000
Section 13	Diversion of Journey (S\$250 per full 6 hours of delay)	S\$1,000	S\$1,000	S\$1,000
Section 14	Missed Departure or Connection (S\$250 per full 6 hours of delay)	S\$1,000	S\$1,000	S\$1,000
Section 15	Overbooked Flight, Voyage, or Train	S\$200	S\$200	S\$200
Section 16	-Theft of Personal Money & Travel Documents	S\$5,000	S\$5,000	S\$3,000
	-Unauthorised Use of Credit Card	S\$2,000	S\$2,000	S\$1,000
Section 17	Credit Card Indemnity	S\$5,000	S\$5,000	S\$3,000

Elite Plan				
		Maximum amount payable per insured person per trip in S\$		
		Plan 1	Plan 2	Plan 3
Section 18	Delayed Baggage (S\$250 per full 6 hours of delay while overseas and S\$150 after 6 hours of delay when arriving in Country of Residence)	S\$1,000	S\$1,000	S\$1,000
Section 19	Loss or Damage of Baggage & Personal Belongings	S\$5,000	S\$5,000	S\$3,000
Section 20	Compassionate/hospital visit	S\$10,000	S\$10,000	S\$10,000
Section 21	Bail Bond Facility	S\$15,000	S\$15,000	S\$15,000
Section 22	Rental Vehicle Excess	S\$1,500	S\$1,500	S\$1,500
Section 23	Hijack, Kidnap, Hostage, Mugging (S\$250 per full 6 hours of delay)	S\$5,000	S\$5,000	S\$5,000
Section 24	Full Terrorism Cover* (aggregate)	S\$500,000	S\$300,000	S\$200,000

Elite Plan				
Policy Extensions 7 - COVID-19 Cover		Maximum amount payable per insured person per trip in S\$		
Medical Cover Due To COVID-19		Plan 1	Plan 2	Plan 3
(i)	Medical expenses*	S\$1,000,000	S\$500,000	S\$300,000
	Hospital Allowance	S\$10,000	S\$10,000	S\$5,000
		Double hospital confinement benefit in ICU paying up to S\$16,000 for Plan 1 to 2 and up to S\$8,000 for Plan 3 (with daily limit of S\$400). This is on top of the limits above.		
	Home Rehabilitation Allowance	S\$5,000	S\$5,000	S\$5,000
	Return treatment	S\$20,000	S\$20,000	S\$15,000
	Emergency Medical Evacuation Assistance*	Unlimited	S\$500,000	S\$500,000
	Repatriation of mortal remains*	Unlimited	S\$500,000	S\$500,000
	Reimbursement of coffin expenses	S\$5,000	S\$5,000	S\$5,000
	Funeral benefits & related expenses	S\$5,000	S\$5,000	S\$5,000
	Emergency telephone charges	S\$200	S\$200	S\$200
Overseas Quarantine Allowance Due To COVID-19				
(ii)	Overseas Quarantine Allowance Due To COVID-19	S\$2,000 (S\$100 for every 24 hours)	S\$1,000 (S\$50 for every 24 hours)	Not covered
Travel Inconvenience Due To COVID-19				
(iii)	Trip Cancellation Due To COVID-19	S\$5,000	S\$5,000	S\$2,500
(iv)	(a) Trip Interruption Due To COVID-19	S\$5,000	S\$5,000	S\$2,500
	(b) Trip Re-arrangement Due To COVID-19			



Classic Plan				
		Maximum amount payable per insured person per trip in S\$		
Personal Accident Protection		Plan 1	Plan 2	Plan 3
Section 1A	- Accidental Death* - Accidental Permanent Total Disablement* - Accidental Burns Benefit*	S\$500,000	S\$300,000	S\$200,000
Section 1B	Accidental Death & Permanent Total Disablement due to War	S\$25,000	S\$15,000	S\$10,000
Section 2	Simple & Other Fractures	S\$5,000	S\$5,000	S\$5,000
Section 3	Legal Assistance Following an Automobile Accident	S\$15,000	S\$15,000	S\$15,000
Section 4	Personal Liability	S\$5,000,000	S\$2,000,000	S\$1,000,000
Section 5	Child Education Benefit (S\$5,000 per year, up to 5 years)	S\$25,000	S\$25,000	S\$25,000

Classic Plan				
		Maximum amount payable per insured person per trip in S\$		
Medical & Accidental Dental Expenses		Plan 1	Plan 2	Plan 3
Section 6	Medical & Accidental Dental Expenses* (Inclusive of Physiotherapist, Chiropractor and/or Chinese Physician Expenses up to S\$1,000 per accident)	S\$1,000,000	S\$500,000	S\$300,000
	Hospital Allowance	S\$10,000	S\$10,000	S\$5,000
	Home Rehabilitation Allowance	S\$5,000	S\$5,000	S\$5,000
	Return Treatment (Inclusive of Physiotherapist, Chiropractor and/or Chinese Physician Expenses up to S\$1,000 per accident)	S\$20,000	S\$20,000	S\$15,000
	Emergency Medical Evacuation Assistance*	Unlimited	S\$500,000	S\$500,000
	Repatriation of Mortal Remains*	Unlimited	S\$500,000	S\$500,000
	Reimbursement of Coffin Expenses	S\$5,000	S\$5,000	S\$5,000
	Funeral Benefits & Related Expenses	S\$5,000	S\$5,000	S\$5,000
	Emergency Telephone Charges	S\$200	S\$200	S\$200
	Section 7	Employee Replacement Benefit	S\$5,000	S\$5,000

Classic Plan

Policy Extensions 7 - COVID-19 Cover		Maximum amount payable per insured person per trip in S\$		
Medical Cover Due To COVID-19		Plan 1	Plan 2	Plan 3
(i)	Medical expenses*	S\$1,000,000	S\$500,000	S\$300,000
	Hospital Allowance	S\$10,000	S\$10,000	S\$5,000
		Double hospital confinement benefit in ICU paying up to S\$16,000 for Plan 1 to 2 and up to S\$8,000 for Plan 3 (with daily limit of S\$400). This is on top of the limits above.		
	Home Rehabilitation Allowance	S\$5,000	S\$5,000	S\$5,000
	Return treatment	S\$20,000	S\$20,000	S\$15,000
	Emergency Medical Evacuation Assistance*	Unlimited	S\$500,000	S\$500,000
	Repatriation of mortal remains*	Unlimited	S\$500,000	S\$500,000
	Reimbursement of coffin expenses	S\$5,000	S\$5,000	S\$5,000
	Funeral benefits & related expenses	S\$5,000	S\$5,000	S\$5,000
	Emergency telephone charges	S\$200	S\$200	S\$200
Overseas Quarantine Allowance Due To COVID-19				
(ii)	Overseas Quarantine Allowance Due To COVID-19	S\$2,000 (S\$100 for every 24 hours)	S\$1,000 (S\$50 for every 24 hours)	Not covered



ANNUAL PLAN OPTIONS AND PREMIUMS

Premium rates per person in S\$¹

Elite			
	Plan 1	Plan 2	Plan 3
Regional ²	S\$252	S\$224	S\$184
International ³	S\$365	S\$325	S\$271
Classic			
	Plan 1	Plan 2	Plan 3
Regional ²	S\$163	S\$137	S\$87
International ³	S\$188	S\$157	S\$105



¹ The premiums shown are on Named Basis.

² Regional plan covers Brunei Darussalam, Bhutan, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Singapore, Thailand, Vietnam, Hong Kong, Macau, People’s Republic of China, Taiwan (Republic of China), Nepal, Mongolia, South Korea, Japan, India, Sri Lanka, Maldives, Australia, and New Zealand.

³ International plan covers all non-restricted countries. Restricted countries include Afghanistan, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, and Syria.

Terms & Conditions:

- Valid for those aged between 21 to 80 years old. Date of birth is used to determine the age eligibility as at the start date of policy.
- * The benefits payable under these sections are reduced to S\$100,000 for Insured Person aged 71 years and above.
- Minimum 5 persons for headcount approach. An additional 20% loading applies per person residing in Singapore and/or an additional 30% loading applies per person residing outside of Singapore.
- No limit on number of trips per year.
- Up to 190 days per trip.
- S\$15 million aggregate limit per conveyance.
- No premium deposit required.
- An additional 25% loading applies for coverage to include leisure trips. The covered person must be named and covered under underlying corporate travel policy.
- 10% bulk premium discount applies for 15 persons and more.
- 15% bulk premium discount applies for 50 persons and more.

Important Note

This policy is underwritten by Singapore Life Ltd. This material is published for general information only. This is not an insurance contract. Full details of the standard terms and conditions can be found in the relevant policy contract.

Information is accurate as at May 2023.



To sign up, speak to your
Financial Adviser
Representative today!

Email corporate_travel@singlife.com or
call Customer Service centre at **6827 9933**
to find out more.



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