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# Application Form

Individual Plan       Family Plan

Plan Selected: Tick appropriate box (✓)

Insured Person (s) (State whether Dr/Mr/Mrs/Miss/Mas)	Relationship (FP only)	NRIC/ Passport No.	Date of Birth	Premium
1				
2				
3				
4				
5				
<b>Total Premium S\$</b>				

Address in Singapore: \_\_\_\_\_ Telephone (O): \_\_\_\_\_ Mobile No.: \_\_\_\_\_

## Travel Information & Duration of Coverage Tick appropriate box (✓)

Single Trip: For any trip up to 185 days  
No. of days  /  /

Annual Policy: For any trip up to 90 days per trip  
Effective Date  /  /  Expiry Date  /  /

**Geographical Area**       Area 1       Area 2       Area 3       Area 4

Please debit from my VISA/ Master  
Credit Card Account No.

Expiry Date (MM/YY)  
 /  /

Signed by or on behalf of the Insured Person(s) \_\_\_\_\_ Date \_\_\_\_\_

Underwritten by: **UNITED OVERSEAS INSURANCE**  
Singapore Company Registration No.: 19700052R

**Allianz**  
ALLIANZ INSURANCE COMPANY OF SINGAPORE PTE LTD  
Singapore Company Registration No.: 199000540G

AGENT'S STAMP

**IMPORTANT NOTICE**

- Statement pursuant to section 25 (5) of the Insurance Act (CAP.142). You are to disclose in this application form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Pre-existing medical conditions are not covered by the Policy.
- No refund premium is allowed for Single Trip Plan once the certificate has been issued.

**DECLARATION**

- I/We are not travelling contrary to the advice of a medical practitioner, or for the purpose of seeking medical treatment.
- I/We are currently in good health, free from all physical impairment.
- I/We understand and agree that no insurance is in force until the company accepts the application and when the policy is issued to the pursuant thereon.
- I/We are aware of and agree to abide by the policy's terms, conditions and exclusions.
- I/We hereby declare that the above statements and particulars are complete and correct and that no facts have been suppressed or mis-stated. I agree that this proposal shall form the basis of the contract between me and the Company.

### Individual Plan 个别计划

Premium S\$ (Effective 1st October 2005 until further notice)

Period of Insurance	Area 1 ASEAN	Area 2 Asia	Area 3 Worldwide (excluding USA & Canada)	Area 4 Worldwide (including USA & Canada)
1 to 3 days	28	35	55	55
4 to 7 days	32	52	65	71
8 to 11 days	48	66	78	79
12 to 16 days	62	72	92	95
17 to 20 days	75	86	105	105
21 to 24 days	90	98	119	124
25 to 31 days	99	110	138	143
Each additional week or part	15	20	25	30
Annual	NA	280	380	380

**Premium Discount for Child** - 50% for all premiums if travelling with an Insured Adult under Individual - 'Single Trip' Plan.  
**Definition of Child:** A fully dependent child under the age of 18 yrs old or up to 23 yrs old who is studying full-time in higher institutions of learning who is not married nor in employment.

### Family Plan 家庭计划

Premium S\$ (Effective 1st October 2005 until further notice)

Period of Insurance	Area 1 ASEAN	Area 2 Asia	Area 3 Worldwide (excluding USA & Canada)	Area 4 Worldwide (including USA & Canada)
1 to 3 days	65	82	120	125
4 to 7 days	78	110	158	160
8 to 11 days	115	155	194	195
12 to 16 days	141	175	220	220
17 to 20 days	186	209	250	259
21 to 24 days	205	242	275	281
25 to 31 days	226	270	310	315
Each additional week or part	35	45	55	65

**Eligibility:** You & your spouse with any number of dependent child under the age of 18 yrs old or up to 23 yrs old who is studying full-time in higher institutions of learning who is not married nor in employment. No Annual Cover for Family Plan.

- Area 1 :** ASEAN including Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand & Vietnam
- Area 2 :** ASIA including Australia, China, India, Japan, Korea, Male, Maldives, Nepal, New Zealand, Sri Lanka, Taiwan and all other countries listed under Area 1
- Area 3 :** Worldwide including Europe, Mauritius, Seychelles, Africa, Middle East countries and all countries listed under Area 2
- Area 4 :** Worldwide including USA and Canada and all countries listed under Area 3



**ExtraSure** has arranged with International SOS to provide our policyholder with 24-hour worldwide emergency assistance. You have access to these services any time of the day, from anywhere in the world.

International SOS is the world's leading provider of medical and healthcare assistance with 4,000 professionals operating in 60 countries. With an extensive network of 24-hour Alarm Centres and supported by multilingual coordinators, they can respond rapidly to any type of emergency or call of assistance.

Services provided by International SOS includes:

- Emergency medical assistance**
- Dispatch of medication &/ or physician
  - Medical monitoring
  - Emergency medical evacuation &/ or repatriation
  - Medically supervised repatriation
  - Repatriation of mortal remains

**ExtraSure**与国际SOS救援中心联合设置,使投保者无论是在世界的何处或何时,都能获得这种无微不至的服务。

国际SOS 是世上最大的医疗救援国际公司,同时她也是全球偏远地区现场医疗服务的最主要提供者。目前有四千多名专业人员服务于SOS 遍布世界五大洲的警报中心,国际诊所及现场医疗机构。在您需要医疗救援时,他们会尽快与您取得联系,了解情况,组织相关人员,为您安排治疗,密切关注您的病情直到您康复出院。

国际SOS 所提供服务包括:

- 紧急医疗辅助**
- 药物传递或医生上门服务
  - 全面病历临督
  - 紧急医疗转运及遣返
  - 处理善后事故
  - 运送回国医疗

- Travel Assistance**
- Arrangement of compassionate visit
  - Embassy referral
  - Legal referral
  - Interpreter referral

All costs and expenses incurred for these services such as interpreter fees, are borne by the policyholder except for the information and referral services provided through SOS help line and the emergency medical evacuation/ repatriation and repatriation of mortal remains which are covered under **ExtraSure**.

In an emergency or when referrals are required while you are overseas, just make a call collect to our International SOS help line from whenever you are.

As an **ExtraSure** Insured, you are receiving the best possible emergency medical and travel care each time you travel.

#### 旅途上之辅助

- 安排入院后之探访
- 领事馆之接洽服务
- 法律机构推荐
- 翻译/ 口译服务

在这些服务中若有牵涉到需费或支付时,例如翻译员服务费用,投保者须自付,除非讯息和有的服务来自SOS热线或紧急医疗辅助,这些是包括在**ExtraSure**内。

当我们的投保者遇到医疗或其他方面的紧急情况时,SOS 24 小时警报中心能够为您提迅速,专业的帮助。

成为**ExtraSure**的投保持有者,在您的每一趟旅程,你将可以享受到高质量的医疗,救援和安全服务。



#### Special Features

- No Age limit & Excess
- Covers Acts of Terrorism
- Covers Trip cancellation due to illness and Financial collapse of Travel Agent
- Covers Amateur sports, Hiking & Trekking
- Half price premium for Child travelling with an Adult

United Overseas Insurance Ltd is an associate member of **NAIAT** TRAVEL AGENTS ASSOCIATION

## Personal Accident

### 意外身故与永久残障

In the event of an accident resulting in death or loss of eye(s) or limb(s) or permanent total disablement while on holiday, **ExtraSure** will pay the benefits according to the plan selected.

旅行期间意外死亡或失明, 断肢或终身残废, 不能从事任何职业, **ExtraSure** 将支付根据所达致之合约, 付出补偿。

## Medical, Dental & Other Expenses

### 医疗, 牙科及其他费用



Becoming ill overseas can be far more expensive than in Singapore, particularly in the USA. **ExtraSure** will reimburse you for

- any medical, hospital, treatment and dental expenses (including up to S\$5,000 for treatment for miscarriage arising from an accident)
- follow-up medical treatment expenses in Singapore within three (3) months after your return from abroad.

旅途中不幸患病所负担的医疗费用, 将是相昂贵, 尤其是在美国, 可能比新加坡的费用高出许多. **ExtraSure** 将能为您补偿这些医疗费用, 如:

- 任何医疗, 住院, 护理和牙科的费用 (包括只限于意外导致难产治疗的费用, 数额超过新币五千元)
- 返新后, 一切医药护理的开销 (这只限定在返新加坡的首三个月)

## Compassionate Visit By a Relative or Friend

### 亲友慰藉探访费用

**ExtraSure** will reimburse you for additional accommodation and travelling expenses of one (1) relative or friend who is, on written advice of a qualified medical practitioner, to remain behind with or travel to or with you. 若投保者无法被转移而需长期住院, **ExtraSure** 将支付一名亲属或朋友探访所涉及的旅途费用。

## Child Help

### 儿童援助

**ExtraSure** will reimburse you for additional accommodation and travelling expenses of one (1) relative or friend to escort unaccompanied children on their return to Singapore. 若投保人因意外而需住院, **ExtraSure** 将支付一名亲属或朋友护送投保人随行孩童回国的费用。

## Emergency Medical Evacuation

### 紧急医疗转移费用

**ExtraSure** covers the cost of emergency medical evacuation recommended by International SOS. **ExtraSure** 将支付由International SOS 证实后须紧急施以医药服务的费用。

## Hospital Allowances

### 住院津贴保险

For everyday you have to spend in a hospital abroad, you will be given an allowance for the inconvenience suffered - and this is for you to spend in anyway you wish. It is not an amount towards the medical costs; it is an amount over and above the medical cover. 旅途中不幸患病须入院之治疗, 投保者可申请每天额外住院津贴保险. 此为医疗费用以外之额外保险。

## Repatriation Expenses

### 运送遗体归国费用

In the event of death, **ExtraSure** will bear the cost for burial or cremation abroad in the locality where death occurred or the expenses of transportation of the mortal remains back to Singapore.

若事顶牵涉到死亡, **ExtraSure** 将支付在国外的火化或安葬费用或将遗体运返归国的合理费用。

## Baggage & Personal Effects

### “行李及随身物品遗失” 保险

Your personal luggage, including cases, contents and articles worn or carried are covered against loss or damage during your journey. The article limit for each or pair or set of articles is S\$800. 旅途中, 因遗失或损坏, 个人的行李包括箱子及其中物件, 佩带或携带的物件, 每一投保项目均可获得赔偿。

## Delayed Baggage

### “行李延误保险”



**ExtraSure** will compensate you if your baggage is delayed after your arrival abroad as a result of misdirection in delivery. You cannot claim under both Sections 8 & 9 for the same event. 若行李尚未运至由於延误运送, 投保者可获得赔偿。

## Personal Money & Travel Documents

### “遗失钱财及旅游证件” 保险

**ExtraSure** covers you loss of money (cash, bank or currency notes, cheques, travellers' cheques, travel tickets, passports, etc.) in your personal custody.

**ExtraSure**亦提供遗失钱财之保险, 支票, 旅行支票, 机票和护照等。

## Personal Liability

### “个人责任” 保险

**ExtraSure** covers you against liability for bodily injury or damage to property you may accidentally cause on your journey. **ExtraSure** will reimburse accommodation, meals/ refreshment expenses incurred, where you are not compensated by the carrier or any third party for the inconvenience suffered. 由於所搭乘的飞机延误促使你不能继续旅程, **ExtraSure**将补偿你住入合理之住宿, 包括膳食, 饮料等。

## Travel Delay

### “行程延误” 保险



If the aircraft, sea vessel or train in which you had arranged to travel is delayed due to industrial action, bad weather or a mechanical fault of the aircraft, sea vessel or train for at least 8 hours from the time specified in the itinerary,

- you will be paid an allowance for each full 8-hours delay. In addition, if any part of the planned trip is cancelled due to delay, you will be reimbursed for any irrecoverable deposits or charges paid in advance, provided you continue with the planned trip OR
- Should you decide to curtail the planned trip and return to Singapore immediately, you will be reimbursed for irrecoverable deposit and charges paid in advance.

若预订之飞机, 船或火车只因工业行动, 天气恶劣或机器故障而延误程达8小时或以上, 投保者可获得赔偿. 若因延误而导致部份行程被取消, 投保者也可另获赔偿. 若投保者决定取消整个旅程, 折返新加坡, 可获得偿金。

## Travel Misconnection

### “联运误点” 保险

If you missed your confirmed connection for an onward journey due to delay of scheduled public conveyance,

**ExtraSure** will reimburse expenses incurred by you for reasonable hotel accommodation, meals or refreshment if you fail to board the scheduled public conveyance due to an overbooking which you had a confirmed reservation from the travel agent or transport operator.

由太多的超额定票, 使你不能登上有关的飞机或船或火车时, 即使定票已经获得有关旅行社或执行者证实, **ExtraSure**将供给合理的住舍, 饮食的费用。

## Loss Deposit Or Cancellation

### “行程取消” 保险

**ExtraSure** covers you for irrecoverable travel and/ or accommodation expenses paid in advance due to insured perils (e.g. strike/ riot, medical or compassionate reasons). **ExtraSure**能提供最完善之取消旅程保障。

## Curtailment

### “行程缩短” 保险

**ExtraSure** covers you on the proportional return of irrecoverable prepaid cost if it is necessary for you to curtail your trip due to injury, illness or hijacking of the conveyance in which you are travelling. 投保者或同行之新加坡居民的近亲属因死亡, 受伤, 疾病或骑劫而必须提早结束旅程, 则可申请**ExtraSure**之最高赔偿。

## Hijacking

### 劫机

**ExtraSure** will compensate you if the public conveyance in which you are

travelling is hijacked for at least 12 hours. 当你在旅途上被骑劫, 而事件发生在大众交通工具至少十二小时之后 **ExtraSure**将给予你合理的补偿。

## Overbooked Scheduled Public Conveyance

### 航班超员定位

**ExtraSure** will reimburse expenses incurred by you for reasonable hotel accommodation, meals or refreshment if you fail to board the scheduled public conveyance due to an overbooking which you had a confirmed reservation from the travel agent or transport operator. 由太多的超额定票, 使你不能登上有关的飞机或船或火车时, 即使定票已经获得有关旅行社或执行者证实, **ExtraSure**将供给合理的住舍, 饮食的费用。

## HomeSure

### 家居防护

**ExtraSure** covers you for damage to your household contents (caused by fire) when your residence in Singapore was left vacant for the full duration of your trip.

**ExtraSure**将支付在整个行程中留空的住家因火患损坏其中财物所招致的损失。

## Rental Vehicle Excess

### 租用车辆的保险自负额

**ExtraSure** pays for the cost of any excess or deductible borne by the insured person for the rental of vehicle whilst overseas. 若投保人在国外所租用车辆涉及意外, **ExtraSure**将支付投保人所应付的车辆保险自负额。

#### Remark

In case of inconsistency between the English & Chinese version, the English version will prevail. 倘若此宣传说明册的中文版本之间存在差异, 将以英文版本为标准。

Section	Covers & Limits	Individual Plan 个别计划 (Limit per insured person)	Family Plan 家庭计划 (Limit per family unless otherwise stated)
1	<b>Personal Accident</b> 意外身故与永残障	<ul style="list-style-type: none"><li>Up to S\$250,000 (Adult) 成人</li><li>S\$25,000 (Child) 孩童</li><li>S\$125,000 (Adult above 70 yrs old) 成人超过用院岁</li></ul>	<ul style="list-style-type: none"><li>Up to S\$350,000</li><li>S\$150,000 (Adult) 成人</li><li>S\$25,000 (Child) 孩童</li><li>S\$75,000 (Adult above 70 yrs old) 成人超过用院岁</li></ul>
2	<b>Medical, Dental &amp; Other Expenses</b> 医疗, 牙科及其他费用	<ul style="list-style-type: none"><li>Up to S\$275,000</li><li>S\$125,000 (Adult above 70 yrs old including emergency medical evacuation)</li></ul>	<ul style="list-style-type: none"><li>Up to S\$275,000</li><li>S\$150,000 (Each insured person)</li><li>S\$125,000 (Adult above 70 yrs old including emergency medical evacuation)</li></ul>
3	<b>Compassionate Visit By a Relative or Friend</b> 亲友慰藉探访费用	Up to S\$5,000	Up to S\$5,000
4	<b>Child Help</b> 儿童援助	Up to S\$5,000	Up to S\$5,000
5	<b>Emergency Medical Evacuation</b> 紧急医疗转移费用	Unlimited	Unlimited
6	<b>Hospital Allowance</b> 住院津贴保险	<ul style="list-style-type: none"><li>Up to S\$5,000</li><li>S\$100 per day</li></ul>	<ul style="list-style-type: none"><li>Up to S\$5,000</li><li>S\$100 per day/ insured person</li></ul>
7	<b>Repatriation Expenses</b> 运送遗体归国费用	Up to S\$10,000	Up to S\$10,000
8	<b>Baggage &amp; Personal Effects</b> “行李及随身物品遗失” 保险	Up to S\$5,000	Up to S\$5,000
9	<b>Delayed Baggage</b> “行李延误” 保险	<ul style="list-style-type: none"><li>Up to S\$1,000</li><li>S\$200 each for full 8-hour delay</li></ul>	<ul style="list-style-type: none"><li>Up to S\$1,000</li><li>S\$200 each full 8-hour delay</li></ul>
10	<b>Personal Money &amp; Travel Documents</b> “遗失钱财及旅游证件” 保险	<ul style="list-style-type: none"><li>Up to S\$5,000</li><li>Sub-limit of S\$500 personal money</li></ul>	<ul style="list-style-type: none"><li>Up to S\$5,000</li><li>Sub-limit of S\$500 personal money</li></ul>
11	<b>Personal Liability</b> “个人责任” 保险	Up to S\$1,000,000	Up to S\$1,000,000
12	<b>Travel Delay</b> “行程延误” 保险	<ol style="list-style-type: none"><li>Up to S\$1,000<ul style="list-style-type: none"><li>S\$100 for each full 8-hour delay and</li><li>S\$500 for partial trip cancellation or</li></ul></li><li>Up to S\$10,000 for curtailment</li></ol>	<ol style="list-style-type: none"><li>Up to S\$1,000<ul style="list-style-type: none"><li>S\$200 for the first full 8-hour delay</li><li>S\$100 for each subsequent full 8-hour delay and</li><li>S\$500 for partial trip cancellation or</li></ul></li><li>Up to S\$10,000 for curtailment</li></ol>
13	<b>Travel Misconnection</b> “联运误点” 保险	Up to S\$500	Up to S\$500
14	<b>Loss of Deposit or Cancellation</b> “行程取消” 保险	Up to S\$10,000	Up to S\$10,000
15	<b>Curtailment</b> “行程缩短” 保险	Up to S\$10,000	Up to S\$10,000
16	<b>Hijacking</b> 劫机	Up to S\$5,000	Up to S\$5,000
17	<b>Overbooked Scheduled Public Conveyance</b> 航班超员定位	Up to S\$100	Up to S\$100
18	<b>HomeSure</b> 家居防护	Up to S\$5,000	Up to S\$5,000
19	<b>Rental Vehicle Excess</b> 租用车辆的保险自负额	Up to S\$500	Up to S\$500

Summary of main exclusions applicable to <b>ExtraSure</b> . PLEASE REFER TO YOUR CERTIFICATE OF INSURANCE FOR COMPLETE DETAILS.	
<b>General Exclusions Applicable to All Sections</b> <ol style="list-style-type: none"><li>War and kindred risks and government acts.</li><li>Nuclear/Chemical/Biological Terrorism Exclusion (LSW 1176)</li><li>Nuclear hazards.</li><li>Unreasonable care and attention.</li><li>Racing, motor sports, mountaineering, flying as a pilot &amp; crew member or other hazardous pursuits and underwater activities except leisure scuba diving under the supervision of a qualified diving instructor.</li><li>Self-inflicted injury or illness.</li><li>AIDS or AIDS Related Complex.</li><li>Alcoholism or drug abuse.</li><li>Pre-existing conditions.</li><li>Pregnancy including childbirth, caesarean operation, abortion, miscarriage (and all complications therefrom) except miscarriage due to accidental bodily injury as provided under Section 2-1(a).</li></ol>	immediately it is found necessary to cancel or curtail the travel arrangement
<b>Travel Delay</b> <ol style="list-style-type: none"><li>Failure of the Insured Person to check-in according to the itinerary supplied to him</li><li>Strike or industrial action which was in existence at the date of purchase of this insurance.</li></ol>	
<b>Baggage and Money</b> <ol style="list-style-type: none"><li>Normal wear and tear.</li><li>Confiscation or detention by customs.</li><li>Damage to fragile articles</li><li>Losses not reported to the police within 24-hours at the place of loss.</li><li>Baggage losses not reported to the carrier immediately.</li></ol>	
<b>Personal Liability</b> <ol style="list-style-type: none"><li>Injury to employees or members of the Insured Person's family.</li><li>Liability arising out of the use of vehicles, aircraft or water craft.</li><li>Property belonging to or held in trust or in the custody or control of the Insured Person.</li><li>Liability directly arising from the Insured Person's specific pursuit of any trade, business or profession.</li><li>Liability assumed by the Insured Person by agreement.</li></ol>	
<b>Personal Accident and Medical Expenses</b> <ol style="list-style-type: none"><li>Medical treatment (except as specified) in Singapore.</li><li>Non-essential treatment or surgery</li><li>Medical treatment being the specific purpose of the trip.</li></ol>	
<b>Cancellation and Curtailment</b> <ol style="list-style-type: none"><li>Failure to notify travel agent/tour operator or provider of transport or accommodation</li></ol>	
<p style="text-align: center;"><b>This brochure is not a contract of insurance. The specific details applicable to this insurance are set out in the Policy, a copy of which is available upon request. For further enquiry, please contact your travel agent or call us at 6490 9342/43.</b></p>	

主要不保事项 下列为主要不保事项, 详细内容请参阅保险证明书内所列明。	
<b>适用于整套保单但不受保之事项</b> <ol style="list-style-type: none"><li>战争或同类之情况或政府之行动。</li><li>恐怖主义除外条款. (LSW 1176)</li><li>核子之危害。</li><li>事故发生于故意或疏忽的行动。</li><li>赛车, 爬山, 探勘, 潜水 (除非潜水活动是在专业员监视之下而进行此类的活动) 或其他危险性之活动或以机师或机员的身份进行此类的活动。</li><li>蓄意令自己受伤或生病。</li><li>与“爱滋病”或“爱滋病”有关连的病症。</li><li>酗酒或滥用药物。</li><li>投保前已有的病症。</li><li>怀孕包括分娩, 剖腹接生, 堕胎, 难产 (以及这一切所带来的问题), 除了意外导致难产, 如2-1(a)段落所指明。</li></ol>	<b>取消旅程及提早结束旅程之不保事项</b> <ol style="list-style-type: none"><li>不曾向旅行社或有关之负责人声明结束旅程取消旅程合约。</li></ol>
<b>旅程延误之不保事项</b> <ol style="list-style-type: none"><li>由於投保者没按照惯例前往报到。</li><li>于申请投保时已存在之罢工或工业行动。</li></ol>	<b>遗失行李或现金之不保事项</b> <ol style="list-style-type: none"><li>破旧。</li><li>被海关没收或扣留。</li><li>易碎物件之损毁。</li><li>遗失物件未能于24小时在事发现场向警方报失。</li></ol>
<b>不受保之人身意外及医药费用</b> <ol style="list-style-type: none"><li>于新加坡说花费之医药费用。(除非在保单内有特别注明)</li><li>非必需之治疗或手术之额。</li><li>出国旅游主因因为求医。</li></ol>	<b>公众责任之不保事项</b> <ol style="list-style-type: none"><li>令雇员及投保人之家属受伤。</li><li>由于使用车辆, 飞机或船只而引致之责任问题。</li><li>属于投保人或由投保人所经营之产业。</li><li>投保人所从事之行业或职业所引致之责任问题。</li><li>投保人与其所签之契约上所承担之责任。</li></ol>
<p style="text-align: center;"><b>这小册子并非保险合同。本保险适用的有关条文、条件及除外责任等俱列明于保单内, 其文本科生供参阅。</b></p>	