
INSIDE THE CHUBB MARKET

Issue No: 05
May 2006

TRAVEL INSURANCE

You could fall ill or have an accident; you could have money or luggage stolen; your visit might be cancelled or cut short through injury or illness; your family may need to fly out to be with you if there is a serious incident.

All these risks and more can be covered by taking our TRAVEL INSURANCE.

However, you should check the small print of your insurance policy very carefully to see if any exclusion might apply. Exclusions could include injury or death through acts of terrorism or nature; accidents caused through drinking alcohol or engaging in dangerous sports (and the list of these varies from policy to policy); or problems arising from a previous illness that you have not declared to the insurer. If you are not sure whether you are covered for any of the above, you should check with your insurer.

The five locations where injuries are most likely to occur are as follows:

- Roads
- The Beach
- Hotels
- Remote locations
- Ski slopes

TYPICAL COST OF RETURNING YOU TO SINGAPORE

If you need to be returned to Singapore in an emergency it could cost you thousands. Make sure you have adequate and appropriate travel insurance.

- A Stroke patient from Jakarta – emergency evacuation via scheduled flight, stretcher with doctor and nurse escort – S\$33,000 to S\$35,000 excluding medical expenses.
- Patient suffering from Arteriovenous Malfunction from Suzhou, China – emergency evacuation via Air Ambulance – S\$58,000 to S\$60,000 excluding medical expenses.
- Patient suffering from fractured collar bone in car accident in Shenzhen, China – emergency evacuation via scheduled flight – S\$12,000 to S\$13,000 excluding medical expenses.
- Patient suffering from critical injury in road accident in Vietnam – emergency evacuation via Air Ambulance – S\$54,000 to S\$56,000 excluding medical expenses.
- Patient suffering from kneecap dislocation in Bintan – emergency evacuation via road ambulance and ferry with nurse escort – S\$1,500 to S\$2,000 excluding medical expenses.
- Patient suffering from acute bacteria enteritis in Bali – emergency evacuation via scheduled flight with nurse escort – S\$7,000 to S\$8,000 excluding medical expenses.

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- Patient suffering from tail-bone fracture in Kuantan, Malaysia – emergency evacuation via road ambulance – S\$5,000 to S\$6,000 excluding medical expenses.
- Repatriation of mortal remains from Bahrain ranging from S\$17,000 to S\$20,000.

The actual cost of emergency evacuation varies depending on the type of disability or illness suffered and the location.

Always ensure that you take the appropriate medical and safety precautions and most important - **DO NOT FORGET TO BUY ADEQUATE AND APPROPRIATE TRAVEL INSURANCE.**

If you would like more information about this enhancement, please do not hesitate to contact our A&H team:

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