

Complimentary Worldwide Travel Insurance Coverage

The coverage of the Travel Insurance, which is provided and underwritten by HL Assurance Pte Ltd, is as follows:

Coverage		Maximum Benefit Payable (\$)
Section 1	Personal Accident	
	Accidental Death & Permanent Disablement in Common Carrier	Up to 300,000
	Travel Inconveniences	
Section 2	Loss of Baggage	Up to 300
Section 3	Delayed Baggage	Up to 300
Section 4	Travel Delay	Up to 300
Section 5	Travel Misconnection	Up to 300
	Travel Emergency Assistance	
Section 6	Emergency Medical Evacuation	Unlimited
Section 7	Repatriation of Mortal Remains	Unlimited

* Please refer to the Terms & Conditions below pertaining to the redemption and fulfilment of the Travel Insurance.

Terms and Conditions:

Redemption of the Complimentary Worldwide Travel Insurance Plan is capped at 14 days, subject to the following conditions:

1. Redemption is only applicable to the eligible one (1) adult aged (at last birthday) twenty-one (21) years old and below sixty-six (66) years old at the commencement of any trip of this insurance.
2. If the number of travel days is more than 14 days, top-up is strictly not allowed.
3. Redemption is non-transferrable. Redemption is only for eligible HL Bank customers. Limited to one redemption per eligible HL Bank customer.
4. Redemption is non-exchangeable for cash or other items.
5. Additional terms and conditions may apply at the sole discretion of HL Assurance Pte. Ltd.
6. Redemption period is valid from 13 August 2017 till 12 December 2017. Travel return date has to be by 12 January 2018.
7. To redeem for the Complimentary Worldwide Travel Insurance plan, eligible customers will be required to visit the redemption website stated in the redemption letter to activate the coverage.

An email acknowledgement attached with a Product Summary will be sent to customers for their reference.

8. All Complimentary Worldwide Travel Insurance plan enrolments will be subject to HL Assurance Pte. Ltd's approval and terms and conditions.
9. Complimentary Worldwide Travel Insurance Plan is underwritten and distributed by HL Assurance Pte. Ltd.
10. This is not a contract of insurance. The information should be read and construed in the light of, and subject to, all terms and conditions contained in the Policy. Full details are stated in the Policy and will be provided to you upon acceptance of your application by HL Assurance Pte. Ltd.
11. This policy is protected under the Policy Owner's 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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).