

The background of the top half of the page is an underwater photograph. A large school of silver fish is swimming in a circular pattern, creating a tunnel-like effect. In the center of this tunnel, a shark is swimming towards the viewer. The water is a deep, clear blue.

Living seas Leisure Dive Travel Insurance

Underwritten by ACE Insurance Limited Singapore

- Medical Expenses covers for Decompression Chamber Cost
- Unlimited Emergency Evacuation
- Medical Expenses up to \$250,000 includes treatment for Traditional Chinese Medicine
- Extended to cover for Open Waters ,Advance and Rescue Divers during Courses
- No Excess and co-insurance
- Optional Coverage - Loss or Damage of your Diving Equipments (Including Underwater Cameras and Dive Computers)

The insurance policy will cover for leisure diving up to a depth of 30m or 100 ft

For terms, conditions, definitions and explanation of benefits, please refer to the policy contract, this brochure is for illustration purposes and does not serve as part of the contract

** Premiums are quoted separately for Dive Equipments

Benefits	Special Clauses	Sum Insured
<p>Accidental Death and Disablement Accidental Death and Disablement during the trip</p>	<p>Each Adult Each Adult (over 70 years old) Each Child</p>	<p>150,000 37,500 22,500</p>
<p>Double Public Transport Cover Accidental Death and Disablement whilst riding as a fare paying passenger by Public Transport</p>	<p>Each Adult (Each Adult over 70) years old Each Child</p>	<p>300,000 75,000 45,000</p>
<p>Medical and Accidental Dental Expenses Covers Outpatient and hospitalization, medical expenses incurred overseas due to Bodily Injury or Sickness, including Accidental Dental expenses</p>	<p>Each Adult (Each Adult over 70) years old Each Child</p>	<p>250,000 62,500 37,500</p>
<p>Traditional Chinese Medicine Expenses Covers Traditional Chinese Medicine expenses due to Bodily Injury or Sickness</p>		<p>750</p>
<p>Hospital Visitation Reimbursement of incidental expenses of one Relative or Friend if the Insured Person cannot be evacuated and requires hospitalization for more than 5 days</p>		<p>3,000</p>
<p>Child Guard Covers for one Relative or Friend to accompany the Children home due to the hospitalization of the Insured</p>		<p>2,500</p>
<p>Hotel Extension Covers for the additional accommodation expenses incurred by the traveling companion who stays and looks after the Insured who extends his stay beyond the expiry of the policy due to Bodily Injury or Sickness</p>		<p>800</p>
<p>Hospital Income Pays S\$200 per 24 hours Confinement in a Hospital Overseas</p>		<p>20,000</p>
<p>Hospital Income for Intensive Care Unit Overseas Pays additional S\$200 per 24 hours Confinement in an Intensive Care Unit in a Hospital Overseas</p>		<p>NA</p>
<p>Post Journey Medical Expenses Covers Medical expenses in Singapore within 31 days due to bodily injury or Sickness</p>		<p>5,000</p>

Benefits	Special Clauses	Sum insured
<p>Post Journey Traditional Chinese Medicine Expenses Covers Traditional Chinese Medicine expenses in Singapore within 31 days due to Bodily Injury or Sickness</p>		750
<p>Post Journey Hospital Income Pays S\$200 per 24 hours for immediate Confinement in Singapore due to Bodily Injury or Sickness</p>		6,000
<p>ACE Assist – Emergency Medical Evacuation Covers all ACE Assist expenses for Emergency Medical Evacuation due to critical Medical Condition or equivalent</p>		Unlimited
<p>ACE Assist – Repatriation of Mortal Remains Covers all ACE Assist expenses for the return of the Insured’s mortal remains to Singapore</p>		Unlimited
<p>ACE Assist – Direct Repatriation to Home Country Covers all ACE Assist expense for the return of the Insured’s mortal remains to the Home Country</p>		30,000
<p>Emergency Mobile Phone Charges Covers the charges for personal mobile phone used for engaging the service of ACE Assist due to Critical Medical Condition</p>		50
<p>Travel Cancellation Covers unredeemable travel and accommodation expenses paid in advance up to 30 days before departure</p>	Due to Specified Clause	5,000
<p>Insolvency of Travel Agencies Covers travel cancellation due to Insolvency of the Travel Agencies</p>		NA
<p>Travel Curtailment Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip</p>	Due to Specified Clause	50,000
<p>Flight Delay Pays S\$100 per 6 consecutive hours</p>		1,000
<p>Travel Misconnection Pays S\$100 per 6 consecutive hours</p>		200
<p>Personal Baggage Covers loss or damage to baggage, personal effects, golf equipment, laptops and hand-held computers</p>	Max S\$500 per article/ set of articles Max S\$1,000 for laptops and hand-held computers	3,000

Benefit	Specific Clause
<p>Travel Cancellation Covers unredeemable travel and accommodation expenses paid in advance up to 30 days before departure</p> <p>and</p> <p>Travel Curtailment Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip</p>	<p>Specific Clause means</p> <ol style="list-style-type: none"> 1) the insured person dying or becoming ill or sustaining bodily injury rendering the insured person unfit to travel in the opinion of a physician; 2) the death, of the insured person’s family member or bodily injury or sickness of such person necessitating him to be confined to a hospital; 3) compulsory quarantine, jury service, subpoena or hijack of the insured person 4) cancellation of schedules public conveyance services consequent upon strike, riot or civil commotion 5) the insured person’s residence becoming inhabitable following fire, storm or flood occurring such that the insured person’s presence is required on the premises on the scheduled departure date; 6) due to natural disasters (such as typhoon, earthquake, hurricane or tsunami) which prevent the insured person from continuing with the scheduled trip
<p>Travel Curtailment Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip</p>	<p>Additional Definition</p> <p>Curtailment Expenses means</p> <ol style="list-style-type: none"> 1) Loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but become forfeit or payable under the contract 2) additional travel and accommodation expenses resulting from a Specified Clause (As per above)

CLASSIC PLAN

No. of days	ASEAN	ASIA	WORLDWIDE
1-4 days	\$25	\$31	\$42
5-9 days	\$33	\$44	\$62
10-14 days	\$44	\$55	\$85
15 - 19 days	\$54	\$65	\$95
20 - 25 days	\$62	\$80	\$122
26 - 31 days	\$73	\$84	\$130
Each extra wk	\$13	\$18	\$23
Annual travel	NA	\$240	\$300

ASEAN - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines. Thailand, Vietnam

ASIA - Australia, New Zealand, China, Taiwan, Hongkong, Japan, Korea, India & ASEAN

WORLDWIDE - Any Countries outside Singapore

**OPTIONAL COVERAGE

Personal Diving Equipment and Personal

Enjoy added assurance while you are engaged in your favorite sporting activity. Covers your prized leisure sports equipment, as well as any personal liability to a third party arising from accidents while engaged in the sporting activity. Your sports equipments are covered overseas and during transit as well.

SPORTING EQUIPMENT	DESCRIPTION OF ITEM	COST OF GEAR (\$)

All risks cover Sum insured equipments	Indicative premiums (Inclusive of GST) per year **
\$500 to \$1,000	\$149.80
\$1,001 to \$1,500	\$157.83
\$1,501 to \$2000	\$165.85
\$2001 to \$2,500	\$173.88

All Diving Equipments Insurance includes

- 1) \$50,000 Personal Accident Coverage
- 2) \$4000 Accidental Medical Insurance
- 3) \$1,000,000 Personal Liability Coverage
- 4) \$ \$100,000 Home Coverage
- 5) Diving Equipments are also covered while overseas and during transit