

# SUMMARY OF BENEFITS

INSURANCE BENEFITS	MAXIMUM BENEFIT PAYABLE PER PERSON (SGD)
<b>MEDICAL, DEATH AND DISABLEMENT</b>	
<b>Section 1: Overseas Emergency Medical Or Hospital Expenses Due To Sickness</b>	
Covers outpatient and hospitalization, medical expenses incurred overseas due to sickness.	
Insured Person (age before attaining 70 years)	400,000
Insured Person (aged 70 years and above)	200,000
Insured Child in a Family Plan before attaining age 18 years or below 23 years old if studying full-time in a recognized institution of learning or higher learning	200,000
<b>Section 2: Overseas Emergency Medical, Hospital or Dental Expenses Due To Accident</b>	
Covers outpatient and hospitalization, medical and dental expenses incurred overseas due to accidental Injury. Emergency dental expenses arising from injuries during the journey are also covered.	
Insured Person (age before attaining 70 years)	400,000
Insured Person (aged 70 years and above)	200,000
Insured Child in a Family Plan before attaining age 18 years or below 23 years old if studying full-time in a recognized institution of learning or higher learning	200,000
<b>Section 3: Overseas Medical Expenses For Woman's Benefits</b>	
Incurred overseas due to pregnancy related sickness	2,000
<b>Section 4: Overseas Medical Expenses For Traditional Chinese Medicine</b>	
Covers treatment by chinese physician	100
<b>Section 5: Local Medical Expenses For Traditional Chinese Medicine</b>	
Covers treatment by chinese physician in Singapore	100
<b>Section 6: Overseas Hospital Confinement Benefit</b>	
Pays \$250 for each complete day of hospitalisation whilst You are hospitalised overseas	12,500
<b>Section 7: Local Hospital Confinement Allowance Benefit</b>	
Pays \$100 for each complete day of hospitalisation whilst You are hospitalised in Singapore	500
<b>Section 8: Local Medical Expenses For Outpatient Treatment</b>	
Covers local outpatient medical expenses for sickness and injury within 30 days from return. Note: If initial treatment not sought overseas, You must seek treatment in Singapore within 7 days of the date of return to Singapore.	

Insured Person (age before attaining 70 years)	12,500
Insured Person (aged 70 years and above)	1,000
Insured Child in a Family Plan before attaining age 18 years or below 23 years old if studying full-time in a recognized institution of learning or higher learning	10,000
<b>Section 9: Additional Hospital Allowance While Overseas</b>	
Pays \$100 for each complete day You are hospitalised in overseas ICU	2,500
<b>Section 10: Accidental Death and Permanent Disablement</b>	
Covers death and disablement arising from an accident during the trip.	
Insured Person (age before attaining 70 years)	175,000
Insured Person (aged 70 years and above)	60,000
Insured Child in a Family Plan before attaining age 18 years or below 23 years old if studying full-time in a recognized institution of learning or higher learning	40,000
<b>Section 11: Accidental Death (In Public Carrier)</b>	
Covers death arising from an accident in which You are riding as a fare-paying passenger in public transport	
Insured Person (age before attaining 70 years)	175,000
Insured Person (age 70 years and above)	60,000
Insured Child in a Family Plan before attaining age 18 years or below 23 years old if studying full-time in a recognized institution of learning or higher learning	40,000
<b>EVACUATION AND REPATRIATION</b>	
<b>Section 12: 24 Hours Emergency Medical Assistance, Medical Evacuation</b>	
Covers expenses for Your medical transfer to the nearest hospital for emergency medical treatment or repatriation back to Singapore	500,000
<b>Section 13: Repatriation of Remains To Home Country</b>	
Covers expenses incurred in returning Your remains to Your Home Country in the event You suffer death during the Trip.	50,000
<b>Section 14: Repatriation of Remains To Singapore</b>	
Covers expenses incurred in returning your remains to Singapore in the event You suffer death during the Trip.	50,000
<b>Section 15: Compassionate Return Trip Home</b>	
Pays for the return trip due to the death of a close Relative living in Singapore	5,000
<b>Section 16: Compassionate Visit</b>	
Pays for the incidental expenses of sending one Relative or friend if assistance is required to assist in repatriation arrangement of Your remains	5,000

<b>Section 17: Hospital Visit</b>	
Pays for the incidental expenses of sending one Relative or friend if You cannot be evacuated and require hospitalization for more than 5 days	5,000
<b>Section 18: Accompanying Unsupervised Child Home (Child Guard)</b>	
Pays for one Relative or friend to accompany Your children home following your hospitalization	5,000
<b>TRAVEL INCONVENIENCE COVER</b>	
<b>Section 19: Luggage Delay</b>	
Pays \$200 for each 6 consecutive hours of luggage delay	1,400
<b>Section 20: Travel Delay</b>	
Pays \$100 for each 6 consecutive hours of travel delay	1,500
<b>Section 21: Travel Misconnection</b>	
Pays for misconnection of conveyance of more than 6 consecutive hours	250
<b>Section 22: Trip Cancellation and Loss of Deposits</b>	
Covers loss of unredeemable travel and accommodation expenses paid in advance	10,000
<b>Section 23: Trip Interruption and Rearrangement</b>	
Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the trip	10,000
<b>Section 24: Trip Curtailment</b>	
Covers un-utilised portion or non-refundable of travel and/or accomodation expenses paid in advance	10,000
<b>Section 25: Trip Postponement</b>	
Pays the administrative charges as a result of trip postponement	10,000
<b>Section 26: Flight Diversion</b>	
Pays \$100 for each 6 consecutive hours of delay for diverted flight due to adverse weather conditions	1,500
<b>Section 27: Loss of Hotel Facilities</b>	
Pays \$100 cash benefit for each day during which You suffer a Substantial Withdrawal of Services at a hotel overseas due to strike/ industrial action	500
<b>Section 28: Automatic Extension of Cover</b>	
Allows You to extend Your coverage up to 30 days without premium due to hospitalization and quarantine.	Yes

<b>Section 29: Delay due to Hijack</b>	
Pays \$500 for each full 12 consecutive hours of delay whilst overseas and in Singapore if You are in a aircraft hijack whilst onboard	2,500
<b>Section 30: Hostage / Kidnap Benefit</b>	
Pays \$250 per day in the event you are kidnapped	5,000
<b>LOSS / DAMAGES TO BELONGINGS</b>	
<b>Section 31: Loss or Damage to Checked In Luggage</b>	
Covers loss or damage to luggage, clothing, personal effects, Golfing Equipment and Portable Personal Computers when your luggage is checked in at airport or point of departure. Maximum per article, pair or set of articles is \$500	7,000
<b>Section 32: Loss or Damage to Checked Out Luggage</b>	
Covers loss or damage to luggage, clothing, personal effects, Golfing Equipment and Portable Personal Computers when Your luggage is with You during travel. Maximum per article, pair or set of articles is \$500. Maximum for Portable Personal Computers and Golfing Equipment is \$1000.	3,500
<b>Section 33: Jewellery Cover</b>	
Covers the loss of jewellery whilst overseas due to robbery or theft	1,000
<b>Section 34: Loss of Travel Documents</b>	
Covers the loss and replacement of travel documents whilst You are overseas	5,000
<b>Section 35: Loss of Credit Card</b>	
Covers the reasonable expenses for the loss and replacement credit card	500
<b>Section 36: Loss of Personal Money Through Theft</b>	
Compensates the loss of personal money whilst overseas due to theft	350
<b>Section 37: Golf Advantage</b>	
Covers damage or loss to Golfing Equipment	500
<b>Section 38: Loss of Business Documents When Overseas</b>	
Compensates the loss of business documents whilst overseas	2,000
<b>Section 39: Personal Liability</b>	
Covers against liability to third parties or damage to their property caused by Your negligence	600,000
<b>Section 40: Terrorism Cover</b>	
Sections 1 through 39 are applicable as a result of terrorism	Covered

Note: Please note that the above is a summary of the benefits. For full terms and conditions, kindly refer to the policy wording in [https://www.magroup-online.com/RCC/SG/EN/POL\\_WRD.pdf](https://www.magroup-online.com/RCC/SG/EN/POL_WRD.pdf)

*Travel with  
Peace of Mind...*



Enhance your cruise experience with us by getting insured with **Royal Caribbean Asia CruiseCare**

**WHAT IS ROYAL CARIBBEAN ASIA CRUISECARE?**

It is a comprehensive travel insurance which is offered exclusively to customers of Royal Caribbean Cruises Asia (RCCA). In partnership with the worldwide leader in travel insurance and assistance services, Mondial Assistance, RCCA CruiseCare serves to give 24 hour access to essential Emergency Assistance services and cover against Medical Expenses, Cancellations, Baggage Loss, Delays and more.



**WHO IS ELIGIBLE?**

All customers of RCCA departing from Singapore and who are residents of Singapore are eligible to purchase the insurance product.

**I AM INTERESTED TO GET THE COVERAGE. HOW TO GO ABOUT PURCHASING IT?**

A Cruise Vacation Planner will offer the insurance to you while confirming your cruise booking. You simply have to express your interest and the insurance will be automatically added to your booking.

**DO I QUALIFY FOR THE FAMILY PLAN?**

For Family Plan: It is applicable for any 1 or 2 adults travelling with any number of children. The 2 adults need not be related but the children must be related to either of the insured adults. They must travel and return together. Each child insured under a Family Plan must be unmarried and below 18 years of age or up to the age of 23 years provided they are studying full time in a recognized institution of higher learning

**WHAT IS THE MAXIMUM DURATION OF TRIP THAT I CAN BE INSURED FOR?**

Royal Caribbean Asia CruiseCare can provide coverage for a single trip up to 90 days.

**CANCELLATION REFUND POLICY?**

No refund of premium is allowed once the policy is issued.

**WHEN DOES MY POLICY COMMENCE?**

All benefits are effective from the date of departure with the exception of Trip Cancellation benefit which commences from the date of policy issuance.

**MAIN POLICY EXCLUSIONS**

- We will not pay under any circumstances if
- your claims arises from , is related to, or associated with a pre-existing medical condition
  - the loss, theft or damage to items left behind in the ships cabin room or items left behind in any hotel or motel room, aircraft, ship, train, tram, taxi, bus or rental vehicles
  - you do not report the loss, theft or misplacement within 24 hours to the police, office of the cruise or transport authority you were travelling on when the loss, theft or misplacement occurred
  - the travel delay occurs when you have not yet departed your home to commence your journey
  - your claim arises directly or indirectly from, or is in anyway related to you or your travelling companions changing plan

Note: For a complete list of policy exclusions, please refer to the policy wording.

**WHY CHOOSE ROYAL CARIBBEAN ASIA CRUISECARE?**

- 40 different benefits. One of the most comprehensive products in the market.
- Trip Cancellation starts right from the day of purchase! **UNIQUE**
- Higher limits for core benefits. Example: Trip Cancellation and Medical Expenses. **ENHANCED**
- Royal Caribbean Asia CruiseCare covers your air, cruise and land journeys during the insured period. Coverage is not limited to cruise only.
- Access to 24x7 assistance services. Place a collect call through the local operator whilst overseas and we will take care of your phone charges (for claims and emergency assistance only).
- Separate benefit limits for medical expenses due to sickness and accident. **UNIQUE**



**PREMIUMS (SGD)**

**INDIVIDUAL PLAN**

LENGTH OF TRIP (days)	ASEAN	ASIA PACIFIC	WORLDWIDE
1 – 3	23.00	32.00	43.00
4 – 6	29.00	40.00	59.00
7 – 10	34.00	51.00	76.00
11 – 14	49.00	61.00	96.00
15 – 18	62.00	73.00	110.00
19 – 22	72.00	81.00	131.00
23 – 27	86.00	96.00	147.00
28 – 31	98.00	110.00	159.00

**FAMILY PLAN**

LENGTH OF TRIP (days)	ASEAN	ASIA PACIFIC	WORLDWIDE
1 – 3	53.00	74.00	99.00
4 – 6	67.00	92.00	136.00
7 – 10	78.00	117.00	175.00
11 – 14	113.00	140.00	221.00
15 – 18	143.00	168.00	253.00
19 – 22	166.00	186.00	301.00
23 – 27	198.00	221.00	338.00
28 – 31	225.00	253.00	366.00

**ASEAN** is defined as Malaysia, Thailand, Myanmar, Laos, Vietnam, Cambodia, Philippines, Indonesia, and Brunei Darussalam.

**ASIA PACIFIC** is defined as ASEAN countries and Hong Kong, China, South Korea, Japan, Taiwan, India, Bangladesh, Sri Lanka, Australia, New Zealand

**WORLDWIDE** is defined as all countries including United States of America and Canada

**CONTACT DETAILS**

**For more information, please contact the following:**

For General Policies and Cruise Booking enquiries,

**Royal Caribbean Cruises Asia:**

Contact No: +65 6305 0033

(Mon -Fri, 0900 – 1900 / Sat, 0900 – 1300 Singapore)

Email: insurance@rcclapac.com

For Claims and Emergency Assistance enquiries,

**Mondial Assistance:**

Contact No: +65 6327 2215 (24 x 7, place collect call)

Email: claims@mondial-assistance.com.sg



**How can we help?**

This insurance is underwritten by Allianz Insurance Company of Singapore Pte Ltd with services provided by Mondial Assistance. Please refer to the Policy Wording for full details on coverage.