

TourCare Essential and TourCare Plus Product Comparison

	TourCare Essential	TourCare Plus
Product Description	No frills plan with essential benefits coverage	Comprehensive cover with 43 high benefit limits
Plan Name	Lite / Savvy / Xtra	Standard / Supreme
Type of Plan	Individual / Family	Individual / Family
Type of Trip	- Single Trip -Annual Policy (Asia Pacific/Worldwide)	- Single Trip -Annual Policy (Asia Pacific/Worldwide)
Annual Policy	Not available to those above 75 yrs old	Available to all between 3 mths to 85 yrs old
Maximum no. of days each Trip	Single Trip – 120 days Annual Policy – 90 days	Single Trip – 120 days Annual Policy – 90 days
Eligibility	<ul style="list-style-type: none"> - Available to Singapore Citizens, PRs of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore - Applicable to any person between 6 months to 85 years old 	<ul style="list-style-type: none"> - Available to Singapore Citizens, PRs of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore - Applicable to any person between 3 months to 85 years old
Pre-Existing Condition	Cover excludes Pre-Existing Condition	<ul style="list-style-type: none"> - Applicable only to Single Trip - Cover Acute Onset of Pre-Existing Condition under: <ul style="list-style-type: none"> - Overseas Medical Expenses - Emergency Medical Evacuation - Repatriation of Mortal Remains



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Travel Delay/ Travel/Flight Misconnection Flight Diversion Alternative Trip Arrangement	<p>Delay/diversion is due to the perils specified in the Policy.</p> <p>Written proof of delay from the transport operator is still required when submitting claim (cause of delay must be provided in writing).</p>	<p>Delay/diversion is due to reasons not caused by the Insured Person, his/her Immediate Family Member or Travelling Companion travelling on the same Trip.</p> <p>Written proof of delay from the transport operator is still required when submitting claim (cause of delay must be provided in writing).</p>
Overseas Medical Expenses	<p>Reimburse up the benefit's maximum amount or up to 45 days from the date of sustaining the Injury or Sickness, whichever occurs first</p>	<p>Reimburse up the benefit's maximum amount or up to 90 days from the date of sustaining the Injury or Sickness, whichever occurs first</p>
Medical Expenses Incurred upon return to Singapore	<p>Medical treatment sought within 24 consecutive hours from time of return to Singapore (if initial treatment was not sought Overseas) and up to a maximum of 31 days from date of first medical treatment in Singapore</p>	<p>Medical treatment sought within 3 days from date of return to Singapore (if initial treatment was not sought Overseas) and up to a maximum of 31 days from date of first medical treatment in Singapore</p>

The above is only a summary. Please refer to the actual policy wordings for the full terms, conditions and exclusions.

