



# TravelJOY Benefits for Influenza A(H1N1)

Updated 4.6.09

**PLEASE NOTE – for Travel to ‘Affected Areas’ specified in MOH’s Travel Advisory**

Benefits directly or indirectly relating to Influenza A(H1N1) will NOT BE PAYABLE if the insured chooses to proceed with a trip against MOH travel advisory to postpone non-essential travel to any ‘Affected Areas’.

Please refer to [www.moh.gov.sg](http://www.moh.gov.sg) for travel advisory updates.

TRAVELJOY BENEFIT SECTION		COVERAGE	* Subject to TravelJOY Policy terms and conditions
2	Medical Expenses Incurred Overseas	COVERED	
3	Medical Expenses incurred on Return to Singapore	COVERED	
4	Emergency Medical Evacuation & Repatriation	COVERED. However, as it is a highly infectious disease, evacuation is unlikely to be recommended	
5 & 7	Overseas Hospitalisation Allowance / Allowance for Hospitalisation in Singapore	COVERED	
8	Additional Accommodation & Traveling Expenses	COVERED	
9 & 10	Guardian Angel for return of Dependent Children / Compassionate Visit by Relative	COVERED	
13	Trip Cancellation	COVERED if the insured contracts A(H1N1) in Singapore and is unable to proceed with the trip.  There is no coverage for cancellation of trip due to outbreak of A(H1N1) at the affected country.	
14	Trip Curtailment	COVERED if the insured needs to cut short the trip and return to Singapore on written advice from a Registered Medical Practitioner. (Subject to approval by local authorities)  There is no coverage for curtailment of trip due to outbreak of A(H1N1) at the affected country.	
15	Financial Collapse of Licensed Tour Operators	COVERED if the situation resulted in the financial collapse of the Tour Operators	

TravelJOY is Underwritten by Tenet Insurance Company Ltd



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