

IMPORTANT NOTICE

Annual Travel Insurance Highlights of Changes (*in italics*) to Policy Document

	Existing	After Change
TERMS AND CONDITIONS APPLYING TO ALL SECTIONS		
5. The Policy does not cover losses arising from:-	5.8 Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a sea-depth of greater than 30 meters.	5.8 Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a sea-depth of greater than 40 meters .
INSURING SECTION		
Section 4: Terms & Conditions apply to “Baggage and Personal Effects” Benefit	<p>7. Additional Cover for Loss of Laptop Computer The Company will indemnify the Insured Person against loss of laptop up to US\$1,000 for Premier Plan and US\$500 for Executive Plan.</p>	<p>7. Additional Cover for Loss of Laptop Computer <i>or Tablet Computer</i> The Company will indemnify the Insured Person against loss of laptop computer <i>or tablet computer (of screen size 7 inches or above measured diagonally)</i> up to US\$1,000 for Premier Plan and US\$500 for Executive Plan.</p>
Section 5: Terms & Conditions apply to “Baggage Delay” Benefit	The Company will pay up to the limit set out in the Schedule of Benefits for each Insured Person for emergency purchases of essential items of toiletries or clothing consequent upon temporary deprivation of baggage for at least 12 hours from the time of arrival at destination abroad due to delay, misdirection, or non-delivery.	The Company will pay up to the limit set out in the Schedule of Benefits for each Insured Person for emergency purchases of essential items of toiletries or clothing consequent upon temporary deprivation of baggage for <i>at least 6 hours</i> from the time of arrival at destination abroad due to delay, misdirection, or non-delivery.

For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself. Should you have any question, please do not hesitate to contact your broker or International Administrators Limited, our third party administrator.