

Singtel Travel Protect - Frequently Asked Questions:

COVID-19 Coverage

(Applicable for Premium and Economy single trip 2-way plans and annual multi-trip plans, each trip must not exceed 90 days.)

If you are purchasing a new policy, we have extended the Singtel Travel Protect policy to cover certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim. For a detailed summary of what is covered or not covered for COVID-19, please refer to the policy wording. Before purchasing the policy, please note that:

- The extension only applies if your trip is under the latest permitted travel arrangement as per Singapore Government travel advisory. For single-trip policies and annual multi-trip policies, the extension only applies if the trip is no longer than 90 days in a row.
- The extension is applicable to Premium and Economy plans only.
- You are not serving a stay home notice or quarantined due to COVID-19 or traveled to any countries other than the list of countries permitted as per the Singapore Government travel advisory within 14 days before your trip started.
- If required by authorities, you must take a COVID-19 Polymerase Chain Reaction (PCR) test or any COVID-19 equivalent test approved by Singapore authorities within 72 hours before the start of your trip and you must be tested negative. Otherwise, there is no cover under section 24a - Medical expenses while overseas, section 24b – Emergency medical evacuation, section 24c – Repatriation, section 24g – Overseas quarantine allowance, section 24h – Overseas hospital allowance, section 24i – Automatic extension of cover of this extension.
- We will not cover you if you, a relative, or a travel companion is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of this policy or trip.

General

Q1: What are the benefits provided for COVID-19 cover?

Please refer to the table below for COVID-19 coverage:

| COVID-19 Coverage Extension | | Sub-limits of Main Benefit (S\$) | | |
|-----------------------------|---|----------------------------------|------------------------|-------------|
| | | Premium | Economy | Value |
| 24a | Medical expenses while overseas | | | Not Covered |
| | Adult under 70 years | \$150,000 | \$50,000 | |
| | Adult age 70 years or above | \$50,000 | \$15,000 | |
| | Child | \$150,000 | \$50,000 | |
| | Maximum limit for family cover | \$400,000 | \$150,000 | |
| 24b | Emergency medical evacuation | \$150,000 | \$50,000 | |
| | Maximum limit for family cover | \$400,000 | \$150,000 | |
| 24c | Repatriation | \$5,000 | \$5,000 | |
| 24d | Trip cancellation | \$5,000 | \$3,000 | |
| 24e | Trip postponement | \$2,000 | \$1,000 | |
| 24f | Trip disruption | \$5,000 | \$3,000 | |
| 24g | Overseas quarantine allowance | \$100/day (Up to \$1,400) | \$50/day (Up to \$700) | |
| 24h | Overseas hospitalisation allowance | \$100/day (Up to \$1,400) | \$50/day (Up to \$700) | |
| 24i | Automatic extension of cover | Up to 30 days | Up to 30 days | |

Q2: Where can I find details on the latest permitted travel arrangements issued by the Singapore government?

For the latest permitted travel arrangements issued by the Singapore government, please visit ICA Safe Travel website at <https://safetravel.ica.gov.sg/>.

Q3: If the destination that I am going to has been suspended from the latest permitted travel arrangement as per the Singapore authorities, will I still be covered for the COVID-19 extension if I proceed with the trip?

No, the COVID-19 extension is only applicable if your trip is under the permitted travel arrangements as per the Singapore Government travel advisory at the point of your trip commencement.

Q4: If I have already departed for my trip before the permitted travel arrangement was suspended by the Singapore authorities, will I still be covered for the COVID-19 extension?

Yes, you will still be covered under the COVID-19 extension in view that the permitted travel arrangement was suspended after you have departed for your trip.

Before your trip:

Q5: Will the policy cover my loss if I need to cancel my trip due to being diagnosed with COVID-19?

Yes, the Covid-19 Trip Cancellation coverage is claimable if you have to cancel your trip within the 30 days that it was due to start as a result of you, a relative or a travel companion being diagnosed with COVID-19 by a medical practitioner in Singapore.

Please note that reimbursement of any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes is excluded. If the policy is purchased less than seven days before your departure date, the Trip Cancellation benefit will only apply upon death due to COVID-19.

Q6: Will the policy cover my loss if I need to postpone my trip due to being diagnosed with COVID-19?

We will reimburse up to the sub-limit that applies for your selected plan for non-recoverable travel expenses, accommodation costs and entertainment fees that you paid for if you have to postpone your trip within the 30 days before it was due to start as a direct result of you, a relative, or a travel companion being diagnosed with COVID-19 by a medical practitioner in Singapore.

Please note that reimbursement of any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes is excluded.

Q7: I want to cancel my travel plans because I'm afraid to travel due to COVID-19. Am I covered?

Trip cancellation due to concern or fear of travel because of COVID-19, is not covered under the policy.

Q8: If I am scheduled for the flight tomorrow but I am currently waiting for the test result and recommended to avoid travel by medical practitioner, can I claim for compensation?

Unless you are diagnosed with COVID-19, we will not pay for any loss incurred for the cancellation or postponement of the trip. Should you decide to postpone your trip, you can request for the change of travel period prior to the policy start date.

Q9: Can I claim for compensation if my flight is delayed by airline following instruction or recommendation by the government due to COVID-19 situation?

Flight delay by airline following instruction or recommendation of the government due to COVID-19 situation does not fall under the policy coverage.

Q10: If the airline and/or government demand a "Fit to fly" Health Certificate, can I claim for medical check-up fee?

We will not pay as the trip has not started and medical screening does not fall under the policy coverage.

During your trip:

Q11: If I contracted COVID-19 while traveling overseas, can I claim for medical expenses incurred?

We will reimburse the overseas medical expenses incurred up to 90 consecutive days from the date you are diagnosed with COVID-19.

Please note that the policy will not cover your overseas medical expenses incurred if you are travelling against the advice of the Government or any local authority at the destination.

Q12: Will the policy cover my loss if I am diagnosed with COVID-19 during my trip and as a result, I am unable to continue with the trip?

We will reimburse you for the reasonable additional travel expenses or any non-recoverable travel (on economy class), accommodation expenses and/or cost of entertainment tickets that you paid in advance if you have to change any part of your trip as a direct result of you, a relative on the same trip, or a travel companion being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Please note that reimbursement of any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes is excluded.

Q13: Will my policy be automatically extended in the event that I am hospitalised overseas or quarantined due to COVID-19?

We will automatically extend your period of insurance with no extra premium for up to 30 days if you are hospitalised or quarantined overseas as a direct result of you being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Q14: If I am quarantined overseas, am I entitled to any overseas quarantine allowance under my travel insurance

We will pay you a cash benefit up to the limit that applies to your selected plan for each full 24-hour period of quarantine if you are placed under mandatory quarantine by the local authorities as a direct result of you being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Quarantine benefit is payable for quarantine at designated facility which is legally recognised by respective countries' legislation.

Q15: If I am hospitalised overseas, am I entitled to any hospital allowance under my travel insurance?

We will pay you a cash benefit that applies to your selected plan for each full 24-hour period that you are in hospital overseas as an inpatient as a direct result of you being diagnosed with COVID-19 by a medical practitioner while you are overseas.

After your trip:

Q16: If I contracted COVID-19 upon my return to Singapore, can I claim for medical reimbursement?

The policy is designed to protect you during your overseas journey. If you are diagnosed with COVID-19 within Singapore, after your journey, your policy will not cover the costs of any medical expenses incurred locally.

Overview and Eligibility

Q17: Who can purchase Singtel Travel Protect?

In order to qualify for travel insurance from Great Eastern, you must meet the following criteria:

- You are a Singaporean or Singapore Permanent Resident; or foreigner with a valid Employment Pass, Work Permit, Dependant's Pass, Student's Pass or Long Term Social Visit Pass residing in Singapore.
- You must be at least 18 years old and up to 90 years old at the time of purchase of a Single Trip policy.
- You must be at least 18 years old and up to 69 years old at the time of purchase of a Annual multi-trip policy. You will be able to renew the Annual multi-trip policy up to 75 years old.
- You are not travelling contrary to the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment.
- You bought the policy before you leave Singapore on your trip.

Q18: What is the difference between Singtel Travel Protect Value, Economy and Premium Plans?

The differences are in the policy features and maximum amounts payable per person per trip in the event of a claim. For the best cover and highest protection, we suggest you choose the Premium plan. You can view the travel policy document and compare the amounts payable for each of the policy features, to help you choose a suitable plan.

Value plan purchases are not eligible for any policy amendments, refunds, and cancellations.

Q19: Who is considered Family under Singtel Travel Protect?

For Single Trip Policies, Family means:

- An adult and/or his/her spouse and unlimited number of biological or legally adopted children;
or
- One (1) or two (2) adults who are not related by marriage and a maximum of four (4) children who must be at least family related (i.e. biological or legally adopted child or ward, sibling, grandchild, niece, nephew or cousin) to any one of the adults; and

All insured persons under the Single Trip Family Cover must depart from and return back to Singapore together at the same time as a Family.

For Annual Multi-Trip Policies, Family means:

- An adult and/or his/her spouse and unlimited number of biological or legally adopted children;
or
- The insured persons under the family cover are not required to travel together on a journey. However, child insured person under the age of ten (10) years must be accompanied by a parent or adult guardian for any trip made during the period of insurance.

Q20: What do I indicate as the Period of Insurance?

You will need to indicate the start date and end date of your trip for the Period of Insurance. The start and end date will be based on Singapore time.

- Start date: The date you are departing from Singapore (e.g. If you are departing from Singapore on 04 Dec 2020 23:50, you should indicate the Start Date as 04 Dec 2020).
- End date: The date you are arriving in Singapore (e.g. If you are arriving in Singapore on 05 Dec 2020 00:30, you should indicate the End Date as 05 Dec 2020).

Q21: Can I purchase Singtel Travel Protect for my child who is traveling on a student exchange program or field trip?

Yes, a Child below 18 years old can apply for any plans under an individual cover, provided the proposal is made in the parent or adult guardian's name.

Child below 10 years old must be accompanied by an adult (parent or guardian) for the entire trip. Please note that child benefits apply.

Q22: Can I purchase travel insurance if I am already overseas?

No, you will need to purchase your travel insurance before setting off for your overseas trip from Singapore. We strongly encourage you to purchase early before departure as our travel insurance provides pre-journey coverage as well.

Q23: If I have pre-existing illness, can I still purchase travel insurance?

Yes, you may still buy the policy. However, please note that the policy does not cover any loss, damage or liability directly or indirectly arising as a result of any pre-existing medical condition. For more information, please refer to your policy documents.

Q24: I will be travelling to more than two countries and will be back to Singapore before flying to the next country (e.g. Singapore > Bangkok > Singapore > Seoul > Singapore). Can I purchase one single trip policy for the entire journey in this case?

Sounds like a great trip! In this case, you will need to buy 2 separate single trip policies because the coverage for a single trip policy ends when you return to Singapore.

Q25: I'm travelling to more than one country during my trip. Can I still get a policy?

Yes, please select all destinations on your itinerary.

Q26: If I am travelling overseas to seek medical treatment, can I take up travel insurance?

Our policy covers people who are travelling overseas for business or for holiday. It is not intended to cover people who are travelling to seek medical treatment.

Q27: If I am only travelling one-way, will I be able to purchase travel insurance?

Yes, please select one-way trip. Your cover will cease:

- within two days of you arriving at your accommodation or workplace in the destination country;
- when the period of insurance ends; or
- within four days from the date your trip starts; whichever is earlier.

Q28: Does the policy cover business travel?

Yes. Your policy will cover you for business travel except for

- any loss, damage or liability arising as a result of manual or hazardous work;
- travel relating to your job as a licensed tour guide or staff of a travel agency;
- you taking part in naval, military, air force, civil defence or police training, duties, services or operations.

For more information, please refer to the policy document.

Coverage and Benefits

Q29: What is the maximum period of coverage for an overseas trip?

- For Single Trip Policy: 182 consecutive days for Economy/ Premium Plan and up to 30 consecutive days for Value Plan.
- For an Annual Multi-Trip Policy: 90 consecutive days for Economy/ Premium Plan.

Q30: When will the coverage for my travel policy start?

Our pre-journey benefits provide coverage for trip cancellation and postponement 30 days before your departure date or policy issuance date, whichever is later. For all other benefits, the coverage starts after departure from Singapore.

Q31: I am stranded in a country and my policy is expiring. Can it be extended?

The Policy will be automatically extended without any additional premium for:

- Up to a maximum of 30 days if you are hospitalised and quarantined overseas as advised by the attending medical practitioner.

Q32: What are some of Singtel Travel Protect's general exclusions?

Singtel Travel Protect does not cover any loss, injury or damage arising if:

- You have a pre-existing medical condition.
- You are not fit to travel or are travelling against the advice of a doctor.
- Any strike, riot, civil commotion, dangerous health threat, natural disaster or any events in the destination you are traveling to which a government or any relevant authority issued a public warning or statement about before you left Singapore.

Please refer to the policy wording for the full list of exclusions.

Q33: Are any countries excluded from coverage?

Singtel Travel Protect does not cover any travel in, to, or through UN sanction list of countries such as:

- Cuba
- Iran
- Syria
- Crimea Region
- North Korea

Q34: Does Singtel Travel Protect cover adventurous activities?

If you have purchased the Premium or Economy plan, the Policy covers accidental injury or death when you participate in these activities for leisure purposes and under guidance and supervision of qualified guides or instructors of the local licensed tour operator:

- Bungee jumping;
- Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty);
- Hang gliding;
- Helicopter or airplane rides for sightseeing;
- Hot air balloon rides for sightseeing;
- Jet skiing;
- Mountaineering at mountains or trekking below the height of four thousand (4,000) metres above sea level;
- Paragliding;
- Parasailing;
- Skiing or snowboarding all within official approved areas of a ski resort;
- Sky diving;
- Zip-lining, Zip-riding.

Q35: Am I covered for emergency medical treatment including air ambulance to get me home?

Yes, if the treating doctor and our medical emergency assistance provider agree that an air ambulance is necessary, you will be covered up to the limits shown in your policy.

Q36: Who decides when emergency evacuation is necessary?

This decision will be made by consultation between the treating doctor and our medical emergency assistance provider. You may contact our 24-hour Emergency Assistance Hotline for assistance through the following modes:

HOTLINE (Phone): +65 6708 7453

WHATSAPP: +1 888 831 7667

CLICK-TO-CALL LINK: <https://emakl.3cx.com.my:5001/greateasterngeneral>

Claims

Q37: If I have misplaced my receipts/ documents, can I still claim for loss of personal items?

It is important that you keep the original documentation and receipts for any items that you intend to make a claim for, as this will provide a more accurate assessment of their value. If not, your claim may be affected.

Q38: What should I do if any of my belongings are lost or stolen? Is a police report required?

You need to report the theft or loss to the police within 24 hours of discovering it and ask them for a report in writing. If applicable, report the theft or loss to your airline, transport company or hotel and ask them for a report in writing. These documents will be required when you are making a claim.

Q39: What should I do if I fall sick or encounter an accident abroad?

Please contact our 24-hour Emergency Assistance Services Hotline if you need emergency medical assistance while travelling through the following modes:

HOTLINE (Phone): +65 6708 7453

WHATSAPP: +1 888 831 7667

CLICK-TO-CALL LINK: <https://emakl.3cx.com.my:5001/greateasterngeneral>

Q40: How do I file for a claim?

To submit a claim, you can download a copy of our claim form here: <https://www.greateasternlife.com/content/dam/corp-site/great-eastern/sg/homepage/personal-insurance/get-help/make-a-claim/travel-claim/travel-claim-form.pdf>. Claims submission should be filled in with full particulars and full facts of the claim including its occurrence, detailed circumstances and extent of loss, and submit it with any supporting documents as soon as reasonably possible but no later than 30 days after the incident.

For general enquiries:

Please contact Great Eastern at 1800-2482888 (9am to 5:30pm, Monday to Friday) or email wecare-sg@greateasternlife.com

Policy Cancellation

Q41: Will I receive a premium refund if I decide not to proceed with my Trip?

- Cancellation for Single Trip Policy:

The policyholder may cancel this Policy at any time prior to the commencement of this Policy coverage and the cancellation will apply from the date we receive the notice of cancellation. We will refund the premium paid less S\$25 administrative charge. However, there will be no refund if we receive the notice of cancellation on or after your trip departure date.

- Cancellation for Annual Multi-Trip Policy:

If this Policy is issued as an annual multi-trip Policy, it may be terminated by either party by giving 1 month's written notice. If this Policy is terminated by us, a pro-rata refund of premium will be granted to the Insured for the remaining part of the Policy Period. If the Insured terminates this Policy, the refund of premium will be based on the following scale:

| Policy is in force | Percentage of Annual Premium Refundable |
|--------------------------|---|
| Up to 60 days | 60% |
| Between 61 and 120 days | 40% |
| Between 121 and 180 days | 20% |
| More than 180 days | Nil |

Q42: Can I amend the start date of my travel policy?

Unfortunately, it is not possible to amend the start date. The existing policy would need to be cancelled and replaced with a new policy. Please note that you cannot cancel a short-term travel policy once you have passed the designated start date.

Q43: What type of changes do we need to tell you about?

You will need to inform us of any changes to the information completed when taking out travel insurance from us. This will include, but not be limited to: your name, your travelling companion details, details of your children, trip details including region to be visited and duration of trip, and any other additional information that might impact on your risk either before or while travelling.