

TERMS & CONDITIONS AND IMPORTANT NOTES

Singtel Travel Protect

Terms and Conditions for the purchase of Singtel Travel Protect via Singtel website

1. In agreeing to take up Singtel Travel Protect, you expressly consent to the release and disclosure of your personal information supplied by you on the Singtel website, including your full name, NRIC, Date of Birth, mobile number and electronic mail (“Email”) address (collectively “Personal Data”) to Great Eastern General Insurance Limited (“GE”) for the purposes of:
 - 1.1. GE contacting you via telephone, mail, email, SMS and/or any other means regarding your policy information, administration, customer service and other related activities in the future; and
 - 1.2. Singtel Travel Protect policy administration.
2. You are deemed to give consent and authorisation to GE to collect, use, disclose, and/or process your Personal Data or other similar information supplied by you to GE without further notification to you, and to disclose aforesaid information confidentially with GE’s affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for administering policies taken out with GE, customer services and to allow GE and/or its business partners to perform marketing and related activities, until GE receives your written instruction to the contrary. Upon your written request, GE shall, without charge, cease to use your Personal Data for purposes other than those directly related to this Policy. A copy of GE’s Personal Data Protection Policy can be found at <https://www.greatasteernlife.com/sg/en/privacy-and-security-policy.html> and you are deemed to have read the same.
3. Any change in your consent, update in personal information affecting an insurance product and policy questions must be made directly to GE. You can write to GE’s Data Protection Officer for any request to withdraw your consent to and/or correction of any Personal Data supplied to GE. The contact for GE’s Data Protection Officer can be found at <https://www.greatasteernlife.com/sg/en/privacy-and-security-policy.html>.
4. You accept that Singtel is not responsible and shall not be liable for any claims, costs, actions or proceedings, loss or damage that may arise out of or in relation to:
 - (i) your application for Singtel Travel Protect; and/or
 - (ii) GE’s use, collection and disclosure of your Personal Data.

Notwithstanding the foregoing, Singtel remains responsible for your Personal Data in its own possession pursuant to its Personal Data Protection Policy and its compliance with applicable data protection laws.

5. Singtel does not make any evaluation or decision concerning GE's acceptance of your application to obtain the Singtel Travel Protect and you understand that GE may reject your application hereunder, subject to its own Terms and Conditions, without any notifications.
6. Singtel makes no representations or warranties of any kind whatsoever with regard to any insurance product offered by GE including as to your eligibility, the suitability or viability of any GE insurance product, or that the information provided to you by GE is complete, timely, reliable or free from errors or inaccuracies.
7. Singtel Travel Protect is underwritten by GE and not Singtel. All matters concerning or affecting any GE insurance product including eligibility, enrolment, enforcement, and claims must be made directly to GE. If you have any questions in this regard, please contact GE's Customer Service Hotline at +65 62482888 (9am to 5.30pm, Monday to Friday) or email wecare-sg@greatasteamlife.com.
8. The Terms and Conditions of Singtel Travel Protect are available for download from the Singtel website.
9. The terms and conditions for the purchase of Singtel Travel Protect shall be governed by the laws of Singapore and you agree to be bound by the exclusive jurisdiction of the courts of Singapore in relation to all disputes arising out of and in relation to the said plan.

Important Notes about Singtel Travel Protect

1. This document provides product information and is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
3. Singtel Travel Protect is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.
4. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you.
5. Information correct as at 25 February 2022.

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Terms & Conditions

Eligibility

- The Insured Person must be domiciled in Singapore who is a Singaporean, PR or Foreigner with valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long Term Social Visit Pass, unless otherwise agreed.

Special Conditions that apply to COVID-19 Coverage

- Your Trip is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- You have not served stay home notice or quarantine due to COVID-19 or travelled to any countries other than the list of countries permitted as per Singapore Government travel advisory within 14 days before your trip started.
- You are not aware of any circumstances which could lead to your trip being disrupted.
- If required by the 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 and section 24c - Repatriation and compassionate expenses, section 24g – Overseas quarantine allowance, section 24h – Overseas hospitalization allowance and 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.
- 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.
- This extension does not apply for one-way trip policies.
- We will not pay you for any travel expenses or accommodation costs you paid using mileage points, holiday points or any reward schemes.
- We will not cover you if the airline, hotel, travel agent or any other travel and/or accommodation provider has offered a voucher or credit or re-booking of the trip for cancellation refund or compensation.
- We will not pay you for any expenses relating to mandatory COVID-19 diagnostic tests that you are required to take for the trip, COVID-19 vaccinations, Quarantine or Stay-Home Notice issued by the Singapore government authorities.
- We will not pay any benefit under this extension if you or any insured person under this policy does not comply with the requirements and regulations imposed by the Singapore Government.
- The maximum amount payable to all insured persons under this policy for this COVID-19 extension shall not exceed S\$1,000,000.
- The overall limit of liability for the policy will be reduced by the actual amount of the claim paid under this Covid-19 extension.
- Subject otherwise to the terms, conditions and exclusions of the policy.

Commencement of Cover

- The cover only commences when the application is accepted by Great Eastern General Insurance Limited and its premium fully paid.