

## ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions. It was named Asia's Most Transformative Insurer (2019) by the IDC Financial Insights and The Digital Insurer of the Year (2018) by The Asset, an independent financial research publication in Asia.

MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 18 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to [msig.com.sg](https://msig.com.sg) for current information and ratings.

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QTD-EX100123

## TRAVELEASY PRE-EX®

# Explore the world with greater peace of mind



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Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

## TravelEasy Pre-Ex®

Developed for travellers with pre-existing medical conditions, TravelEasy Pre-Ex is the answer to worry-free travels to let you live life fully. Get up to \$350,000\* in medical and evacuation expenses for your pre-existing medical conditions cover should a medical emergency happen while you are holidaying overseas. This is on top of other benefits that are not related to your pre-existing medical conditions.

So long as your pre-existing medical conditions are controlled and stable and you meet a set of health related conditions you are eligible for cover.

Priced affordably and available for single trip cover in 3 Plan options, there is no upper age limit restriction.

So, go travel with the assurance of TravelEasy Pre-Ex, get covered with every trip you take.

Find out more details on the covers such as "Pre-Ex Critical Care", personal accident, medical, travel inconvenience, liability, lifestyle and safety in the benefit table.



### KEY BENEFITS – For pre-existing medical conditions

- In-patient hospitalisation expenses overseas - cover medical, surgical, nursing or hospital charges up to \$150,000\*
- Emergency medical evacuation and repatriation up to \$200,000\*

\*Pre-Ex premier plan



**Call 6827 7602**

(Monday to Friday, 8.45 am - 5.30 pm)  
or call your usual insurance advisor



**[service@sg.msgig-asia.com](mailto:service@sg.msgig-asia.com)**

Premium Rates

Area A

Brunei, Cambodia, Indonesia, Laos, East and West Malaysia, Myanmar, Philippines, Thailand and Vietnam

	Pre-Ex Standard	Pre-Ex Elite	Pre-Ex Premier
Single trip	Individual		
First 3 days	\$38	\$50	\$68
Daily rate	\$6.50	\$8	\$10.50

Area B

Australia, China (Excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and including countries in Area A

	Pre-Ex Standard	Pre-Ex Elite	Pre-Ex Premier
Single trip	Individual		
First 3 days	\$45	\$57	\$88
Daily rate	\$8	\$10	\$12

Area C

Worldwide including countries in Areas A and B

	Pre-Ex Standard	Pre-Ex Elite	Pre-Ex Premier
Single trip	Individual		
First 3 days	\$60	\$85	\$110
Daily rate	\$11	\$12.50	\$16.50

Notes:

- Adult (Individual) means a person aged 18 years and above at the commencement of any trip.
- Child means a person who is aged above one month and below 18 years or below 23 years of age if studying full-time in a recognised institution of higher learning, at the start of any trip.
- Cover must be effected before departure from Singapore. All trips must start and end in Singapore. The maximum length of cover is 30 days for single trip.
- Travel must commence no later than 182 days from the date of application for single trip plans.
- All insured persons must be residing in Singapore.
- At the time of arranging the trip or taking out this insurance, neither you nor any other insured person is aware of any circumstances which are likely to lead to a claim under the policy.
- Child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.
- For TravelEasy Pre-Ex, the insured persons must not be travelling against the advice of any doctor or for the purpose of getting medical treatment.
- The insured person must meet all the following conditions to be eligible for TravelEasy Pre-Ex cover:
  - The insured person is following his treating doctor’s advice for all his pre-existing medical condition. This includes not refusing or delaying any monitoring, medical appointment, medical test, medication, treatment or surgery.
  - The insured person does not have any medical condition or symptom which he has not consulted a doctor for or for which he is waiting for medical test, medical result, diagnosis, treatment or surgery.
  - In the last 12 months, the insured person does not have any pre-existing medical condition which has required them to:
    - Receive treatment at a hospital’s Accident and Emergency Department more than once;
    - Stay in a hospital as an inpatient for more than three days in a row; and
    - Stay in a hospital as an inpatient for more than once.
- Sections 1 to 51 of the policy covers claims not relating to your pre-existing medical conditions.
- Terminal illness where death is expected to happen within 12 months on doctor’s advice is not covered.

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at January 2023.



Benefits Summary		Pre-Ex Standard Plan	Pre-Ex Elite Plan	Pre-Ex Premier Plan
		Individual Cover		
		Limit of Benefits		
Personal accident cover				
1.	Accidental death and permanent total disability			
	Adult below 70 years	\$150,000	\$200,000	\$500,000
	Adult 70 years & above	\$50,000	\$75,000	\$100,000
	Child	\$50,000	\$75,000	\$100,000
2.	Public transport double cover Death arising from public transportation* accident			
	Adult below 70 years	Not covered	\$400,000	\$1,000,000
	Adult 70 years & above		Not covered	Not covered
	Child		\$150,000	\$200,000
3.	Funeral expenses due to an accident Covers funeral expenses for death due to accident overseas			
	Adult	\$3,000	\$5,000	\$8,000
	Child	\$750	\$1,250	\$2,000
4.	Child education grant Lump sum payment for each child upon accidental death of a covered parent	Not covered	\$5,000 each child, Up to \$20,000	\$8,000 each child, Up to \$32,000
5.	Family assistance benefit Lump sum payment upon accidental death of a covered parent	Not covered	\$3,000	\$5,000
Medical & related benefits cover				
6.	Overseas medical expenses			
	Adult below 70 years	\$250,000	\$500,000	\$1,000,000
	Adult 70 years & above	\$50,000	\$75,000	\$100,000
	Child	\$150,000	\$200,000	\$300,000
7.	Emergency dental expenses			
	Adult	\$5,000	\$10,000	\$15,000
	Child	\$1,250	\$2,500	\$3,750
8.	Medical expenses in Singapore Treatment within 72 hours of return to Singapore			
	Adult below 70 years	\$25,000	\$50,000	\$75,000
	Adult 70 years & above	\$5,000	\$7,500	\$10,000
	Child	\$10,000	\$20,000	\$30,000
9.	Mobility aid reimbursement			
	Adult	\$1,000	\$3,000	\$5,000
	Child	\$250	\$750	\$1,250
10.	Traditional Chinese medicine expenses Treatment by TCM practitioner			
	Adult	\$200	\$400	\$600
	Child	\$100	\$250	\$300
11.	Maternity medical expenses overseas Covers for incidental expenses incurred overseas for pregnancy related illnesses			
	Adult	No covered	\$2,000	\$3,000
12.	Overseas hospitalisation daily benefit Each day of hospitalisation abroad			
	Adult	\$200 per day Max \$20,000	\$250 per day Max \$37,500	\$300 per day Max \$60,000
	Child	\$100 per day Max \$5,000	\$125 per day Max \$12,500	\$150 per day Max \$15,000

Currency: Singapore dollars

Benefits Summary		Pre-Ex Standard Plan	Pre-Ex Elite Plan	Pre-Ex Premier Plan
		Individual Cover		
		Limit of Benefits		
Medical & related benefits cover				
13.	<b>Overseas ICU hospitalisation daily benefit</b> Each day of hospitalisation abroad in the intensive care unit (ICU)			
	Adult	Not covered	\$350 per day Max \$3,500	\$400 per day Max \$4,000
	Child	Not covered	\$150 per day Max \$1,500	\$200 per day Max \$2,000
14.	<b>Hospitalisation daily benefit in Singapore</b> Each day of hospital confinement in Singapore.			
	Adult	\$100 per day Max \$500	\$100 per day Max \$1,000	\$100 per day Max \$2,000
	Child	\$50 per day Max \$150	\$50 per day Max \$250	\$50 per day Max \$500
15.	<b>Medical &amp; travel assistance services</b>	Available	Available	Available
16.	<b>Emergency medical evacuation and repatriation</b> (a) Emergency medical evacuation (b) Sending you home after a medical emergency evacuation (c) Sending home your mortal remains	\$1,000,000	\$1,000,000	\$1,000,000
17.	<b>Compassionate and hospital visit</b> Immediate family member to travel to and accompany an insured person during his/ her hospitalisation or death of an insured person outside of Singapore	\$5,000	\$10,000	\$15,000
18.	<b>Child guard</b> A relative to travel to and accompany minor children back to Singapore	\$5,000	\$10,000	\$15,000
19.	<b>Emergency telephone charges</b> Reimburses emergency telephone charges incurred overseas	\$100	\$200	\$300
Travel inconvenience cover				
20.	<b>Insolvency of licensed travel operator</b> Pays for pre-paid travel fare and deposits in the event of bankruptcy or insolvency of a STB (Singapore Tourism Board) registered travel agency in Singapore	\$2,000	\$4,000	\$6,000
21.	<b>Travel cancellation</b> 1. Death, serious injury or serious illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic before the start of the journey	\$5,000	\$10,000	\$15,000
22.	<b>Travel postponement</b> 1. Death, serious injury or serious illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic before the start of the journey	\$750	\$1,500	\$2,000
23.	<b>Replacement of traveller</b> Pays charges for change of traveller due to you not being able to travel for the trip	\$500	\$750	\$1,000
24.	<b>Replacement of employee</b> Travelling expenses for substitute employee to complete the official business	\$5,000	\$10,000	\$15,000
25.	<b>Delayed departure</b> Pays benefit for every 6 hours of delay or expenses for alternative travel arrangement	\$100 Max \$500	\$100 Max \$1,000	\$100 Max \$1,500
26.	<b>Flight diversion</b> Due to natural disaster, poor weather condition, emergency medical treatment for a fellow passenger or mechanical breakdown of the aircraft	\$100 Max \$500	\$100 Max \$1,000	\$100 Max \$1,500

Benefits Summary		Pre-Ex Standard Plan	Pre-Ex Elite Plan	Pre-Ex Premier Plan
		Individual Cover		
		Limit of Benefits		
Travel inconvenience cover				
27.	<b>Overbooked flight</b> Overbooked flight with no onward travel transportation available for every 6 hours of delay after travel agent or airline flight confirmation	\$100 Max \$200	\$150 Max \$300	\$200 Max \$400
28.	<b>Missed travel connection</b> Missed travel connection with no onward travel transportation available for every 6 hours of delay after an insured person's late arrival	\$100 Max \$200	\$150 Max \$300	\$200 Max \$400
29.	<b>Shortening the trip</b> 1. Death, serious injury or serious illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic during the journey	\$5,000	\$10,000	\$15,000
30.	<b>Travel disruption</b> 1. Death, serious injury or serious illness of insured person, family member or travel companion; or 2. Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic or pandemic during the journey	\$1,000	\$2,000	\$3,000
31.	<b>Automatic extension of cover</b> Public Transport delay or bodily injury/illness	Yes	Yes	Yes
32.	<b>Delayed baggage</b> A lump sum payment for every 6 hours of baggage delay	\$150 Max \$600	\$200 Max \$1,000	\$250 Max \$1,500
33.	<b>Baggage</b> Personal baggage and personal effects. Limit: \$500 per article, pair or set of items and \$1,000 for one unit laptop computer	\$3,000	\$5,000	\$7,500
34.	<b>Wedding clothing &amp; accessories</b> Bridal and ceremonial attire, wedding rings, jewellery and wedding accessories	Not covered	\$2,500	\$3,500
35.	<b>Loss of travel documents</b> Cost of replacing loss of travel documents and business records and samples	\$2,000	\$3,000	\$5,000
36.	<b>Personal money</b> Loss of cash and travellers cheques due to robbery, burglary or theft outside Singapore	\$100	\$300	\$500
37.	<b>Fraudulent use of credit card</b> Financial loss following fraudulent use of credit cards lost during the overseas travel	Not covered	\$2,000	\$3,000
38.	<b>Credit card outstanding balance</b> Covers the outstanding balance of the insured person's credit card incurred up to the date of the accident	Not covered	\$2,000	\$3,000
Personal liability				
39.	<b>Personal liability</b> Legal liability for overseas accidents resulting in bodily injuries or damage to property of third parties			
	Adult	\$500,000	\$1,000,000	\$1,000,000
	Child	\$250,000	\$500,000	\$500,000
40.	<b>Legal expenses for wrongful arrest or detention</b> Legal costs incurred for wrongful arrest or detention by any government or local authority overseas			
	Adult	Not covered	\$5,000	\$10,000
	Child		\$5,000	\$10,000
Lifestyle cover				
41.	<b>Adventurous activities cover</b> Bungee jumping, tandem sky diving, tandem paragliding, hot air ballooning, jet skiing, white-water rafting, diving, ice skating, tobogganing and other activities listed in the policy	Not covered	Yes	Yes

Benefits Summary		Pre-Ex Standard Plan	Pre-Ex Elite Plan	Pre-Ex Premier Plan
		Individual Cover		
		Limit of Benefits		
Lifestyle cover				
42.	<b>Golfer's cover</b> Damage or loss of golf equipment (except while in use)	Not covered	\$1,000	\$1,500
	Unused green fee due to injury or illness		\$500	\$750
	Hole-in-one		\$500	\$750
43.	<b>Unused entertainment ticket</b> Covers cost of pre-paid unused entertainment ticket to theme parks, performances, concerts and sports events due to death, serious injury or serious illness	Not covered	\$300	\$500
44.	<b>Rental vehicle excess</b> Reimburses the excess or deductible paid for accidental loss of or damage to a rental vehicle under the car rental agreement	Not covered	\$1,000	\$1,500
45.	<b>Returning a rental vehicle</b> Cost of returning rental vehicle due to accidental injury or illness of an insured person	Not covered	\$500	\$750
46.	<b>Home contents</b> Loss of or damage to contents in the home of an insured person in Singapore due to fire or burglary	Not covered	\$10,000	\$15,000
47.	<b>Domestic pets care</b> Continued stay of pet at the pet hotel due to injury, illness of the insured person or delay of public transport	Not covered	\$50 per day Max \$500	\$75 per day Max \$750
Safety cover				
48.	<b>Terrorism cover</b> Acts of terrorism (excluding biological, chemical and nuclear devices) outside Singapore			
	Adult below 70 years	\$200,000	\$300,000	\$500,000
	Adult 70 years & above	\$200,000	\$300,000	\$500,000
	Child	\$200,000	\$300,000	\$500,000
49.	<b>Passive war</b> Applies to Section 1 only - Accidental death and permanent total disability			
	Adult below 70 years	\$150,000	\$200,000	\$500,000
	Adult 70 years & above	\$50,000	\$75,000	\$100,000
	Child	\$50,000	\$75,000	\$100,000
50.	<b>Hijack of public transport</b> Hijack of every 6 hours of the public transport the insured person is travelling on	\$100 Max \$2,000	\$200 Max \$4,000	\$300 Max \$6,000
51.	<b>Kidnap and hostage</b> Kidnap or holding hostage of an insured person for every 6 hours	\$100 Max \$2,000	\$200 Max \$4,000	\$300 Max \$6,000
52.	<b>Pre-Ex Critical Care</b> Total medical limits for Sections 6 and 16 extended under Pre-Ex Critical Care to cover pre-existing medical conditions.	Up to \$175,000	Up to \$250,000	Up to \$350,000
	<b>&gt;&gt; Section 6 - Overseas medical expenses (sub-limit)</b> Cover inpatient hospital changes only			
	Adult below 70 years	\$75,000	\$100,000	\$150,000
	Adult 70 years & above	\$50,000	\$75,000	\$100,000
	Child	\$50,000	\$75,000	\$100,000
	<b>&gt;&gt; Section 16 - Emergency medical evacuation and repatriation (sub-limit)</b>			
	Adult below 70 years	\$100,000	\$150,000	\$200,000
	Adult 70 years & above			
	Child			

## Frequently Asked Questions

### Pre-existing medical conditions

#### 1. What are pre-existing medical conditions?

Pre-existing medical conditions refer to medical or physical conditions which have needed consultation or treatment including any recurring, chronic or continuing illness or condition before the start of the journey. Some examples are asthma, high blood pressure, diabetes, heart conditions, stroke, cancer, lupus.

#### 2. Who is eligible to apply?

A person aged 18 years and above with pre-existing medical conditions that are stable and controlled can apply. The applicant has to meet a set of medical related conditions to qualify for cover:

- Following your treating doctor's advice on medication, medical tests, treatment or surgery.
- No medical condition or symptom which you have not consulted a doctor or pending medical test, diagnosis, treatment or surgery.
- Not required to receive treatment at a hospital's Accident and Emergency Department more than once in the last 12 months.
- Not required to stay in a hospital as an inpatient for more than once, or for duration which is not more than three days in a row in the last 12 months.

Persons below 18 years can apply for cover by their parents or legal guardian.

#### 3. If I am eligible for cover, will all of my pre-existing conditions be insured?

Your pre-existing conditions are covered so long as you meet those conditions mentioned in (2) above, subject to the terms and conditions of the policy. However, terminal illness, HIV, sexually transmitted diseases, pregnancy and its related conditions and mental illness are not covered.

#### 4. Must I provide information of all my pre-existing medical conditions or produce a doctor's report to buy the insurance?

You do not need to furnish such information, you are eligible to apply so long as you meet the conditions in 2 (a) to (d) above.

#### 5. What happens if my medical condition changes after I buy the insurance?

If any of your pre-existing conditions worsen within the 30 days before the start of the trip and your doctor has advised you to see a specialist, undergo investigative test, surgery, change in treatment or medication, you will not be covered. Please notify us with supporting documents from your doctor to cancel the policy and we will refund your paid premium in full.

#### 6. What are the coverage differences between the TravelEasy Pre-Ex and the regular TravelEasy plans?

A person insured under the TravelEasy Pre-Ex policy is covered for all the benefits of the regular TravelEasy insurance including pre-existing medical conditions under the "Pre-Ex Critical Care" benefit. Claims not relating to pre-existing medical conditions are covered under Section 1 to 51 of TravelEasy Pre-Ex benefits such as – loss of luggage, travel delays, insolvency of travel operators. TravelEasy Pre-Ex policy only covers for trips which are up to 30 days duration, extensions are not permitted.

#### 7. What is not covered by TravelEasy Pre-Ex insurance?

There is no cover in the following scenarios:

- Receiving or waiting for medical tests or treatment for any medical condition or set of symptoms that have not been diagnosed
- Travelling against the advice of a medical practitioner or travelling to get medical treatment abroad
- Terminal medical condition

- Pre-existing medical conditions that worsen within the 30 days before the start of the trip for which a doctor has advised to seek medical consultation or undergo investigative test, surgery, or change in treatment, prescribed medication or dosage.
  - Overseas outpatient medical treatment
  - Medical expenses incurred in Singapore
- Please refer to the policy for full terms, conditions and exclusions.

### Others

#### 8. Can foreigners purchase TravelEasy Pre-Ex insurance?

Foreigners holding an employment pass or work permit and living in Singapore can apply so long as it is for a round trip commencing and returning to Singapore within the period of insurance.

#### 9. Are there any country excluded from cover?

All countries are covered unless expressly excluded.

#### 10. If I decide not to proceed with my trip, can I recover the premium paid for my TravelEasy Pre-Ex policy?

You will be entitled to a refund of premium provided there is no claim under the policy and travel has not commenced. The refund premium allowed shall be the balance after taking into account the minimum retained premium of \$50. If your policy premium is \$50 and below, there is no refund.

#### 11. If I did not seek medical treatment for an injury or illness during my overseas travel, can I recover medical expenses incurred in Singapore after my return to Singapore?

Yes, provided it is not a pre-existing condition and the injury or illness occurred during the overseas travel. Medical treatment must be sought within 72 hours after your return to Singapore and incurred within 30 days from the date you return to Singapore.

#### 12. What do you mean by public transport under the public transport double cover?

Public transport means any licensed and scheduled land, sea or air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare. This excludes taxis, private hire vehicles such as buses or coaches that are chartered or arranged as part of a tour even if the services are regularly scheduled.

#### 13. Does TravelEasy Pre-Ex cover if the travel agency goes bankrupt?

We will cover all irrecoverable costs up to the plan limit if your STB licensed (NATAS registered travel agency) becomes insolvent. Provided that the insurance is bought at least 3 days before the departure date and the insolvency is not already known to the public when you make the trip booking and the insurance purchase, whichever date occurs later.