

## 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 Singapore 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](http://msig.com.sg) for current information and ratings.

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## TRAVELEASY®

# Enjoy holiday protection in every direction



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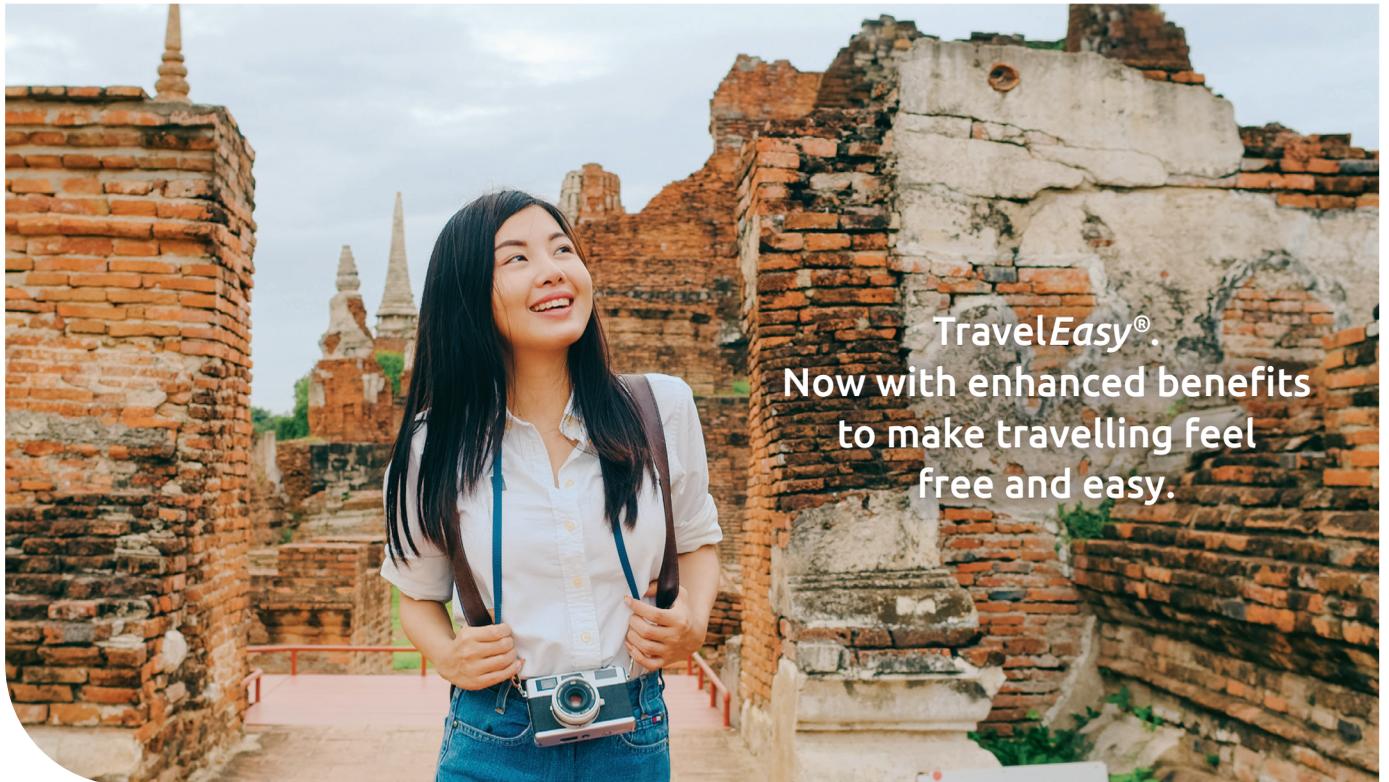
**MSIG**

Insurance  
that sees  
the heart  
in everything

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

**TRAVELEASY®**

The world can't wait to welcome you back. That's why we've made travel even safer by enhancing TravelEasy® with over 50 benefits and COVID-19 coverage to take care of you, even before you take off. So follow your wanderlust and start packing for your long-awaited dream destination.



TravelEasy®.  
Now with enhanced benefits  
to make travelling feel  
free and easy.

## KEY BENEFITS

There's now more to look forward on every trip with enhanced protection.

- Enjoy COVID-19 coverage of up to \$750,000 medical cover and trip protection of up to \$12,500 travel inconvenience benefit, so you can simply focus on recovery.
- Get transferable travel coverage. (See section 23 for details.)
- Experience peace of mind with enhanced coverage for trip cancellations, postponements, early returns, travel disruptions in Singapore and abroad if:
  - a) You or your travel companion is diagnosed with COVID-19;
  - b) You or your travel companion is quarantined due to COVID-19;
  - c) You or your travel companion is denied boarding due to COVID-19 symptoms;
  - d) Your family member is hospitalised or passes away due to COVID-19 in Singapore.

TravelEasy® policy excludes cover for pre-existing medical conditions. This special cover can be purchased under TravelEasy® Pre-Ex policy for single trip only.

Scan here to buy



## Premium Rates

For the "Adult & Child(ren)" cover option (i.e. only one of the parents is travelling with children), the premium is 75% of the Family cover's premium. (rounded down to nearest fifty cents)

### Area A

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

	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
Single trip						
First 3 days	\$38	\$96	\$52.50	\$121	\$74	\$174
Daily rate	\$6	\$13	\$7.50	\$16.50	\$10.50	\$21
Annual plan	\$289	\$579	\$399	\$752	\$559	\$926

### 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

	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
Single trip						
First 3 days	\$46	\$116	\$66	\$167	\$96.50	\$227
Daily rate	\$7.50	\$15	\$10	\$20.50	\$12.50	\$25.50
Annual plan	\$347	\$643	\$450	\$823	\$617	\$1,029

### Area C

Worldwide including countries in Areas A and B

	Standard		Elite		Premier	
	Individual	Family	Individual	Family	Individual	Family
Single trip						
First 3 days	\$73.50	\$186	\$99	\$234	\$132.50	\$305
Daily rate	\$12	\$21.50	\$14	\$27.50	\$19	\$34.50
Annual plan	\$523	\$882	\$658	\$1,086	\$882	\$1,357

## Overall compensation limit

The total limit for all persons travelling in one aircraft or surface transport vehicle or vessel is limited to \$15,000,000. If the total claim for all persons exceeds \$15,000,000, we will pay each person a percentage of the benefit due for that person.

The total limit for Terrorism cover for all persons is \$5,000,000 per event regardless of the mode of transport. If the total claim exceeds \$5,000,000, we will pay each person a percentage of the benefit due for that person.

## Eligibility

Person who is more than 1 month old and is Singaporean, permanent resident or foreigner holding valid employment, work permit or long-term pass issued by the Singapore government and is residing in Singapore.

Adult aged 70 years and above are eligible for single trip cover for all plans. They are not eligible for annual policies. However, if an annual policy was incepted before aged 70, renewal is granted up to 80 years for the Standard plan only.

## Definitions

Adult 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 commencement of any trip.

## Plans

### Single Return Trip

Provides cover for an individual, group or family for a trip up to maximum duration of 182 days.

All travellers on the same trip must have the same departing and returning date.

### Annual plan

Provides cover for individual or family for unlimited number of trips in a year with maximum duration of 90 days for each trip. Travellers under the same policy need not travel together.

For all plan types, child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.

## Covers types

### Individual

- Covers one traveller for the trip
- Available for Single Return Trip and Annual plan

### Group

- Suitable for group of friends, students or relatives
- Covers for 2 or more travellers who are travelling together on the same trip
- Child are covered based on child benefits.
- Available for Single Return Trip

### Adult & Children

- Covers for one parent and up to 6 of his/her biological or legally adopted children travelling for the same trip
- Available for Single Return Trip and Annual plan

### Family

- Covers for husband, wife and up to 5 of his/her biological or legally adopted children travelling for the same trip
- Available for Single Return Trip and Annual plan

## Important conditions for cover to operate

- Trip must start and end in Singapore
- Cover must be purchased before departure from Singapore
- At the time of arranging the policy or trip, you are not aware of any circumstances which are likely to lead to a claim under the policy
- You are not travelling against advice of doctor or travelling for the purpose of seeking treatment overseas

## TravelEasy® does not cover

- pre-existing medical conditions
- known events that has already happened or has been made known by the media or authorities
- travel against travel advisory issued by the government
- war, nuclear/radioactive contamination
- refer to policy wordings for more details

Benefits Summary	Standard Plan		Elite Plan		Premier Plan	
	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>
	Limit of Benefits					
<b>Personal accident cover</b>						
<b>Section 1 Accidental death and permanent total disability</b>						
Adult below 70 years	\$150,000	\$400,000	\$200,000	\$550,000	\$500,000	\$1,200,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$50,000		\$75,000		\$100,000	
<b>Section 2 Public transport double cover</b> Death arising from public transportation <sup>2</sup> accident						
Adult below 70 years	Not covered		\$400,000	\$1,100,000	\$1,000,000	\$2,400,000
Adult 70 years & above			Not covered		Not covered	
Child			\$150,000		\$200,000	
<b>Section 3 Funeral expenses due to an accident</b> Covers funeral expenses for death due to accident overseas						
Adult	\$3,000	\$6,000	\$5,000	\$10,000	\$8,000	\$16,000
Child	\$750		\$1,250		\$2,000	
<b>Section 4 Child education grant</b> 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	
<b>Section 5 Family assistance benefit</b> Lump sum payment upon accidental death of a covered parent						
		Not covered	\$3,000	\$6,000	\$5,000	\$10,000
<b>Medical &amp; related benefits cover</b>						
<b>Section 6 Overseas medical expenses</b>						
Adult below 70 years	\$250,000	\$800,000	\$500,000	\$1,400,000	\$1,000,000	\$2,600,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$150,000		\$200,000		\$300,000	
<b>Section 7 Emergency dental expenses</b>						
Adult	\$5,000	\$10,000	\$10,000	\$20,000	\$15,000	\$30,000
Child	\$1,250		\$2,500		\$3,750	
<b>Section 8 Medical expenses in Singapore</b> Treatment within 72 hours of return to Singapore						
Adult below 70 years	\$25,000	\$70,000	\$50,000	\$140,000	\$75,000	\$210,000
Adult 70 years & above	\$5,000		\$7,500		\$10,000	
Child	\$10,000		\$20,000		\$30,000	
<b>Section 9 Mobility aid reimbursement</b>						
Adult	\$1,000	\$2,000	\$3,000	\$6,000	\$5,000	\$10,000
Child	\$250		\$750		\$1,250	
<b>Section 10 Traditional Chinese Medicine expenses</b>						
Adult	\$200	\$600	\$400	\$1,300	\$600	\$1,800
Child	\$100		\$250		\$300	
<b>Section 11 Maternity medical expenses overseas</b>						
Adult	Not covered		\$2,000		\$3,000	
<b>Section 12 Overseas hospitalisation daily benefit</b>						
Adult	\$200 per day Max. \$20,000	\$50,000	\$250 per day Max. \$37,500	\$100,000	\$300 per day Max. \$60,000	\$150,000
Child	\$100 per day Max. \$5,000		\$125 per day Max. \$12,500		\$150 per day Max. \$15,000	
<b>Section 13 Overseas ICU hospitalisation daily benefit</b>						
Adult	Not covered		\$350 per day Max. \$3,500	\$10,000	\$400 per day Max. \$4,000	\$12,000
Child			\$150 per day Max. \$1,500		\$200 per day Max. \$2,000	
<b>Section 14 Hospitalisation daily benefit in Singapore</b> Each day of hospital confinement in Singapore						
Adult	\$100 per day Max. \$500	\$1,300	\$100 per day Max. \$1,000	\$2,500	\$100 per day Max. \$2,000	\$5,000
Child	\$50 per day Max. \$150		\$50 per day Max. \$250		\$50 per day Max. \$500	
<b>Section 15 Medical and travel assistance services</b>						
		Available		Available		Available
<b>Section 16 Emergency medical evacuation and repatriation</b>						
		\$1,000,000		\$1,000,000		\$1,000,000
<ul style="list-style-type: none"> <li>a) Emergency medical evacuation</li> <li>b) Sending you home after a medical emergency evacuation</li> <li>c) Sending home your mortal remains</li> </ul>						

Benefits Summary	Standard Plan		Elite Plan		Premier Plan	
	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>
	Limit of Benefits					
<b>Section 17 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	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
<b>Section 18 Child guard</b> A relative to travel to and accompany minor children back to Singapore	\$5,000	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
<b>Section 19 Emergency telephone charges</b>	\$100	\$250	\$200	\$500	\$300	\$750
<b>Travel inconvenience cover</b>						
<b>Section 20 Insolvency of licensed travel operator</b> Pays for pre-paid travel fare and deposits in the event of bankruptcy or insolvency of a Singapore Tourism Board (STB) licensed travel agency in Singapore	\$2,000	\$4,000	\$4,000	\$8,000	\$6,000	\$12,000
<b>Section 21 Travel cancellation</b> a) Death, serious injury or serious illness of insured person, family member or travel companion; or b) 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	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
<b>Section 22 Travel postponement</b> a) Death, serious injury or serious illness of insured person, family member or travel companion; or b) Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic, or pandemic before the start of the journey	\$750	\$1,875	\$1,500	\$3,750	\$2,000	\$5,000
<b>Section 23 Replacement of traveller</b>	\$500	\$1,250	\$750	\$1,875	\$1,000	\$2,500
<b>Section 24 Replacement of employee</b>	\$5,000		\$10,000		\$15,000	
<b>Section 25 Delayed departure</b> Pays benefit for every 6 hours of delay or expenses for alternative travel arrangement	\$100 Max. \$500	\$1,000	\$100 Max. \$1,000	\$2,000	\$100 Max. \$1,500	\$3,000
<b>Section 26 Flight diversion</b> Pays benefit for every 6 hours of delay due to natural disaster, poor weather condition, emergency medical treatment for a fellow passenger or mechanical breakdown of the aircraft	\$100 Max. \$500	\$1,000	\$100 Max. \$1,000	\$2,000	\$100 Max. \$1,500	\$3,000
<b>Section 27 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	\$400	\$150 Max. \$300	\$600	\$200 Max. \$400	\$800
<b>Section 28 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	\$400	\$150 Max. \$300	\$600	\$200 Max. \$400	\$800
<b>Section 29 Shortening the trip</b> a) Death, serious injury or serious illness of insured person, family member or travel companion; or b) 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	\$12,500	\$10,000	\$25,000	\$15,000	\$37,500
<b>Section 30 Travel disruption</b> a) Death, serious injury or serious illness of insured person, family member or travel companion; or b) Riot, strike, industrial action or natural disaster at the overseas destination, closure of airport, epidemic, or pandemic before the start of the journey	\$1,000	\$2,500	\$2,000	\$5,000	\$3,000	\$7,500
<b>Section 31 Automatic extension of cover</b> Public transport delay or bodily injury/illness	Yes		Yes		Yes	

Benefits Summary	Standard Plan		Elite Plan		Premier Plan					
	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>				
	Limit of Benefits									
<b>Section 32 Delayed baggage</b> A lump sum payment for every 6 hours of baggage delay	\$150 Max. \$600	\$1,200	\$200 Max. \$1,000	\$2,000	\$250 Max. \$1,500	\$3,000				
<b>Section 33 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	\$6,000	\$5,000	\$10,000	\$7,500	\$15,000				
<b>Section 34 Wedding clothing and accessories</b> Bridal and ceremonial attire, wedding rings, jewellery and wedding accessories	Not covered		\$2,500		\$3,500					
<b>Section 35 Loss of travel documents</b> Cost of replacing loss of travel documents	\$2,000	\$4,000	\$3,000	\$6,000	\$5,000	\$10,000				
<b>Section 36 Personal money</b> Loss of cash and travellers' cheques due to robbery, burglary, or theft outside Singapore	\$100		\$300		\$500					
<b>Section 37 Fraudulent use of credit card</b>	Not covered		\$2,000		\$3,000					
<b>Section 38 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					
<b>Personal liability cover</b>										
<b>Section 39 Personal liability</b> Legal liability for overseas accidents resulting in bodily injuries or damage to property of third parties										
Adult	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000				
Child	\$250,000		\$500,000		\$500,000					
<b>Section 40 Legal expenses for wrongful arrest or detention</b>										
Adult	Not covered		\$5,000	\$5,000	\$10,000	\$10,000				
Child			\$5,000		\$10,000					
<b>Lifestyle cover</b>										
<b>Section 41 Adventurous activities cover</b> Bungee jumping, tandem sky diving, tandem paragliding, hot air ballooning, jet skiing, white-water rafting, diving, tobogganing, dogsledding, ice skating and other activities listed in the policy	Not covered		Yes		Yes					
<b>Section 42 Golfer's cover</b>										
Damage or loss of golf equipment (except while in use)	Not covered		\$1,000		\$1,500					
Unused green fees due to injury or illness			\$500		\$750					
Hole-in-one			\$500		\$750					
<b>Section 43 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	\$600	\$500	\$1,000				
<b>Section 44 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					
<b>Section 45 Returning a rental vehicle</b> Cost of returning a rental vehicle due to accidental injury or illness of an insured person	Not covered		\$500		\$750					
<b>Section 46 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					
<b>Section 47 Domestic pets care</b> Continued stay of pet at the pet hotel due to injury or illness of the insured person overseas or delay of public transport	Not covered		\$50 per day Max. \$500		\$75 per day Max. \$750					
<b>Safety cover</b>										
<b>Section 48 Terrorism cover</b> Acts of terrorism (excluding biological, chemical and nuclear devices) outside Singapore										
Adult below 70 years	\$200,000		\$800,000		\$300,000					
Adult 70 years & above							\$1,200,000		\$500,000	
Child										

Benefits Summary	Standard Plan		Elite Plan		Premier Plan	
	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>	Individual cover	Adult & children/ Family cover (in total) <sup>1</sup>
	Limit of Benefits					
<b>Section 49 Passive war</b>						
Applies to Section 1 only – Accidental death and permanent total disability						
Adult below 70 years	\$150,000	\$400,000	\$200,000	\$550,000	\$500,000	\$1,200,000
Adult 70 years & above	\$50,000		\$75,000		\$100,000	
Child	\$50,000		\$75,000		\$100,000	
<b>Section 50 Hijack of public transport</b> Hijack of every 6 hours of the public transport the insured person is travelling on	\$100 Max. \$2,000	\$5,000	\$200 Max. \$4,000	\$10,000	\$300 Max. \$6,000	\$15,000
<b>Section 51 Kidnap and hostage</b> Kidnap or holding hostage of an insured person for every 6 hours	\$100 Max. \$2,000	\$5,000	\$200 Max. \$4,000	\$10,000	\$300 Max. \$6,000	\$15,000

<sup>1</sup> The limits under adult & children/family cover are subject to individual cover limits for each insured person

<sup>2</sup> Public transportation excludes taxis, a rented vehicle, vehicle on hire, ride-hailing services, tour coach or any mode of transportation chartered or arranged for the tour

COVID-19 cover	Sum insured per trip		
	Standard Plan	Elite Plan	Premier Plan
<b>Pre-trip benefits</b>			
These sections cover you before the commencement of your trip			
<b>Section 21 Travel cancellation</b>			
Insured person	\$3,000	\$4,000	\$5,000
Total for adult and children cover	\$4,500	\$6,000	\$7,500
Total for family cover	\$7,500	\$10,000	\$12,500
<b>Section 22 Travel postponement</b>			
Insured person	\$500	\$1,000	\$1,500
Total for adult and children cover	\$750	\$1,500	\$2,250
Total for family cover	\$1,250	\$2,500	\$3,750
<b>Section 23 Replacement of traveller</b>			
Insured person	\$500	\$750	\$1,000
Total for adult and children cover	\$750	\$1,125	\$1,500
Total for family cover	\$1,250	\$1,875	\$2,500
<b>During trip benefits</b>			
These sections cover you during your trip overseas			
<b>Section 6 Overseas medical expenses</b>			
Adult below 70 years	\$75,000	\$150,000	\$250,000
Adult 70 years and above	\$37,500	\$75,000	\$125,000
Child	\$37,500	\$75,000	\$125,000
Total for adult and children cover	\$150,000	\$300,000	\$500,000
Total for family cover	\$225,000	\$450,000	\$750,000
<b>Section 15 Medical and travel assistance services</b>			
Adult/child	Included		
<b>Section 16 Emergency medical evacuation and repatriation</b>			
Adult/child	\$1,000,000	\$1,000,000	\$1,000,000
Total for adult and children cover	\$1,500,000	\$1,500,000	\$1,500,000
Total for family cover	\$3,000,000	\$3,000,000	\$3,000,000
<b>Section 24 Replacement of employee (for corporate policyholders only)</b>			
Insured person	\$1,000	\$1,500	\$2,000
<b>Section 29 Shortening the trip</b>			
Adult/child	\$3,000	\$4,000	\$5,000
Total for adult and children cover	\$4,500	\$6,000	\$7,500
Total for family cover	\$7,500	\$10,000	\$12,500
<b>Section 30 Travel disruption</b>			
Adult/child	\$1,000	\$2,000	\$3,000
Total for adult and children cover	\$1,500	\$3,000	\$4,500
Total for family cover	\$2,500	\$5,000	\$7,500
<b>Section 31 Automatic extension of cover</b>			
Adult/child	Included		
<b>Overseas quarantine daily benefit</b>			
Adult	\$50 per day, Max. \$700	\$100 per day, Max. \$1,400	\$100 per day, Max. \$1,400
Child	\$25 per day, Max. \$350	\$50 per day, Max. \$700	\$50 per day, Max. \$700
Total for adult and children cover	\$1,050	\$2,100	\$2,100
Total for family cover	\$1,750	\$3,500	\$3,500

## Frequently Asked Questions

### 1. When does the cover commence and end for each trip?

Cover starts from the time you leave your home or workplace in Singapore to begin the trip abroad and ends 3 hours after your return to Singapore or on the expiry of your travel insurance, whichever is sooner.

### 2. Can foreigners purchase travel 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.

### 3. Can a person aged 70 years and above buy single trip or annual plan?

- (a) Single trip – Yes, all plans.
- (b) Annual plan – No. However, if purchase of any annual plan is made before the age of 70, renewal is granted for the Standard plan only, up to age 80.

### 4. Are there any countries excluded from cover?

All countries are covered unless expressly excluded.

### 5. Can I extend the period of cover if I decide to extend my trip whilst overseas?

Extension of period of cover is permitted midway during travel and applied during the period of insurance provided there are no known circumstances or events likely to lead to a claim, subject to a minimum premium of \$10. You can call MSIG Assist 24-hour hotline to request for the period extension.

### 6. If I decide not to proceed with my trip, can I recover the premium paid for my TravelEasy 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.

### 7. 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 medical 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.

### 8. 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.

### 9. Are there any differences between family cover and group cover?

The differences between family cover and group cover are:

#### Family cover

Covers the insured, his/her legal spouse and any number of their legal children travelling as a family of up to 7 persons. Under a family annual policy, the insured persons need not travel together on a trip. A child under the age of 12 years however must be accompanied by a parent or adult guardian for any journey. Benefits and coverage limits for adult and child vary; please refer to the benefit table for details.

#### Group cover

Covers 2 or more travellers (e.g. friends, students or relatives) travelling on the same journey and the same plan for single trip only. The policyholder must be at least 18 years old and travelling together on the same trip.

### 10. I have a Family/Adult & children cover, and I need my children's particulars to be shown on the policy schedule as required by the authorities of the country that I am travelling to. How do I request this?

Please email us at [service@sg.msig-asia.com](mailto:service@sg.msig-asia.com) with the following information:

- (a) Policyholder's full name as per NRIC/FIN/Passport and last 5 alphanumeric of ID number (E.g., 1234D)
- (b) Date of birth/Mailing address
- (c) Contact number
- (d) Child's full name as per NRIC/FIN/Passport, date of birth and identification number
- (e) Policy number

Upon receiving your email, we will send the certificate of insurance containing your child's particulars to you within 5 working days.

## Frequently Asked Questions on COVID-19 Cover

### 11. Who is eligible for COVID-19 Cover?

Traveller who fulfills all the conditions below:

- (a) You are not travelling against any travel advisory issued by the Singapore government.
- (b) You must comply with all requirements and advice put in place by the Singapore and relevant overseas governments, transport and accommodation providers relating to measures for minimising the risk and spread of COVID-19, including but not limited to COVID-19 vaccination requirement, pre-departure, post arrival COVID-19 test, quarantine, isolation and controlled itinerary.
- (c) During the trip, you do not knowingly stay with any person who is having or suspected to be having a COVID-19 infection, and/or is undergoing isolation or quarantine.

### 12. Am I covered for medical expenses if I am diagnosed with COVID-19 while overseas?

If you are diagnosed with COVID-19 while overseas within the first 90 days of the trip, medical expenses will be covered for up to 60 days from the date you were first diagnosed by a doctor or a government approved personnel under section 6 (Overseas medical expenses) of COVID-19. You must submit documentary proof showing the date you have taken the COVID-19 test and was diagnosed positive. We do not cover medical expenses incurred in Singapore.

### 13. If there are changes to the travel advisory during my travel, and I contracted COVID-19, am I covered?

Yes, you will be covered for sections listed under "during trip benefits" of COVID-19 Cover, if you are tested positive for COVID-19 by a doctor or government approved personnel during the first 90 days of the trip overseas, subject to the policy and COVID-19 Cover terms and conditions.

### 14. Am I covered for travel cancellation or travel postponement if I am diagnosed with COVID-19 in Singapore?

Yes, we pay either under Section 21 (Travel Cancellation), Section 22 (Travel Postponement), or Section 23 (Replacement of Traveller) under COVID-19 Cover if you are unexpectedly and unavoidably prevented from commencing the journey due to any of the following insured events which take place within 30 days before the start of the journey:

- (a) You or your travel companion are diagnosed with COVID-19; or
- (b) You or your travel companion are quarantined or isolated by local authority due to suspected or confirmed infection of COVID-19.
- (c) Your family member is hospitalised or passed away due to COVID-19 infection.
- (d) You or your travel companion is denied boarding of the public transport by the local authority or transport provider on scheduled departure date due to COVID-19 symptoms and thereafter tested positive for COVID-19 by a doctor or government approved personnel within 5 days from the scheduled departure date.

However, we will pay claims under Travel Cancellation and Travel Postponement provided you and your travel companion meet these conditions:

If the policy is purchased within 30 days before the scheduled departure date of the trip:

- (a) This policy must be purchased at least 3 days before the trip or earlier.
- (b) Both you and your travel companion meet these conditions on and during the 7 days before the policy purchase date:
  - (i) both you and your travel companion do not have any COVID-19 symptoms such as fever, cough, shortness of breath, blocked or runny nose, sore throat or loss of sense of smell
  - (ii) both you and your travel companion have not tested positive for COVID-19
  - (iii) both you and your travel companion have not been in close contact with suspected or confirmed COVID-19 person or received notification/health risk warning issued by the Singapore government

If any of the conditions above are not met, we will not pay claims under section 21 (Travel Cancellation), 22 (Travel Postponement) and 23 (Replacement of Traveller). The other sections of the policy will still cover you for the trip.

### 15. I have tested positive on arrival overseas but has no/mild symptoms and they are sending me to a COVID-19 facility/government approved hotel to quarantine for 10 days. Am I covered for this?

If you are tested positive by a doctor or government approved personnel within the first 90 days of the trip overseas and is required to undergo quarantine, we will pay a daily allowance under the Overseas Quarantine Daily Benefit of COVID-19 Cover, for each 24-hour period of quarantine at a government approved hotel or COVID-19 medical facility, up to 14 days, to help defray the cost of your quarantine.

If you incur lost or additional travel and accommodation expenses for changes or disruption to your original planned trip due to quarantine, we will pay from either Section 29 (Shortening the trip) or Section 30 (Travel Disruption) under COVID-19 Cover, subject to policy and COVID-19 Cover terms and conditions.

### 16. I am on a trip with a group of travel companions, and we are insured under the same policy. I am denied boarding the plane at the overseas destination due to COVID-19 symptoms while the rest are not. Are we covered for this?

If you are denied boarding within the first 90 days of the trip overseas due to COVID-19 symptoms and subsequently tested positive for COVID-19 within 5 days, we will pay the lost or additional travel and accommodation expenses incurred by you for changes or disruption to your original planned trip from either Section 29 (Shortening the trip) or Section 30 (Travel Disruption) under COVID-19 Cover.

If you are required to undergo quarantine, we will pay a daily allowance under the Overseas Quarantine Daily Benefit of COVID-19 Cover, for each 24-hour period of quarantine at a government approved hotel or COVID-19 medical facility, up to 14 days, to help defray the cost of your quarantine.

If your travel companion decides to make changes to their trip due to your situation, we will pay 50% of their lost or additional travel and accommodation expenses incurred by your travel companion for changes or disruption to their original planned trip from either Section 29 (Shortening the trip) or Section 30 (Travel Disruption) under COVID-19 Cover.

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 February 2023.