

Frequently Asked Questions: TravelSure – COVID-19

1. Who is eligible for COVID-19 Cover?

A traveller who fulfils all the conditions below:

- You are not travelling against any travel advisory issued by the Singapore government.
- You must comply with all the 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 requirements, pre-departure, post-arrival COVID-19 test, quarantine, isolation and controlled itinerary.
- During the trip, you do not knowingly stay with any person who is having or is suspected to be having a COVID-19 infection and/or is undergoing isolation or quarantine.

2. 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 diagnosed by a doctor or government-approved personnel under Section 6 (Overseas medical expenses) of COVID-19 Cover. You must submit documentary proof showing the date you have taken the COVID-19 test and were diagnosed positive.

We do not cover medical expenses incurred in Singapore.

3. Am I covered for medical expenses if I tested positive for COVID-19 within 72 hours of returning to Singapore?

We do not pay for COVID-19 medical expenses incurred in Singapore.

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

Yes, we pay either under Section 18 (Travel cancellation), Section 19 (Travel postponement), or Section 20 (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:

- You or your travel companion are diagnosed with COVID-19; or
- You or your travel companion are quarantined or isolated by the local authority due to suspected or confirmed infection of COVID-19.
- Your family member is hospitalised or passed away due to a COVID-19 infection.
- You or your travel companion is denied boarding of the public transport by the local authority or transport provider on the 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:

- The policy must be purchased at least 3 days before the trip or earlier.
- Both you and your travel companion have not tested positive for COVID-19.
- Both you and your travel companion have not been in close contact with suspected or confirmed COVID-19 persons or received notification/health risk warning issued by the Singapore government.

The above conditions are not applicable if you purchase the policy more than 30 days before the scheduled departure date of the trip.

If any of the conditions above are not met, we will not pay a claim under Section 18 (Travel cancellation), Section 19 (Travel postponement) and Section 20 (Replacement of traveller). The other sections of the policy will still cover you for the trip.

5. Are there any situations where claims are not payable?

COVID-19 Cover will not pay claims due to reasons listed under exclusions such as:

- Pre-existing medical conditions and their complications, regardless of whether it is resulting or complicated by COVID-19 infection.
- Changes to travel advisory, travel restrictions or COVID-19 safety measures.
- Medical test, vaccination, quarantine or isolation required by the Singapore or overseas government, transport or accommodation provider that applies broadly to general travellers based on departing or arriving country, taken for the purpose of obtaining approval to travel for the journey.
- COVID-19 medical treatment expenses in Singapore.
- COVID-19 infection is diagnosed overseas after 60 days from the date it was first diagnosed overseas.

6. If there are changes to the travel advisory during my travel, can I claim under Section 25 (Shortening the trip) or Section 26 (Travel disruption)?

We do not cover if there are changes in travel advisory or restrictions, travel arrangements, or COVID-19 prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or Singapore.

7. 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 the 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.

8. I have recovered from COVID-19. Is it considered a pre-existing medical condition?

If you are tested negative by a doctor or government-approved personnel and no longer have any COVID-19 symptoms such as cough, runny nose, or shortness of breath, it will not be considered as a pre-existing medical condition.

However, please note that under Section 18 (Travel cancellation), Section 19 (Travel postponement) and Section 20 (Replacement of traveller), you and your travel companion must meet these conditions if the policy is purchased within 30 days before the start of the trip.

- This policy must be purchased at least 3 days before the trip or earlier.
- Both you and your travel companion meet these conditions on and during the 7 days before the policy purchase date:
 - 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 lost sense of smell.
 - both you and your travel companion have not tested positive for COVID-19.



- both you and your travel companion have not been in close contact with suspected or confirmed COVID-19 persons or received notification/health risk warning issued by the Singapore government.

If any of the conditions above are not met, we will not pay a claim under Section 18 (Travel cancellation), Section 19 (Travel postponement) and Section 20 (Replacement of traveller). The other sections of the policy will still cover you for the trip.

9. I have tested positive on arrival overseas but have no/mild symptoms and they are sending me to a COVID-19 facility/government-approved hotel to quarantine. 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 are required to undergo quarantine, we will pay a daily allowance under 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 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 25 (Shortening of trip) or Section 26 (Travel disruption) under COVID-19 Cover, subject to policy terms and conditions.

10. 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 25 (Shortening of trip) or Section 26 (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 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 25 (Shortening of trip) or Section 26 (Travel disruption) under COVID-19 Cover.

Frequently Asked Questions: TravelSure

11. How can I obtain an unencrypted (non-password protected) TravelSure ePolicy for submission to the authorities of the country I am travelling to?

You may download an unencrypted copy of your TravelSure ePolicy from [mConnect Customer Portal](#).

12. When does the travel insurance 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.

13. 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 from and returning to Singapore within the period of your travel insurance.

14. Can a person aged 70 years and above buy travel insurance for a single trip or an annual travel plan?

Single Trip – Yes, all plans

Annual Travel – No. However, if the purchase of any annual plan is made before the age of 70, renewal is granted for the Basic Plan only. The policy is renewable up to age 80.

15. Are there any countries excluded from cover?

All countries are covered unless expressly excluded.

16. Does TravelSure provide cover for cruise travels?

Yes, TravelSure covers you for your cruise trip from and return to Singapore. For a cruise itinerary with destinations listed, please select the Region of travel based on the furthest destination. For a cruise itinerary to nowhere, i.e. the cruise is not making any stopover at any port/country, you may purchase the trip under Area A.

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

Extension of the travel insurance period of cover is permitted midway during travel and applied during the period of travel insured, 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 a period extension.

18. If I decide not to proceed with my trip, can I recover the premium paid for my TravelSure policy?

You will be entitled to a refund of the travel insurance 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.

19. 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.

20. 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 a fixed and established route and which any member of the public can join at a recognised stop and pay a fare. This excludes taxis, and 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.

21. 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 limit for adult and child vary; please refer to the benefit table for details.

Note: Family member is defined as your:

- spouse (by marriage, common law, domestic partnership, or civil union);
- parents and step-parents;
- biological child, step-children, foster children, legally adopted children, or children currently in the adoption process;
- siblings;
- grandparents and grandchildren;
- the following in-laws: mother, father, son, daughter, brother, sister, grandparent, and great-grandparent.

Group cover

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

22. I have a Family / Adult & Child 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 for this?

Please email us at banca_hs@sg.msig-asia.com with the following information:

- Policyholder's full name as per NRIC/FIN/Passport and last 5 alphanumeric of ID number (Example: 1234D)
- Date of birth/ mailing address
- Contact number
- Child's full name as per NRIC/FIN/Passport, date of birth and identification number
- Policy number

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

23. Does MSIG's travel insurance provide cover if the travel agency goes bankrupt?

TravelSure will cover all irrecoverable costs up to the plan limit if a Singapore Tourism Board (STB) registered and Singapore licensed travel agency becomes insolvent before the start of your trip provided that the travel insurance is bought at least 3 days before the departure date, the insolvency does not take place before you purchase your travel insurance policy and petition for bankruptcy or similar petition was not filed before this insurance was purchased.