Explore the world without worry, even with pre-existing medical conditions.

Travel*Easy* Pre-Ex offers comprehensive coverage, ensuring peace of mind on your journeys. In addition to other travel-related benefits, you can benefit from up to $350,000 for medical and evacuation cover specific to your pre-existing medical conditions.

Coverage Highlights for pre-existing medical conditions

- **Up to $150,000** for inpatient hospitalisation expenses overseas which includes medical, surgical, nursing and hospital charges.
- **Up to $200,000** for emergency medical evacuation and repatriation.

**Based on TravelEasy Pre-Ex Premier plan.*

Notes

1. Adult (Individual) means a person aged 18 years and above at the commencement of any trip.
2. Child means a person who is aged above one month to below 23 years old.
3. 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.
4. Travel must commence no later than 182 days from the date of application for single trip plans.
5. All insured persons must be residing in Singapore.
6. 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.
7. Child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.
8. For Travel*Easy* Pre-Ex, the insured persons must not be travelling against the advice of any doctor or for the purpose of getting medical treatment.
9. The insured person must meet all the following conditions to be eligible for Travel*Easy* Pre-Ex cover:
   a) 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.
   b) 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.
   c) 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.
10. Sections 1 to 51 of the policy covers claims not relating to your pre-existing medical conditions.
11. Terminal illness where death is expected to happen within 12 months on doctor's advice is not covered.

Please refer to policy wordings for more details on policy terms, conditions and exclusions.

Benefits	Standard Plan	Elite Plan	Premier Plan
	Individual Cover		
	Sum Insured		
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
13. Overseas ICU hospitalisation daily benefit 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. Hospitalisation daily benefit in Singapore 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. Medical & travel assistance services	Available	Available	Available
16. Emergency medical evacuation and repatriation (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. Compassionate and hospital visit 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. Child guard A relative to travel to and accompany minor children back to Singapore	$5,000	$10,000	$15,000

	Benefits	Standard Plan	Elite Plan	Premier Plan
		Individual Cover		
		Sum Insured		
19.	**Emergency telephone charges** Reimburses emergency telephone charges incurred overseas	$100	$200	$300
Travel inconvenience cover				
20.	**Insolvency of licensed travel operator** 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.	**Travel cancellation** 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.	**Travel postponement** 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.	**Replacement of traveller** Pays charges for change of traveller due to you not being able to travel for the trip	$500	$750	$1,000
24.	**Replacement of employee** Travelling expenses for substitute employee to complete the official business	$5,000	$10,000	$15,000
25.	**Delayed departure** 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.	**Flight diversion** 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	$100 Max $1,000	$100 Max $1,500
27.	**Overbooked flight** 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.	**Missed travel connection** 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.	**Shortening the trip** 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.	**Travel disruption** 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.	**Automatic extension of cover** Public Transport delay or bodily injury/illness	Yes	Yes	Yes
32.	**Delayed baggage** A lump sum payment for every 6 hours of baggage delay	$150 Max $600	$200 Max $1,000	$250 Max $1,500
33.	**Baggage** 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.	**Wedding clothing & accessories** Bridal and ceremonial attire, wedding rings, jewellery and wedding accessories	Not covered	$2,500	$3,500
35.	**Loss of travel documents** Cost of replacing loss of travel documents and business records and samples	$2,000	$3,000	$5,000
36.	**Personal money** Loss of cash and travellers cheques due to robbery, burglary or theft outside Singapore	$100	$300	$500
37.	**Fraudulent use of credit card** Financial loss following fraudulent use of credit cards lost during the overseas travel	Not covered	$2,000	$3,000
38.	**Credit card outstanding balance** 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.	**Personal liability** 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.	**Legal expenses for wrongful arrest or detention** 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

Benefits		Standard Plan	Elite Plan	Premier Plan
		Individual Cover		
		Sum Insured		
Lifestyle cover				
41.	**Adventurous activities cover** 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
42.	**Golfer's cover** 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.	**Unused entertainment ticket** 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.	**Rental vehicle excess** 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.	**Returning a rental vehicle** Cost of returning rental vehicle due to accidental injury or illness of an insured person	Not covered	$500	$750
46.	**Home contents** 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.	**Domestic pets care** 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.	**Terrorism cover** 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.	**Passive war** 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.	**Hijack of public transport** 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.	**Kidnap and hostage** 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.	**Pre-Ex Critical Care** 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
	>> Section 6 - Overseas medical expenses (sub-limit) 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
	>> Section 16 - Emergency medical evacuation and repatriation (sub-limit)			
	Adult below 70 years	$100,000	$150,000	$200,000
	Adult 70 years & above			
	Child			

BUY ONLINE NOW

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

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 MSIG or visit GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information correct as at September 2024.

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