

# TravelEasy Flex



## Flex Your Protection, Enjoy Every Moment!

Imagine a world where your travel dreams are limitless, and your adventures are worry-free. With TravelEasy Flex, you can turn that dream into reality. Our innovative travel insurance plan is designed to adapt to your unique needs, offering unparalleled flexibility and comprehensive coverage.

Customize your coverage, enjoy exclusive benefits, and embark on your journey knowing that we've got you covered every step of the way.

### Coverage Highlights

- **Delayed Departure:** Benefit kicks in after just 4 hours, shorter than most other plans, protecting your pocket with up to \$2,400 to pay for additional expenses such as meals or itinerary adjustments.
- **Group Cover Discount:** Traveling with family or friends? Enjoy up to 10% discount on group cover, including child premiums. Save more when you travel as a group under one policy. You can include family members, relatives, friends and even your domestic helper.
- **Cancel for Any Reason (CFAR) (optional cover for Single trip policies only):** Enjoy the ultimate peace of mind with up to \$6,000 coverage for travel, accommodation, and entertainment expenses if you need to cancel your trip. Secure this benefit by purchasing within 14 days of your first booking for tour, transport, accommodation or entertainment ticket for your trip.
- **Adventure & Sports Cover (optional cover):** Embrace your adventurous spirit! Extend your policy to cover thrilling activities and sports, or choose Golfer's Cover for up to \$2,300 for golf equipment, green fees, and even hole-in-one celebrations.
- **Pre-Ex Cover (optional cover):** Travel worry-free with up to \$350,000 coverage for overseas inpatient medical expenses and emergency evacuation due to acute onset of pre-existing medical conditions.
- **Rental Vehicle Cover (optional cover):** Drive with confidence on your self-driving trips, with up to \$2,600 protection for rental vehicle cancellation, damage excess, and return due to sickness or injury.

*\* Cover and limits are based on Premier Flex Plan.*

### Eligibility

- Singaporean, permanent resident or foreigner holding valid employment, work permit or long-term pass issued by the Singapore government and is residing in Singapore.
- Single return trip covers  
Adult : Aged 18 years and above at the start of **period of insurance**.  
Child : Aged one month to below 23 years at the start of the **period of insurance**.
- Annual plan covers  
Adult : Aged 18 to 69 years at the start of **period of insurance**. Renewal from 70 years is limited to Standard Flex plan up to 80 years.  
Child : Aged one month to below 23 years at the start of the **period of insurance**. Renewable up to below 23 years.



Base cover benefits		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
		Sum insured per trip		
Personal accident cover				
Section 1	Personal accident			
	Adult below 70 years	\$200,000	\$300,000	\$500,000
	Adult 70 years & above	\$40,000	\$60,000	\$80,000
	Child	\$70,000	\$100,000	\$120,000
	Family	\$540,000	\$800,000	\$1,240,000
Medical & related benefits cover				
Section 2	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	\$100,000	\$200,000	\$300,000
	Family	\$700,000	\$1,400,000	\$2,600,000
Section 3	Emergency dental expenses			
	Adult	\$1,000	\$3,000	\$5,000
	Child	\$500	\$1,500	\$2,500
	Family	\$2,000	\$6,000	\$10,000
Section 4	Medical expenses in Singapore			
	Adult below 70 years	\$7,000	\$20,000	\$30,000
	Adult 70 years & above	\$1,000	\$2,000	\$3,000
	Child	\$2,000	\$5,000	\$9,000
	Family	\$18,000	\$50,000	\$78,000
Section 5	Mobility aid reimbursement			
	Adult	\$500	\$1,000	\$1,500
	Child	\$250	\$750	\$1,250
	Family	\$1,000	\$2,000	\$3,000
Section 6	Traditional Chinese medicine expenses			
	Adult	\$400 \$40 per visit	\$500 \$50 per visit	\$600 \$60 per visit
	Child	\$200 \$40 per visit	\$250 \$50 per visit	\$300 \$60 per visit
	Family	\$800	\$1,000	\$1,200
Section 7	Overseas hospitalisation daily benefit			
	Adult	\$10,000 \$100 per day	\$15,000 \$150 per day	\$24,000 \$200 per day
	Child	\$5,000 \$50 per day	\$7,500 \$75 per day	\$12,000 \$100 per day
	Family	\$30,000	\$45,000	\$72,000
Section 8	Hospitalisation daily benefit in Singapore			
	Adult	\$1,000 \$100 per day	\$1,500 \$100 per day	\$2,000 \$100 per day
	Child	\$500 \$50 per day	\$750 \$50 per day	\$1,000 \$50 per day
	Family	\$3,000	\$4,500	\$6,000
Section 9	Medical & travel assistance services	Available	Available	Available

Base cover benefits		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
		Sum insured per trip		
Section 10	Emergency medical evacuation and repatriation			
	Adult / Child 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
Section 11	Compassionate and hospital visit			
	Adult / Child	\$6,000 \$200 per room per night	\$8,000 \$300 per room per night	\$12,000 \$400 per room per night
	Family	\$15,000	\$20,000	\$30,000
Section 12	Child guard			
	Adult / Child	\$6,000 \$200 per room per night	\$8,000 \$300 per room per night	\$12,000 \$400 per room per night
	Family	\$15,000	\$20,000	\$30,000
Section 13	Emergency telephone charges			
	Adult / Child	\$100	\$200	\$300
	Family	\$250	\$500	\$750
Travel inconvenience cover				
Section 14	Insolvency of licensed travel operator			
	Adult / Child	\$2,000	\$4,000	\$6,000
	Family	\$5,000	\$10,000	\$15,000
Section 15	Travel cancellation			
	Adult / Child	\$8,000	\$10,000	\$15,000
	Family	\$20,000	\$25,000	\$37,500
Section 16	Travel postponement			
	Adult / Child	\$600	\$1,200	\$1,800
	Family	\$1,500	\$3,000	\$4,500
Section 17	Replacement of traveller			
	Adult / Child	\$500	\$750	\$1,000
	Family	\$1,250	\$1,875	\$2,500
Section 18	Unused entertainment ticket			
	Adult / Child	\$100	\$300	\$500
	Family	\$250	\$750	\$1,250
Section 19	Delayed departure			
	Adult	\$360 \$60 every 4 hrs	\$600 \$60 every 4 hrs	\$1,200 \$60 every 4 hrs
	Child	\$180 \$30 every 4 hrs	\$300 \$30 every 4 hrs	\$600 \$30 every 4 hrs
	Family	\$720	\$1,200	\$2,400
Section 20	Flight diversion			
	Adult	\$500 \$100 every 6 hrs	\$1,000 \$100 every 6 hrs	\$1,500 \$100 every 6 hrs
	Child	\$250 \$50 every 6 hrs	\$500 \$50 every 6 hrs	\$750 \$50 every 6 hrs
	Family	\$1,000	\$2,000	\$3,000

Base cover benefits		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
		Sum insured per trip		
Section 21	Overbooked flight			
	Adult / Child	\$200 \$100 every 6 hrs	\$300 \$100 every 6 hrs	\$400 \$100 every 6 hrs
	Family	\$400	\$600	\$800
Section 22	Missed travel connection			
	Adult / Child	\$400 \$100 every 6 hrs	\$500 \$100 every 6 hrs	\$600 \$100 every 6 hrs
	Family	\$800	\$1,000	\$1,200
Section 23	Shortening the trip			
	Adult / Child	\$5,000	\$10,000	\$15,000
	Family	\$12,500	\$25,000	\$37,500
Section 24	Travel disruption			
	Adult / Child	\$1,000 \$200 per room per night	\$2,000 \$300 per room per night	\$3,000 \$400 per room per night
	Family	\$2,500	\$5,000	\$7,500
Section 25	Automatic extension of cover	Covered	Covered	Covered
Section 26	Delayed baggage			
	Adult / Child	Overseas: \$300 \$100 every 6 hrs Delay in Singapore: \$100 after 6 hrs	Overseas: \$600 \$150 every 6 hrs Delay in Singapore: \$150 after 6 hrs	Overseas: \$1,000 \$200 every 6 hrs Delay in Singapore: \$200 after 6 hrs
	Family	\$600	\$1,200	\$2,000
Section 27	Baggage Sub-limit: \$500 per article, pair or set of items and \$1,000 for one unit laptop computer			
	Adult / Child	\$3,000	\$5,000	\$7,500
	Family	\$6,000	\$10,000	\$15,000
Section 28	Loss of travel documents			
	Adult / Child	\$500	\$1,000	\$1,500
	Family	\$1,000	\$2,000	\$3,000
Section 29	Personal money			
	Adult / Child	\$100	\$300	\$500
	Family	\$200	\$600	\$1,000
Personal liability				
Section 30	Personal liability			
	Adult	\$600,000	\$800,000	\$1,000,000
	Child	\$300,000	\$400,000	\$500,000
	Family	\$600,000	\$800,000	\$1,000,000
Safety				
Section 31	Terrorism cover			
	Adult / Child	\$200,000	\$300,000	\$500,000
	Family	\$800,000	\$1,200,000	\$2,000,000
Section 32	Passive war			
	Adult below 70 years	\$200,000	\$300,000	\$500,000
	Adult 70 years & above	\$40,000	\$60,000	\$80,000
	Child	\$70,000	\$100,000	\$120,000
	Family	\$540,000	\$800,000	\$1,240,000

## Optional covers

These optional cover benefits if selected are applicable to all insured persons in the policy except for and Pre-existing medical condition cover and Rental vehicle cover. The sums insured follow the choice of your base cover plan. For more details, refer to the policy wordings.

Section 33	Adventure and sports cover	Sum insured per insured person per trip		
		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
	<b>Adventurous activities</b> Extends the policy to cover for leisure and non-competitive activities like bungee jumping, parasailing, tandem sky diving, canoeing, scuba diving, winter sports, mountaineering up to 3,000m and more	Covered	Covered	Covered
	<b>Sports equipment</b> Covers for loss or damage to sports equipment during your journey except during use. Covered equipment include snorkel or diving mask, wakeboard, skis, snowboards, fishing tackle equipment, bicycle and more	\$100	\$200	\$300

  

Section 34	Golfer's cover	Sum insured per insured person per trip		
		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
	<b>Damage or loss of golf equipment</b> Pays for loss or damage to the golfing equipment during the journey except during use	\$1,000 \$300 per article		
	<b>Hired golf equipment</b> Pays for the cost of hired golf equipment if yours is lost or damage during the trip	\$300 \$100 per pay		
	<b>Unused green fees due to injury or illness</b> Pays for unused prepaid green fees if unable to play due to injury or illness	\$500		
	<b>Hole-in-one</b> Pays for celebratory drinks expenses when scoring a hole-in-one achievement	\$500		

  

Section 35	<b>Rental vehicle cover</b> <u>Important condition</u> Vehicle must be rented by the first insured person named in the policy and can be driven by any insured person.	Sum insured for the <u>first</u> insured person per trip		
		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
	<b>Rental vehicle cancellation</b> Pays for costs incurred due to cancellation of rental vehicle booking	\$300	\$700	\$700
	<b>Rental vehicle excess</b> Pays for the excess amount legally payable for rental vehicle damage	\$500	\$1,200	\$1,200
	<b>Returning a rental vehicle</b> Pays for costs to return a rental vehicle due to injury or illness	\$300	\$700	\$700

<b>Section 36</b>	<b>Cancel for any reason (CFAR)</b> Allows you to cancel, postpone, replace traveller or cut short the trip due to any reason such as work or personal emergencies and receive partial reimbursement.  <u>Important conditions</u> This optional cover is applicable for Single trip policies only. Valid only if you purchase the policy with this optional cover within 14 days of your first booking for tour, transport, accommodation or entertainment ticket.  Benefits not payable due to government restrictions, war, radioactive contamination, political risks, cyber incidents and pandemics. Refer to exclusions for more details	<b>Sum insured per insured person per trip</b>		
		<b>Standard Flex Plan</b>	<b>Elite Flex Plan</b>	<b>Premier Flex Plan</b>
	<b>Travel cancellation (CFAR)</b>	\$2,000	\$4,000	\$6,000
	<b>Travel postponement (CFAR)</b>	\$300	\$500	\$1,000
	<b>Replacement of traveller (CFAR)</b>	\$300	\$500	\$1,000
	<b>Unused entertainment ticket (CFAR)</b>	\$100	\$200	\$300
	<b>Shortening the trip (CFAR)</b>	\$1,000	\$2,000	\$3,000
	<b>Co-payment</b>	We will pay 50% of covered expenses up to the sums insured under this section		

  

<b>Section 37</b>	<b>Pre-existing medical condition cover</b> Pays for inpatient hospital charges, visit by family member and emergency medical evacuation due to acute onset of pre-existing medical condition during the trip  <u>Important conditions</u> To qualify for this optional cover, the insured person must: 1. Follow your doctor's advice. 2. Have no untreated medical condition or symptom related to pre-existing medical condition. 3. In the past 12 months, you must not have: a. visited the Emergency Department or been hospitalised more than once for the pre-existing medical condition b. stayed in the hospital for more than three consecutive days	<b>Sum insured per insured person per trip</b>		
		<b>Standard Flex Plan</b>	<b>Elite Flex Plan</b>	<b>Premier Flex Plan</b>
	<b>Overseas medical expenses</b>			
	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>Emergency medical evacuation and repatriation</b>			
	Adult / Child	\$100,000	\$150,000	\$200,000
	<b>Compassionate and hospital visit</b>			
	Adult / Child	\$3,000 \$200 per room per night	\$4,000 \$300 per room per night	\$6,000 \$400 per room per night

Section 38	COVID-19 Cover Pays for cancellation or disruption of the trip and overseas medical expenses due to COVID-19	Sum insured per trip		
		Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
Pre-trip benefits These sections will provide cover before the commencement of the trip				
	Travel cancellation			
	Adult / Child	\$3,000	\$4,000	\$5,000
	Family	\$7,500	\$10,000	\$12,500
	Travel postponement			
	Adult / Child	\$500	\$1,000	\$1,500
	Family	\$1,250	\$2,500	\$3,750
	Replacement of traveller			
	Adult / Child	\$500	\$750	\$1,000
	Family	\$1,250	\$1,875	\$2,500
During trip benefits These sections provide cover during the trip overseas				
	Overseas medical expenses			
	Adult below 70 years	\$75,000	\$150,000	\$250,000
	Adult aged 70 and above	\$37,500	\$75,000	\$100,000
	Child	\$37,500	\$75,000	\$100,000
	Family	\$225,000	\$450,000	\$700,000
	Medical & travel assistance services			
	Adult / Child	Included		
	Emergency medical evacuation and repatriation			
	Adult / Child	\$1,000,000	\$1,000,000	\$1,000,000
	Family	\$3,000,000	\$3,000,000	\$3,000,000
	Shortening the trip			
	Adult / Child	\$3,000	\$4,000	\$5,000
	Family	\$7,500	\$10,000	\$12,500
	Travel disruption			
	Adult / Child	\$1,000	\$2,000	\$3,000
	Family	\$2,500	\$5,000	\$7,500
	Automatic extension of cover			
	Adult / Child	Included		

## Cover Types and Area

### Cover for Trip

#### 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.
- Child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.

### Cover for travellers

#### Individual

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

#### Group

1. Covers 2 – 20 travellers comprising family members, relatives, friends, including domestic helper
2. Enjoy lower premiums for Child Cover and additional discount for groups with 3 or more travellers

No. of travellers	Group discount
3 - 10 travellers	5%
11 - 20 travellers	10%

3. Available for Single return trip

#### Family

- Covers for husband, wife and up to 5 of their legal children travelling for the same trip
- Available for Single return trip and Annual plan

### Areas

#### Single return trip

Simply select your travel destination country and you will be cover based on Area A, B or C. For example, if you are travelling to Japan, you also be covered for all countries listed under Area B. For travel to multiple countries, select the furthest country.

#### Annual plan

Select Area A, B or C based on the furthest destination country that you intend to travel to in the coming year.

#### **Area A**

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

#### **Area B**

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

#### **Area C**

Worldwide including countries in Areas A and B.

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#### **Important notes:**

*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 us MSIG ([www.msig.com.sg](http://www.msig.com.sg)) or visit GIA ([www.gia.org.sg](http://www.gia.org.sg)) or SDIC ([www.sdic.org.sg](http://www.sdic.org.sg)).*