

## **InsureTravel – Frequently Asked Questions (FAQs)**

### **1) Who is eligible to buy InsureTravel?**

The Insured Person must be a Singapore Citizen or Singapore Permanent Resident living in Singapore or hold a valid Employment Pass or Work Permit to work in Singapore or hold a Dependent Pass or Long-Term Visit Pass to stay in Singapore. Each trip must start and end in Singapore within the period of insurance.

### **2) Does InsureTravel cover me for claims related to COVID-19?**

Yes, InsureTravel covers claims related to COVID-19. The Insured Person will only be eligible for the COVID-19 Cover if he/ she fulfils all approved vaccinations, pre-departure tests and post-arrival tests requirements (if any) necessitated by the destination country or transport operator. You need not submit the test results or proof of vaccination when you purchase your travel insurance policy. However, you must furnish it when you submit a claim related to COVID-19.

### **3) I perform an Antigen Rapid Test (ART) before my trip and the result is “Positive”. I have to cancel my trip. Will InsureTravel cover my trip expenses?**

Yes, InsureTravel will reimburse the irrecoverable expenses if your trip is cancelled due to a positive COVID-19 diagnosis or if you are being served a quarantine order during the period which coincides with the scheduled Trip departure date.

This cover is effective only if the insurance is purchased three (3) days or earlier from the commencement of the Trip.

Please note that this travel insurance does not cover any costs associated with test kits.

### **4) Can I still apply if I have just recovered from COVID-19?**

Yes, you may still apply as InsureTravel does not classify COVID-19 as a pre-existing condition.

### **5) How is ‘Family Plan’ defined in InsureTravel?**

Family Plan consists of you and/ or your legal spouse with any number of your Children travelling together for the entire Trip.

For the Annual Multi-Trip Family Plan, the Child must be accompanied by at least one of the Insured Adults for any Trip during the Period of Insurance.

Child means a fully dependent child under the Age of eighteen (18) years or up to twenty-three (23) years who is studying full-time in a recognised institution of higher learning and is neither married nor in employment on the start date of the Period of Insurance stated in the Certificate of Insurance.

### **6) Is there any age limit?**

The Applicant must be aged between eighteen (18) to eighty (80) years old to purchase a Single Trip policy.

The cover limit for certain benefits will be reduced for Insured Persons aged seventy (70) years old and above. Please refer to the Policy Wording for more information.

**7) Can I purchase InsureTravel for my family or friends?**

Yes, you may. Please obtain their consent prior to the purchase and inform them accordingly upon successful purchase of InsureTravel.

**8) Does InsureTravel cover one-way trips?**

No, InsureTravel does not cover one-way trips.

**9) When will InsureTravel cover begin?**

For Single Trip Plan, the insurance starts when the Insured Person leaves his/ her place of residence or business in Singapore (whichever is later) to begin the Trip until the time of return to his/ her place of residence or business in Singapore or the expiry of the Certificate of Insurance (whichever is the earlier) on completion of the Trip.

Trip Cancellation starts thirty (30) days from the scheduled trip departure date and not upon issuance of Certificate of Insurance.

**10) Who should enrol for an Annual Multi-Trip policy?**

We highly recommend that a frequent traveller takes up an Annual Multi-Trip Policy as it is more cost-effective and convenient. The policy is issued for one (1) year where an individual can make unlimited number of Trips to the selected geographical area and the duration for each Trip must not exceed ninety (90) days.

**11) I am travelling to a few countries during the same trip, how do I choose my geographical area for an Annual Multi-Trip plan?**

Please choose the geographical area based on the furthest country on your itinerary.

**12) If I cancel my insurance policy after the online purchase of InsureTravel, can I get a premium refund?**

For Single Trip Plan, we will refund the premium paid less a minimum premium of \$25 per insured person for Individual Plan and \$25 per Family Plan. We will not refund any amount less than S\$5. No refund of premium will be made if the Trip has commenced, or any claim is made under the policy issued.

For Annual Multi-Trip Plan, at least thirty (30) days written notice must be submitted to UOI and the refund of premium is based on the short period rates stated in the policy, provided no claim is made prior to the policy cancellation.

Any refund of insurance premium will be made to the same card that was used to pay for the insurance premium at the time of purchase.

**13) What is the mode of payment for online purchase of InsureTravel?**

We accept Mastercard and Visa credit or debit cards, and American Express card.

**14) When do I know if my online purchase is successful?**

Upon successful payment, a copy of the Certificate of Insurance will be sent to your registered email. A Short Message Service (SMS) text will be sent to the mobile number you provided in your online application to inform you that your application is successful.

**15) When will I receive my insurance documents after the online purchase is made?**

The Certificate of Insurance and Policy documents will be sent to your registered email upon successful payment.

**16) Who can I contact in the event of medical emergency or travel assistance?**

You may contact UOI 24-hour Emergency Assist Hotline at +(65) 6222 7737.

**17) How do I file a claim for InsureTravel?**

Please contact our appointed claims handling agent, Broadspire by Crawford & Company, at 6632 8639 during their business hours. All claims must be notified not later than thirty-one (31) days after expiry of the insurance policy.

**18) Who can I contact if I wish to make an amendment to my travel details?**

You may contact us at 1800-221 6588 from Monday to Thursday, 8.45am to 5.45pm and Friday, 8.45am to 4.45pm. Alternatively, you may email your enquiry to [ser\\_dev@uoi.com.sg](mailto:ser_dev@uoi.com.sg).