

Travel Infinite COVID-19 Frequently Asked Questions

1) What plans are the COVID-19 coverage eligible for?

COVID-19 coverage is applicable for all single trip (individual / family / group) and annual plans (individual / family).

2) What does the COVID-19 coverage consist of?

Benefits		Classic	Deluxe	Suite
Before your trip	Travel Postponement	\$500	\$1,000	\$1,500
	Trip Cancellation & Loss of Deposit	\$3,000	\$4,000	\$5,000
During your trip	Medical Expenses Incurred Overseas	\$100,000	\$200,000	\$300,000
	Overseas COVID-19 Diagnosis Quarantine Allowance	\$500 (\$100/24 hrs)	\$1,000 (\$100/24 hrs)	\$1,500 (\$100/24 hrs)
	Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore	\$300,000	\$400,000	\$600,000
	Travel Curtailment & Disruption	\$3,000	\$4,000	\$5,000
After your trip	Hospitalization & Home Recovery Benefit in Singapore	-	\$300	\$300

COVID-19 coverage comes with the following benefits:

3) What are the eligibility conditions that must be met before I can make an eligible claim under the COVID-19 coverage?

You must be fully vaccinated and fulfil the pre-departure & post-arrival tests requirements imposed by the country that you are travelling to, or the transport operator that you will be travelling on.

4) When does my COVID-19 coverage start?

- Travel Postponement: 14 days before your travel start date
- Trip Cancellation & Loss of Deposit: 14 days before your travel start date
- Medical Expenses Incurred Overseas: the moment you arrived at your destination
- Overseas COVID-19 Diagnosis Quarantine Allowance: the moment you arrived at your destination
- Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore: the moment you arrived at your destination
- Travel Curtailment & Disruption: the moment you arrived at your destination

Version: 13 July 2023

Page 1 of 3

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 Hospitalization & Home Recovery Benefit in Singapore: the moment you arrived back in Singapore, and hospitalization or home recovery must start within 24 hours from the moment you arrived back in Singapore

5) Are the expenses for pre-departure and post-arrival tests covered under the COVID-19 coverage?

No, we do not cover these mandatory COVID-19 diagnostic tests that you are required to take for the trip.

6) I am diagnosed with COVID-19 overseas but was not hospitalized. Does the COVID-19 coverage covers me?

Even if you are not hospitalized overseas due to a COVID-19 diagnosis, the overseas outpatient medical expenses that you have incurred for treatment of COVID-19 will be claimable.

Should you be placed on quarantine while overseas due to a COVID-19 diagnosis, we will compensate a daily pay-out of \$100 according to the coverage type that you have chosen (i.e. Classic / Deluxe / Suite).

7) I am diagnosed with COVID-19 overseas and my travel plans are disrupted. How does the COVID-19 coverage cover me?

If you have to shorten your trip and return back to Singapore after recovering from COVID-19 overseas, we will cover the irrecoverable travel and accommodation expenses paid in advance; the irrecoverable cost of excursions, tours and activities provided by Travel Agent that you have paid for up to the limits according to the coverage type that you have chosen (i.e. Classic / Deluxe / Suite).

If you are continuing with your trip after recovering from COVID-19 overseas, we will cover the additional transportation or accommodation expenses that you will need to book in order to continue your trip.

8) The country that I am travelling to has now increased the number of days that I will need to be quarantined upon arrival. I have a change of mind and want to cancel or postpone my trip. Am I covered?

We do not cover cancellation or postponement of your trip due to the change in circumstances or requirements imposed by the country that you are travelling to. However, if you decide not to proceed with your trip, you may cancel the Travel Insurance plan. A refund will be provided.

Version: 13 July 2023

Page 2 of 3

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9) How do I make a claim under the COVID-19 coverage?

Similarly to how you would make a claim under Travel Infinite, please log onto <u>TiqConnect</u> portal to submit your claim. If you need further assistance, kindly approach our partnering Travel Agent that you have purchased this policy from.

10) In addition to the usual documents, what are the additional documents that I will need to provide if I make a claim under the COVID-19 coverage?

You will need to provide the following additional documents in order for the claims to be administered.

- Positive COVID-19 Swab Test result
- Proof reflecting that you are fully vaccinated

Information is accurate as of 13 July 2023.

Version: 13 July 2023

Page 3 of 3

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