

TravelEasy FAQ

No.	Questions & Answers
1	<p>Who is suitable to purchase the Lite plan under TravelEasy?</p> <p>The Lite plan is designed to insure travellers going on short trips to nearby countries who want to have a basic peace of mind when they travel. Please note that there are several benefits which are not covered under the Lite plan.</p>
2	<p>What are the benefits under the TravelEasy Lite plan?</p> <p>Please refer to TravelEasy® Brochure for all the benefits offered, including Lite plan</p>
3	<p>Can I purchase an annual plan under TravelEasy Lite plan?</p> <p>No, TravelEasy Lite plan is only available for single return trips.</p>
4	<p>How can I obtain an unencrypted (non-password protected) TravelEasy ePolicy for submission to the authorities of the country I am travelling to?</p> <p>You may download an unencrypted copy of your TravelEasy ePolicy from mConnect Customer Portal.</p>
5	<p>When does the travel insurance cover commence and end for each trip?</p> <p>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.</p>
6	<p>Can foreigners purchase travel insurance?</p> <p>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.</p>
7	<p>Can my company buy a TravelEasy policy for me?</p> <p>Yes, your company can purchase a TravelEasy policy using the application form via Downloads.</p>

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8	Can a person aged 70 years and above buy travel insurance for a single trip or an annual travel plan?
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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 Standard Plan only. The policy is renewable up to age 80.

9	Are there any countries excluded from cover?
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All countries are covered unless expressly excluded.

10	Does TravelEasy provide cover for cruise travels?
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Yes, TravelEasy covers your cruise trip departing from Singapore or an overseas country, as long as your entire trip begins and ends in Singapore. Please select the region of travel based on the furthest destination of your entire trip.

For cruise to nowhere departing from Singapore, i.e. the cruise is not making any stopover at any port/country, you may purchase the trip under Area A.

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

Please email to service@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)
- Contact number
- Policy number
- Date to be extended
- Any known circumstances or events likely to lead to a claim (Yes / No). If yes, please provide details

We will reply to your email within 3 working days on the additional premium payable if we agree with the extension and will only proceed with the extension upon receipt of your payment.

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

13	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?
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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.

14	What do you mean by public transport under the public transport double cover?
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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.

15	Are there any differences between family cover and group cover?
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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 limits for adult and child vary; please refer to the benefit table for details.

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

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together on the same trip.

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

TravelEasy 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 and the insolvency does not take place before you purchase your travel insurance policy.
This benefit is not applicable to Lite plan.

17 Which Travel Area (A, B or C) should I choose if I am going to multiple countries?

If you are travelling to more than one country, please select the region of travel based on the furthest destination from Singapore.

For example, if you are travelling to Thailand and USA, please select Area C (Worldwide).

If you are travelling to Thailand and returning to Singapore before setting off to USA, it will be considered as two trips and you will need to purchase two travel insurance policies to cover each trip separately.

18 My child is above 18 years old and is now waiting for examination results. Can he/she be insured under Family/Adult & Child cover?

Your child can be insured under Family/Adult & Child cover as long as he/she meets these criteria before the start of the trip:

1. Between 18 and under 23 years old
2. Is waiting for any of the following:
 - Examination results
 - Graduation
 - Placement as student to a recognised institution of higher learning

A recognised institution of higher learning refers to schools which are licensed by the Government of the country to provide post-secondary or higher education.

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19 My child is below 18 years old and is no longer studying. Can he/she be insured under the Family/Adult & Child cover?

Your child can be insured under Family/Adult & Child cover as he/she has met our policy definition for 'child' who must be above 1 month old and below 18 years old.

It does not matter if your child is currently studying, married, working, serving National Service or is waiting to be enlisted as long as he/she falls within the stated age criteria.