

Tiq Travel Insurance

Get comprehensive coverage even for pre-existing conditions.
Travel worry-free and make the best out of your holidays!





Tiq Travel Insurance

Scan QR code to view more information or visit
www.tiq.com.sg/product/travel-insurance/



Explore the wonders of the world confidently with **Tiq Travel Insurance**! Get extensive coverage for COVID-19, 3-hour automatic flight delay claims, pre-existing conditions coverage, and more!

We've got you covered, so you can savour every moment of your vacation and focus on the fun! Whether it's summer getaways or winter wonderland holidays, let us take care of you!

Travel More, Worry Less



Comprehensive COVID-19 add-on, protecting you before, during and after your trip



Covers all forms of transportation



Covers all forms of transportation



Full refund if you need to cancel your travel policy



Get paid upon a 3-hour flight delay, even without submitting a claim



24-hour worldwide emergency travel support



Flight check-in reminder



Baggage belt collection details

For more information, please view our Policy Wording on our Tiq by Etiqa product page.

Table of Benefits

Non Pre-Ex Plans

Entry

Savvy

Luxury

Sections 1 to 32 under the Tiq Travel Insurance Pre-Ex Entry, Pre-Ex Savvy, and Pre-Ex Luxury plans will also cover you for claims not relating to pre-existing medical conditions such as injuries or illness sustained during the Trip.

Personal Accident Benefits

Section 1	Personal Accident (Accidental Death and Permanent Disablement)			
	Adult aged below 70 years old	\$150,000	\$300,000	\$500,000
	Adult aged above 70 years old	\$30,000	\$40,000	\$50,000
	Child	\$50,000	\$100,000	\$200,000

Medical and Travel Benefits

Section 2	Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	\$200,000	\$500,000	\$1,000,000
	Adult aged above 70 years old	\$30,000	\$50,000	\$75,000
	Child	\$75,000	\$150,000	\$250,000

Section 3	Medical Expenses Incurred in Singapore			
	Adult aged below 70 years old	Not covered	\$7,500	\$10,000
	Adult aged above 70 years old	Not covered	\$1,000	\$3,000
	Child	Not covered	\$2,500	\$5,000

Table of Benefits

		Non Pre-Ex Plans		
		Entry	Savvy	Luxury
Section 4	Overseas Hospital Income	\$5,000 (\$200 per 24 hrs)	\$10,000 (\$200 per 24 hrs)	\$20,000 (\$200 per 24 hrs)
Section 5	Hospital Allowance in Singapore	\$500 (\$50 per 24 hrs)	\$1,000 (\$100 per 24 hrs)	\$1,500 (\$100 per 24 hrs)
Section 6	Hospital Visitation	Not covered	\$2,500	\$5,000
Section 7	Compassionate Visit	Not covered	\$5,000	\$7,500
Section 8	Child(ren) Guardian	Not covered	\$2,500	\$5,000
Section 9	Emergency Telephone Charges	\$100	\$200	\$400
Travel Assistance Benefits				
Section 10	Emergency Medical Evacuation	Combined limit up to \$1,000,000	Combined limit up to \$1,500,000	Combined limit up to \$1,800,000
Section 11	Repatriation of Mortal Remains to Singapore			
Travel Inconvenience Benefits				
Section 12	Trip Cancellation and Loss of Deposit	\$5,000	\$5,000	\$10,000
Section 13	Bankruptcy of Travel Agent	\$1,000	\$1,000	\$3,000
Section 14	Travel Curtailment (including Hijacking)	\$3,000	\$3,000	\$5,000

Table of Benefits

		Non Pre-Ex Plans		
		Entry	Savvy	Luxury
Section 15	Personal Effects	\$2,000	\$2,000	\$3,000
	sub-limit for 1 laptop	\$1,000	\$1,000	\$1,000
	sub-limit for 1 mobile phone	\$250	\$250	\$250
	sub-limit for all other items (per item)	\$250	\$250	\$250
Section 16	Baggage Delay	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)
Section 17	Loss of Travel Documents (including money)	Personal Money; \$100 Personal Documents; \$150	Personal Money; \$300 Personal Documents; \$250	Personal Money; \$500 Personal Documents; \$500
Section 18	Travel Delay	\$300 (\$50 per 3 hrs)	\$300 (\$50 per 3 hrs)	\$500 (\$50 per 3 hrs)
Section 19	Flight Diversion	\$300 (\$100 per 6 hrs overseas)	\$300 (\$100 per 6 hrs overseas)	\$500 (\$100 per 6 hrs overseas)
Section 20	Flight Overbooking	\$100	\$100	\$100
Section 21	Travel Misconnection	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)
Section 22	Travel Postponement	\$500	\$500	\$1,000

Table of Benefits

		Non Pre-Ex Plans		
		Entry	Savvy	Luxury
Liability Benefits				
Section 23	Personal Liability	\$250,000	\$500,000	\$750,000
Special Benefits				
Section 24	Hijacking/Kidnapping and Hostage	\$1,000	\$1,000	\$3,000
Section 25	Automatic Extension of Cover	Up to 7 days	Up to 14 days	Up to 14 days
Section 26	Act of Terrorism			
	Adult aged below 70 years old	\$100,000	\$200,000	\$300,000
	Adult aged above 70 years old	\$30,000	\$40,000	\$50,000
	Child	\$50,000	\$75,000	\$100,000
Section 27	Home Contents Cover	Not covered	\$5,000	\$10,000
Extension of Coverage for Pre-existing Conditions (Sub-limits)				
Section 28	Extension to Section 2: Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	Not Applicable	Not Applicable	Not Applicable
	Adult aged above 70 years old	Not Applicable	Not Applicable	Not Applicable
	Child	Not Applicable	Not Applicable	Not Applicable

Table of Benefits

		Non Pre-Ex Plans		
		Entry	Savvy	Luxury
Extension of Coverage for Pre-existing Conditions (Sub-limits)				
Section 28	Extension to Section 4: Overseas Hospital Income	Not Applicable	Not Applicable	Not Applicable
	Extension to Section 10: Emergency Medical Evacuation	Not Applicable	Not Applicable	Not Applicable
	Extension to Section 11: Repatriation of Mortal Remains to Singapore	Not Applicable	Not Applicable	Not Applicable
Add-Ons				
Section 29	Child Education Cover	\$3,000 per child; up to \$15,000	\$3,000 per child; up to \$15,000	\$3,000 per child; up to \$15,000
Section 30	Rental Car Excess Cover	\$300	\$500	\$1,000
Section 31	Pet Hotel Cover	\$1,000 (\$50 for every 6 hrs)	\$1,000 (\$50 for every 6 hrs)	\$1,000 (\$50 for every 6 hrs)
Section 32	Sports Equipment Protector	\$500	\$2,000	\$4,000
COVID-19 Add-ons				
Section 33	Travel Postponement	\$500	\$1,000	\$1,500
Section 34	Trip Cancellation and Loss of Deposit	\$3,000	\$4,000	\$5,000

Table of Benefits

		Non Pre-Ex Plans		
		Entry	Savvy	Luxury
COVID-19 Add-ons				
Section 35	Medical Expenses Incurred Overseas	\$100,000	\$200,000	\$300,000
Section 36	Overseas COVID-19 Diagnosis Quarantine Allowance	\$500 (\$100 per 24hrs)	1,000 (\$100 per 24hrs)	\$1,500 (\$100 per 24hrs)
Section 37	Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore	\$200,000	\$300,000	\$500,000
Section 38	Travel Curtailment & Disruption	\$3,000	\$4,000	\$5,000
Section 39	Hospitalization Benefit in Singapore	\$100	\$200	\$300

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Pre-Ex Plans

Pre-Ex Entry

Pre-Ex Savvy

Pre-Ex Luxury

Sections 1 to 32 under the Tiq Travel Insurance Pre-Ex Entry, Pre-Ex Savvy, and Pre-Ex Luxury plans will also cover You for claims not relating to pre-existing medical conditions such as injuries or illness sustained during the Trip.

Personal Accident Benefits

Section 1	Personal Accident (Accidental Death and Permanent Disablement)			
	Adult aged below 70 years old	\$150,000	\$300,000	\$500,000
	Adult aged above 70 years old	\$30,000	\$40,000	\$50,000
	Child	\$50,000	\$100,000	\$200,000

Medical and Travel Benefits

Section 2	Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	\$200,000	\$500,000	\$1,000,000
	Adult aged above 70 years old	\$30,000	\$50,000	\$75,000
	Child	\$75,000	\$150,000	\$250,000

Section 3	Medical Expenses Incurred in Singapore			
	Adult aged below 70 years old	Not covered	\$7,500	\$10,000
	Adult aged above 70 years old	Not covered	\$1,000	\$3,000
	Child	Not covered	\$2,500	\$5,000

Table of Benefits

		Pre-Ex Plans		
		Pre-Ex Entry	Pre-Ex Savvy	Pre-Ex Luxury
Section 4	Overseas Hospital Income	\$5,000 (\$200 per 24 hrs)	\$10,000 (\$200 per 24 hrs)	\$20,000 (\$200 per 24 hrs)
Section 5	Hospital Allowance in Singapore	\$500 (\$50 per 24 hrs)	\$1000 (\$100 per 24 hrs)	\$1500 (\$100 per 24 hrs)
Section 6	Hospital Visitation	Not covered	\$2,500	\$5,000
Section 7	Compassionate Visit	Not covered	\$5,000	\$7,500
Section 8	Child(ren) Guardian	Not covered	\$2,500	\$5,000
Section 9	Emergency Telephone Charges	\$100	\$200	\$400
Travel Assistance Benefits				
Section 10	Emergency Medical Evacuation	Combined limit up to \$1,000,000	Combined limit up to \$1,500,000	Combined limit up to \$1,800,000
Section 11	Repatriation of Mortal Remains to Singapore			
Travel Inconvenience Benefits				
Section 12	Trip Cancellation and Loss of Deposit	\$5,000	\$5,000	\$10,000
Section 13	Bankruptcy of Travel Agent	\$1,000	\$1,000	\$3,000
Section 14	Travel Curtailment (including Hijacking)	\$3,000	\$3,000	\$5,000

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		Pre-Ex Plans		
		Pre-Ex Entry	Pre-Ex Savvy	Pre-Ex Luxury
Section 15	Personal Effects	\$2,000	\$2,000	\$3,000
	sub-limit for 1 laptop	\$1,000	\$1,000	\$1,000
	sub-limit for 1 mobile phone	\$250	\$250	\$250
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Section 16	Baggage Delay	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)
Section 17	Loss of Travel Documents (including money)	Personal Money; \$100 Personal Documents; \$150	Personal Money; \$300 Personal Documents; \$250	Personal Money; \$500 Personal Documents; \$500
Section 18	Travel Delay	\$300 (\$50 per 3 hrs)	\$300 (\$50 per 3 hrs)	\$500 (\$50 per 3 hrs)
Section 19	Flight Diversion	\$300 (\$100 per 6 hrs overseas)	\$300 (\$100 per 6 hrs overseas)	\$500 (\$100 per 6 hrs overseas)
Section 20	Flight Overbooking	\$100	\$100	\$100
Section 21	Travel Misconnection	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)
Section 22	Travel Postponement	\$500	\$500	\$1,000

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		Pre-Ex Plans		
		Pre-Ex Entry	Pre-Ex Savvy	Pre-Ex Luxury
Liability Benefits				
Section 23	Personal Liability	\$250,000	\$500,000	\$750,000
Special Benefits				
Section 24	Hijacking/Kidnapping and Hostage	\$1,000	\$1,000	\$3,000
Section 25	Automatic Extension of Cover	Up to 7 days	Up to 14 days	Up to 14 days
Section 26	Act of Terrorism			
	Adult aged below 70 years old	\$100,000	\$200,000	\$300,000
	Adult aged above 70 years old	\$30,000	\$40,000	\$50,000
	Child	\$50,000	\$75,000	\$100,000
Section 27	Home Contents Cover	Not covered	\$5,000	\$10,000
Extension of Coverage for Pre-existing Conditions (Sub-limits)				
Section 28	Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	\$75,000	\$125,000	\$150,000
	Adult aged above 70 years old	\$20,000	\$40,000	\$50,000
	Child	\$50,000	\$75,000	\$100,000

Table of Benefits

		Pre-Ex Plans		
		Pre-Ex Entry	Pre-Ex Savvy	Pre-Ex Luxury
Extension of Coverage for Pre-existing Conditions (Sub-limits)				
Section 28	Extension to Section 4: Overseas Hospital Income	\$5,000 (\$200 per 24 hrs)	\$10,000 (\$200 per 24 hrs)	\$20,000 (\$200 per 24 hrs)
	Extension to Section 10: Emergency Medical Evacuation	\$150,000	\$200,000	\$250,000
	Extension to Section 11: Repatriation of Mortal Remains to Singapore			
Add-Ons				
Section 29	Child Education Cover	\$3,000 per child; up to \$15,000	\$3,000 per child; up to \$15,000	\$3,000 per child; up to \$15,000
Section 30	Rental Car Excess Cover	\$300	\$500	\$1,000
Section 31	Pet Hotel Cover	\$1,000 (\$50 for every 6 hrs)	\$1,000 (\$50 for every 6 hrs)	\$1,000 (\$50 for every 6 hrs)
Section 32	Sports Equipment Protector	\$500	\$2,000	\$4,000
COVID-19 Add-ons				
Section 33	Travel Postponement	Not covered	Not covered	Not covered
Section 34	Trip Cancellation and Loss of Deposit	Not covered	Not covered	Not covered

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		Pre-Ex Plans		
		Pre-Ex Entry	Pre-Ex Savvy	Pre-Ex Luxury
COVID-19 Add-ons				
Section 35	Medical Expenses Incurred Overseas	Not covered	Not covered	Not covered
Section 36	Overseas COVID-19 Diagnosis Quarantine Allowance	Not covered	Not covered	Not covered
Section 37	Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore	Not covered	Not covered	Not covered
Section 38	Travel Curtailment & Disruption	Not covered	Not covered	Not covered
Section 39	Hospitalization Benefit in Singapore	Not covered	Not covered	Not covered

Important notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy wording.

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 or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Information is correct as at 12 March 2024.

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