# **Tiq Travel Insurance**

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







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



Coverage for pre-existing medical conditions



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

		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 70 years old and above	\$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 Pre-ex: \$75,000	\$500,000 Pre-ex: \$125,000	\$1,000,000 Pre-ex: \$150,000	
	Adult aged 70 years old and above	\$30,000 Pre-ex: \$20,000	\$50,000 Pre-ex: \$40,000	\$75,000 Pre-ex: \$50,000	
	Child	\$75,000 Pre-ex: \$50,000	\$150,000 Pre-ex: \$75,000	\$250,000 Pre-ex: \$100,000	
Section 3	Medical Expenses Incurred in Singapore				
	Adult aged below 70 years old	Not covered	\$7,500	\$10,000	

		Entry	Savvy	Luxury
Section 3	Adult aged 70 years old and above	Not covered	\$1,000	\$3,000
	Child	Not covered	\$2,500	\$5,000
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	Pre-ex: Combined limit up to \$150,000	Pre-ex: Combined limit up to \$200,000	Pre-ex: Combined limit up to \$250,000

		Entry	Savvy	Luxury	
Travel Incon	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	
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 Money; \$300	Personal Money; \$500	
		Personal Documents; \$150	Personal Documents; \$250	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)	

		Entry	Savvy	Luxury
Liability Benefits				
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
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
	Act of Terrorism			
Section 26	Adult aged below 70 years old	\$100,000	\$200,000	\$300,000
	Adult aged 70 years old and above	\$30,000	\$40,000	\$50,000
	Child	\$50,000	\$75,000	\$100,000
Section 27	Home Contents Cover	Not covered	\$5,000	\$10,000

		Entry	Savvy	Luxury
Add-Ons	Add-Ons			
Section 28	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 29	Rental Car Excess Cover	\$300	\$500	\$1,000
Section 30	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 31	Sports Equipment Protector	\$500	\$2,000	\$4,000
COVID-19 Add-ons (Not covered for Pre-Ex plans)				
Section 32	Travel Postponement	\$500	\$1,000	\$1,500
Section 33	Trip Cancellation and Loss of Deposit	\$3,000	\$4,000	\$5,000
Section 34	Medical Expenses Incurred Overseas	\$100,000	\$200,000	\$300,000
Section 35	Overseas COVID-19 Diagnosis Quarantine Allowance	\$500 (\$100 per 24 hrs)	\$1,000 (\$100 per 24 hrs)	\$1,500 (\$100 per 24 hrs)
Section 36	Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore	\$200,000	\$300,000	\$500,000
Section 37	Travel Curtailment & Disruption	\$3,000	\$4,000	\$5,000
Section 38	Hospitalization Benefit in Singapore	\$100	\$200	\$300

#### 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 24 September 2024.

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