

Relating to COVID-19 Cover

- 1) Am I required to take a PCR test to be eligible for COVID-19 coverage under this plan?

No, a PCR test is not required for COVID-19 coverage under My Travel Insurance.

- 2) Do I need to be vaccinated against COVID-19 to be eligible for COVID-19 coverage under this plan?

No, vaccination is not required for COVID-19 coverage under My Travel Insurance.

- 3) I am not vaccinated and am required to quarantine upon arrival at my overseas destination. Can I claim for any benefits?

No, you will not be able to claim for any benefits under My Travel Insurance as it is already known that you are required to quarantine upon arrival.

- 4) Is there any option to purchase coverage for COVID-19 only?

No, COVID-19 coverage is only available through the purchase of My Travel Insurance and not available as a standalone plan. COVID-19 benefits are automatically included in My Travel Insurance as we want to ensure that you are well-protected against COVID-19 risks.

- 5) I am travelling in a week's time but have been diagnosed with COVID-19, can my travel companion and I claim for trip cancellation?

Yes, you and your travel companion will be covered for trip cancellation if you are diagnosed with COVID-19 and confirmed by a doctor within 15 days prior to the scheduled departure date which results in you missing the scheduled departure date.

- 6) I have tested positive for COVID-19 overseas. Upon completion of the treatment, can I make a claim for the unutilised travel expenses?

Yes, you will be covered under Travel Curtailment due to COVID-19.

- 7) If I need to cancel my trip due to border closures, as announced by the overseas government, can I make a claim?

No, trip cancellation due to changes in regulations or orders by the overseas government and/or authorities is not covered.

- 8) If I am diagnosed with COVID-19 during my trip and subsequently issued with a quarantine order by the local authorities, will I be covered?

Yes, you will be covered under the following benefits:

- Overseas Medical Expenses – to cover medical expenses or treatment fees due to COVID-19.
- Overseas Quarantine Benefit – a daily payment due to COVID-19 diagnosis which results in compulsory quarantine in a facility approved or managed by the overseas government authorities. (Note: compulsory quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay-at-home notice, or a period of isolation or social distancing required either before your departure or at your destination overseas.)

- Overseas Hospital Confinement – in the event you require hospitalisation due to COVID-19, a daily lump sum payment will be paid for each complete day. E.g. 24 hours of confinement from the 3rd day of confinement.

9) Will I be covered if I am diagnosed with COVID-19 after returning to Singapore?

No, the COVID-19 coverage will cease upon your return to Singapore.

Relating to the Types of Plan and Eligibility

- 1) I am planning to travel overseas for a year – will I be covered under the Annual Multi-Trip Plan?

No, the Annual Multi-Trip Plan coverage is limited to 90 days per journey, for an unlimited number of journeys in a policy year.

- 2) I will be visiting several destinations during my trip. Which plan should I choose?

You should choose the plan based on your furthest destination. For example, if you are travelling to Hong Kong and the United States of America (USA), you can purchase the Single Trip Plan with USA as the destination or the Annual Multi-Trip Plan for Worldwide (except Cuba) destinations.

Similarly, if you are travelling to Bangkok and Hong Kong, you can purchase the Single Trip Plan with Hong Kong as the destination or the Annual Multi-Trip Plan for Asia Pacific destinations.

- 3) If I am travelling with my friend, do we need to purchase separate travel insurance policies?

It depends on if you and your friend are purchasing a Single Trip Plan or an Annual Multi-Trip Plan. If you and your friend are purchasing a Single Trip plan, you can both purchase a Single Trip, Couple Plan to cover both you and your friend. However, for Annual Multi-Trip Plan, you will have to purchase the policy individually.

- 4) Will I be covered if I purchased my travel insurance after I touch down at my destination?

No, travel insurance coverage is only applicable if your travel insurance is purchased before departing from Singapore.

- 5) If I am travelling with both my parents, do I purchase a Family Plan?

No, in this scenario, you will have to purchase a Couple Plan for your parents and an Individual Plan for yourself.

- 6) My family will be travelling with me at the onset, but I have to return to Singapore earlier than them. Can I still purchase the Family Plan?

Yes, but the premiums will be based on the last person's return date and your own coverage will end as soon as you return to your home or usual place of employment in Singapore.

Relating to Medical Cover

- 1) Do I need to undergo a medical examination to apply for My Travel Insurance?

No. However, please note that pre-existing medical conditions are not covered.

- 2) What constitutes a "pre-existing medical condition"?

A "pre-existing medical condition" means any medical condition from which you have received medical treatment/diagnosis consultation/prescribed drugs or medical advice/treatment was recommended by a physician or you were/ should have been aware that you are suffering from, within a 12-month period before the commencement of a journey.

- 3) Will I be covered for any pregnancy-related matters if I am pregnant while I am overseas?

Yes, you will be covered. Please refer to "Overseas Medical Expenses (Women's Benefit)" in the Policy Wording for more information.

- 4) Can I make a claim if I fall ill overseas but only sought medical treatment when I'm back in Singapore?

Yes, provided the first treatment is sought in Singapore within 72 consecutive hours from your return to Singapore. Chubb will reimburse the medical expenses incurred within 31 consecutive days from the date of your return to Singapore, up to the maximum of the relevant benefit amount specified.

Relating to Baggage Delay

- 1) Can I increase the baggage cover limits?

No, the amount of baggage cover limits cannot be increased.

- 2) Is a video camera (or any other item) on hire for the trip covered?

No, hired or leased equipment is not covered.

- 3) What happens if the airline "temporarily" misplaces my luggage for more than 24 hours?

My Travel Insurance will pay the stated benefit amount specified in the Certificate of Insurance for every 6 full consecutive hours of delay, up to the maximum benefit amount specified.

- 4) What happens if my luggage is lost en route to the destination and when they are replaced, they are lost again on the return trip?

Chubb will pay up to the maximum limit specified under "Personal Property & Baggage" benefit in the Policy Wording.

Relating to Trip Cancellation/Delay

- 1) My flight has been cancelled by the airline; can I make a claim?

You can make a claim if the flight is cancelled due to a strike, riot or civil commotion. My Travel Insurance does not cover flight cancellation by airlines due to operational reasons.

- 2) My flight is delayed for 4 hours due to adverse weather condition; can I make a claim?

No, the travel delay benefit is only payable with a minimum of 6 consecutive hours of delay.

- 3) Will I be covered if my trip is cancelled due to work exigencies?

No, as the policy excludes travel cancellation claims caused by business obligations.

- 4) I am unable to obtain an entry visa in time and need to cancel my trip. Is this covered under My Travel Insurance?

No, this is not covered under the policy.

- 5) Can I make a claim for trip cancellation due to a natural disaster at my intended travel destination?

It depends. You can make a claim provided that the natural disaster event was unknown (e.g. not publicised or reported by the media, no travel advice issued etc.) prior to the purchase of the policy or before the trip was booked.

General

1) Is excess/deductible applicable?

Chubb does not impose any excess on the My Travel Insurance policy. However, for the Overseas Hospital Confinement Benefit due to COVID-19, the benefit is only payable from the 3rd day of confinement.

2) Am I covered when I am travelling to and from the airport in Singapore?

Yes, for Return Journey, you are covered from the time you leave your home or usual place of employment in Singapore to commence the trip until the time you arrive at your place of residence or place of employment in Singapore.

For One Way Journey, you are covered from the time you leave your home or usual place of employment in Singapore to commence the trip until the time you arrive at your place of residence or place of employment in the destination country.

3) Are acts of terrorism covered?

Yes. Please refer to Section 38 Terrorism Extension in the Policy Wording for more information.

The above Frequently Asked Questions (FAQs) should be read and construed in light of, and subject to, all terms, conditions and exclusions contained in the Policy Wording.