

ESSENTIAL DETAILS TO KNOW

ELIGIBILITY



Fully vaccinated 65 years old and below Singaporean, Permanent Resident or Foreigner with a valid Employment Pass, Work Permit, Dependant Pass, Student Pass or Long-Term Social Visit Pass and living in Singapore.

You can only purchase the insurance within 60 days before departing from Singapore.

TRAVEL DESTINATION



- You may refer to our website for the list of destinations covered by EQI.
- If your travel crosses more than one area on the same trip, premium will be based on the area with the higher premium.
- You must declare all the countries you might/will be travelling during the travel period.

TRIP DURATION



All trips must start and end in Singapore.
Maximum duration of travel for Single Trip Plan: Up to 182 days for EQ Travel (Main) benefits and 60 days for CovidSafe Extension benefits.

MAJOR EXCLUSIONS



- Pre-existing Medical or Physical Conditions.
- Cost of any COVID-19 test, unless it is taken during Your COVID-19 Hospitalisation and physiotherapy and rehabilitation following Your COVID-19 infection.
- Loss incurred within the first 14 days after you have departed from a destination that is not specified in the Schedule.
- Purchased the Policy after having any signs, symptoms or being diagnosed with COVID-19.
- STD, HIV, AIDS, childbirth, pregnancy, self-injury, suicide.
- Public / private air and sea travel other than as a fare-paying passenger and not as a member of the crew.
- Participation in professional or competitive sports.
- War, hostilities, rebellion and the like.

ABOUT EQ INSURANCE

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.



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POLICY OWNERS' PROTECTION SCHEME: 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 the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Note:

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0% - 40% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

November 2021

eqinsurance
You're Got a Friend



EQ

Travel CovidSafe

Get Covered for COVID-19

A Member of Citystate

WHAT IS EQ TRAVEL COVIDSAFE

We aim to protect your upcoming travels and provide you with a peace of mind when you plan for your trips.

Apart from being covered for the basic travel benefits, we have also included COVID-19 coverage in the event you are diagnosed prior or during your planned trip, thus leading to a disruption in your travels.

HIGHLIGHTS FOR COVID-19 COVER

OVERSEAS MEDICAL EXPENSES

Pays up to S\$200,000 for medical expenses incurred whilst overseas in the event you're diagnosed with COVID-19

EMERGENCY MEDICAL EVACUATION & REPATRIATION

Covers up to S\$200,000 for emergency evacuation or repatriation back to Singapore in the event you're diagnosed with COVID-19

CANCELLATION OR POSTPONEMENT OF TRIP

Pays up to S\$2,000 for travel and/or accommodation expenses that's irrecoverable from any other source if you have to cancel or postpone your trip in the event you or a member of your immediate family living in the same household is diagnosed with COVID-19 or a member of your immediate family not living in the same household and is in a critical medical condition due to COVID-19

TRIP CURTAILMENT

Pays up to S\$1,000 if you require to curtail your planned trip to return back to Singapore or alter any part of the itinerary of the planned trip after it has started in the event you or your one and only travel companion is diagnosed with COVID-19 or a member of your immediate family is diagnosed with COVID-19 and is in a critical medical condition in Singapore

OVERSEAS QUARANTINE EXPENSES

Pays up to S\$700 for your additional accommodation expenses in the event you have been issued to quarantine overseas as a result of being diagnosed with COVID-19

COVID-19 Coverage		Supreme (S\$)	Basic (S\$)
Section 1	Overseas Medical Expenses	200,000	50,000
Section 2	Emergency Medical Evacuation & Repatriation	200,000	50,000
	• Repatriation of Mortal Remains (sub-limit)	10,000	5,000
Section 3	Trip Cancellation / Postponement of Trip	2,000	1,000
Section 4	Trip Curtailment	1,000	500
Section 5	Overseas Quarantine Expenses (S\$50 per full 24 hours)	700	700

Non-COVID-19 Coverage	Superior (S\$)	Deluxe (S\$)	Essential (S\$)
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PERSONAL ACCIDENT

Section 1	Accidental Death & Permanent Disablement			
	<i>Insured Person up to 70 years old</i>	500,000	350,000	250,000
	<i>Insured Person up to 70 years old</i>	200,000	100,000	50,000
Section 2	Public Transport Double Cover			
	<i>Insured Person up to 70 years old</i>	1,000,000	700,000	500,000
	<i>Insured Person up to 70 years old</i>	400,000	200,000	100,000
Section 3	Child Education Subsidy			
	Up to maximum 4 Children	8,000	5,000	3,000

MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION

Section 4	Overseas Medical Expenses			
	<i>Insured up to 70 years old</i>	500,000	400,000	300,000
	<i>Insured above 70 years old</i>	125,000	100,000	75,000
Section 5	Medical Expenses in Singapore			
	<i>Insured up to 70 years old</i>	50,000	25,000	15,000
	<i>Insured above 70 years old</i>	6,000	5,000	2,500
Section 6	Pregnancy Related Expenses	8,000	5,000	2,000
Section 7	Overseas Hospitalisation Allowance (S\$200 per full 24 hours of Hospitalisation)	50,000	40,000	20,000
Section 8	Overseas Hospitalisation Allowance in ICU from an Accident (S\$400 per full 24 hours of Hospitalisation)	5,000	4,000	2,000
Section 9	Overseas Daily Quarantine Allowance (S\$50 per full 24 hours of quarantined Overseas)	1,000	700	350
Section 10	Daily Quarantine Allowance in Singapore (S\$50 per full 24 hours of quarantined upon return to Singapore)	500	300	200
Section 11	Hospitalisation Allowance in Singapore (S\$100 per full 24 hours of Hospitalisation)	1,200	1,000	500
Section 12	Hospital Visit	25,000	15,000	7,500
Section 13	Compassionate Visit	10,000	5,000	3,000
Section 14	Emergency Medical Evacuation / Repatriation	Unlimited	Unlimited	Unlimited
Section 15	Repatriation of Mortal Remains / Local Burial	Unlimited	Unlimited	Unlimited
	Repatriation of Mortal Remains / Local Burial due to Pre-Existing Medical Condition			
	<i>Insured up to 70 years old</i>	150,000	100,000	50,000
	<i>Insured above 70 years old</i>	50,000	25,000	NA
Section 16	Child Guard	25,000	25,000	15,000
Section 17	Emergency Handphone Charges	300	200	100

TRAVEL INCONVENIENCE

Section 18	Trip Cancellation			
	<i>Per Insured Person</i>	15,000	12,000	6,000
Section 19	Travel Postponement			
	<i>Per Insured Person</i>	1,500	1,000	500

Non-COVID-19 Coverage	Superior (S\$)	Deluxe (S\$)	Essential (S\$)	
Section 20	Travel Curtailment			
	<i>Per Insured Person</i>	15,000	12,000	6,000
Section 21	Replacement of Traveller			
	<i>Per Insured Person</i>	1,000	500	200
Section 22	Travel Delay			
	(S\$100 per full 6 hours of delay whilst Overseas)			
	(Max S\$100 after full 6 hours of delay in Singapore)			
	<i>Per Insured Person</i>	2,000	1,000	1,000
Section 23	Flight Diversion			
	(S\$100 per full 6 hours of delay whilst Overseas)			
	<i>Per Insured Person</i>	2,000	1,000	1,000
Section 24	Travel Misconnection	200	150	100
Section 25	Flight Overbooking	200	150	100
Section 26	Loss or Damage of Baggage & Personal Effects			
	Applicable limits:			
	• S\$500 for any one/pair/set of articles/ Valuables;			
	• S\$1,000 for video equipment and laptop			
	• S\$3,000 in aggregate for electronic items and equipment;			
	<i>Per Insured Person</i>	10,000	8,000	5,000
Section 27	Baggage Delay			
	(S\$200 per full 6 hours of delay whilst Overseas)			
	(Max. S\$200 after full 6 hours of delay in Singapore)			
	<i>Per Insured Person</i>	2,000	1,000	1,000
Section 28	Personal Money & Travel Documents			
	• Loss of money capped at maximum S\$500			
	<i>Per Insured Person</i>	5,000	5,000	3,000
Section 29	Fraudulent Use of Lost Credit Card	2,000	1,000	1,000
Section 30	Kidnap & Hostage			
	(S\$250 per full 24 hours)			
	<i>Per Insured Person</i>	8,000	5,000	5,000
Section 31	Delay Due to Hijack			
	(S\$500 per full 12 hours)			
	<i>Per Insured Person</i>	5,000	5,000	5,000
Section 32	Loss of Hotel Facilities & Services			
	(S\$100 per full 24 hours)			
	<i>Per Insured Person</i>	200	200	200
Section 33	Financial Collapse of Travel Agency			
	<i>Per Insured Person</i>	4,000	3,000	2,000
Section 34	Personal Liability			
	<i>Per Insured Person</i>	1,000,000	1,000,000	1,000,000

GOLFER'S BENEFIT

Section 35	Golf Equipment	1,500	1,000	750
Section 36	Hire Golf Equipment	500	500	250
Section 37	Hole-In-One	500	300	150

BONUS COVER

Section 38	Sports Equipment Rental	300	300	300
Section 39	Home Guard	10,000	5,000	2,500
Section 40	Rental Car Excess			
	<i>Per Insured Person</i>	1,000	750	750
Section 41	Pet Care			
	(S\$50 per full 8 hours of delay)	750	500	300
Section 42	Full Terrorism Cover	Yes	Yes	Yes



24 HOURS WORLDWIDE HOTLINE EMERGENCY MEDICAL ASSISTANCE including Medical Evacuation & Repatriation
(65) 6244 0010