

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.

Call Us Today:



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg
reg no. 1978-00490-N

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.

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).

June 2021

Premium Table

	Length of trip (Days)	Superior (S\$)		Deluxe (S\$)		Essential (S\$)	
		Individual	Family	Individual	Family	Individual	Family
Zone A	1 to 3	42	97	36	83	29	67
	4 to 6	54	125	45	104	37	86
	7 to 10	68	157	58	134	47	109
	11 to 14	86	198	72	166	60	138
	15 to 18	106	244	88	203	72	166
	19 to 22	120	276	99	228	85	196
	23 to 27	132	304	110	253	98	226
	28 to 31	148	341	124	286	110	253
	Each additional week	36	83	30	69	24	56
Annual Policy	NA	NA	NA	NA	NA	NA	
Zone B	1 to 3	56	129	48	111	40	92
	4 to 6	68	157	58	134	48	111
	7 to 10	88	203	72	166	62	143
	11 to 14	110	253	92	212	80	184
	15 to 18	130	299	108	249	98	226
	19 to 22	144	332	120	276	110	253
	23 to 27	158	364	134	309	122	281
	28 to 31	170	391	146	336	132	304
	Each additional week	42	97	36	83	30	69
Annual Policy	408	690	318	560	268	460	
Zone C	1 to 3	74	171	60	138	54	125
	4 to 6	90	207	80	184	72	166
	7 to 10	112	258	98	226	86	198
	11 to 14	140	322	120	276	108	249
	15 to 18	168	387	148	341	136	313
	19 to 22	188	433	162	373	152	350
	23 to 27	200	460	174	401	164	378
	28 to 31	210	483	188	433	178	410
	Each additional week	48	111	40	92	36	83
Annual Policy	500	830	418	710	338	610	

Geographic Coverage

Zone A	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam
Zone B	Zone A, Australia, China, Hong Kong, India, Japan, South Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan
Zone C	Zone B, Nepal, Tibet and the rest of the world, excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria, and other sanctioned countries

Essential details to know:

- Eligibility**
 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. Your child(ren) can be covered in the same policy if they are below 18 years or up to 24 years and studying full-time in an accredited education institution.
- Family**
 - Single trip**
 1 or 2 adults travelling with a maximum of 4 children. The 2 adults need not be related but each child must be legally related to either of the insured adults. All of them must depart and return together.
 - Annual plan**
 Legally married couple with any number of legally dependent children. Each child must be accompanied by either parent for any trips under this plan.
- Trip duration**
 All trips must start and end in Singapore, except for one-way trips.
 - Single Trip Plan**
 Coverage is up to 182 days
 - Annual Plan**
 Coverage is up to 91 days for each trip
- Refund policy**
 No refund of premium for Single Trip Plan once the Certificate of Insurance has been issued.
- Major exclusions**
 - Pre-existing Medical or Physical Conditions
 - 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

24 Hours Worldwide Hotline
Emergency Medical Assistance
 including Medical Evacuation & Repatriation
(65) 6244 0010



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www.citystatecruises.com
 cruises@citystatetravel.com

eqinsurance
You're Got a Friend

EQ TRAVEL

Safeguard Yourself and Your Family While Travelling



A Member of Citystate

Are you covered for emergency medical assistance and travel inconvenience while on vacation or on a business trip?

Enjoy peace of mind whilst you travel solo around the world or with your friends and / or your family with the added advantage from EQTravel!

Simply choose from our 3 exciting plans according to the destination and the number of days of your trip.

EQ Travel's ADVANTAGE

- Personal Accident**
 Pays double for accidental death or permanent disablement whilst overseas and travelling as a fare-paying passenger on a public transport.
- Medical Expenses**
 Pays for medical expenses incurred whilst overseas arising from injury or illness and provides UNLIMITED Emergency Medical Evacuation and Repatriation Cover.
- Travel Inconvenience**
 Pays for travel and / or accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant documents.
- Sports Equipment Rental**
 Pays for loss or damage to the rented sports equipment under your care.



Schedule of Benefits

Section	Superior	Deluxe	Essential	
Sum Insured (\$S)				
PERSONAL ACCIDENT				
Accidental Death & Permanent Disablement				
1.	<i>Adult up to 70 years old</i>	500,000	350,000	250,000
	<i>Adult above 70 years old</i>	200,000	100,000	50,000
	<i>Child in a Family Plan</i>	200,000	100,000	50,000
	<i>Per Family</i>	1,200,000	800,000	600,000
	Public Transport Double Cover			
2.	<i>Adult up to 70 years old</i>	1,000,000	700,000	500,000
	<i>Adult above 70 years old</i>	400,000	200,000	100,000
	<i>Child in a Family Plan</i>	400,000	200,000	100,000
	<i>Per Family</i>	2,400,000	1,600,000	1,200,000
3.	Child Education Subsidy	8,000	5,000	3,000
	Up to maximum 4 Children			
MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION				
Overseas Medical Expenses				
4.	<i>Adult up to 70 years old</i>	500,000	400,000	300,000
	<i>Adult above 70 years old</i>	125,000	100,000	75,000
	<i>Child in a Family Plan</i>	250,000	200,000	150,000
	<i>Per Family</i>	1,000,000	800,000	600,000
	Medical Expenses in Singapore			
5.	<i>Adult up to 70 years old</i>	50,000	25,000	15,000
	<i>Adult above 70 years old</i>	6,000	5,000	2,500
	<i>Child in a Family Plan</i>	50,000	25,000	15,000
	<i>Per Family</i>	100,000	50,000	30,000
6.	Pregnancy Related Expenses	8,000	5,000	2,000
7.	Overseas Hospitalisation Allowance	50,000	40,000	20,000
	• \$200 per full 24 hours			
8.	Overseas Hospitalisation Allowance in ICU from an Accident			
	• \$400 per full 24 hours	5,000	4,000	2,000
9.	Overseas Daily Quarantine Allowance			
	• \$50 per full 24 hours	1,000	700	350
10.	Daily Quarantine Allowance in Singapore			
	• \$50 per full 24 hours	500	300	200
11.	Hospital Allowance in Singapore			
	• \$100 per full 24 hours	1,200	1,000	500
12.	Hospital Visit	25,000	15,000	7,500
13.	Compassionate Visit	10,000	5,000	3,000
14.	Emergency Medical Evacuation / Repatriation	Unlimited	Unlimited	Unlimited

Section	Superior	Deluxe	Essential	
Sum Insured (\$S)				
Repatiation of Mortal Remains / Local Burial				
	Unlimited	Unlimited	Unlimited	
15.	Due to Pre-Existing Medical Condition			
	<i>Adult up to 70 years old</i>	150,000	100,000	50,000
	<i>Adult above 70 years old</i>	50,000	25,000	NA
	<i>Child</i>	50,000	25,000	25,000
	Child Guard	25,000	25,000	15,000
16.	Emergency Handphone Charges	300	200	100
TRAVEL INCONVENIENCE				
Trip Cancellation				
18.	<i>Per Insured Person</i>	15,000	12,000	6,000
	<i>Per Family</i>	30,000	24,000	12,000
Travel Postponement				
19.	<i>Per Insured Person</i>	1,500	1,000	500
	<i>Per Family</i>	3,000	2,000	1,000
Travel Curtailment				
20.	<i>Per Insured Person</i>	15,000	12,000	6,000
	<i>Per Family</i>	30,000	24,000	12,000
Replacement of Traveller				
21.	<i>Per Insured Person</i>	1,000	500	200
Travel Delay				
22.	• Overseas: \$100 per full 6 hours			
	• Singapore: Max \$100 after full 6 hours			
	<i>Per Insured Person</i>	2,000	1,000	1,000
	<i>Per Family</i>	3,000	1,500	1,500
Flight Diversion				
23.	• Overseas: \$100 per full 6 hours			
	<i>Per Insured Person</i>	2,000	1,000	1,000
	<i>Per Family</i>	3,000	1,500	1,500
24.	Travel Misconnection	200	150	100
25.	Flight Overbooking	200	150	100
Loss or Damage of Baggage & Personal Effects				
26.	<i>Per Insured Person</i>	10,000	8,000	5,000
	<i>Per Family</i>	20,000	16,000	10,000
Baggage Delay				
27.	• Overseas: \$200 per full 6 hours			
	• Singapore: Max \$200 after full 6 hours			
	<i>Per Insured Person</i>	2,000	1,000	1,000
	<i>Per Family</i>	4,000	2,000	2,000

Section	Superior	Deluxe	Essential	
Sum Insured (\$S)				
Personal Money & Travel Documents				
28.	<i>Per Insured Person</i>	5,000	5,000	3,000
	<i>Per Family</i>	8,000	8,000	5,000
29.	Fraudulent Use of Lost Credit Card	2,000	1,000	1,000
Kidnap & Hostage				
30.	• \$250 per full 24 hours			
	<i>Per Insured Person</i>	8,000	5,000	5,000
	<i>Per Family</i>	16,000	10,000	10,000
Delay Due To Hijack				
31.	• \$500 per full 12 hours			
	<i>Per Insured Person</i>	5,000	5,000	5,000
	<i>Per Family</i>	10,000	10,000	10,000
Loss of Hotel Facilities & Services				
32.	• \$100 per full 24 hours			
	<i>Per Insured Person</i>	200	200	200
	<i>Per Family</i>	400	400	400
Financial Collapse of Travel Agency				
33.	<i>Per Insured Person</i>	4,000	3,000	2,000
	<i>Per Family</i>	10,000	8,000	5,000
34.	Personal Liability			
	Per Insured Person and per family		1,000,000	
GOLFER'S BENEFIT				
35.	Golf Equipment	1,500	1,000	750
36.	Hire Golf Equipment	500	500	250
37.	Hole-In-One	500	300	150
BONUS COVER				
38.	Sports Equipment Rental	300	300	300
39.	Home Guard	10,000	5,000	2,500
Rental Car Excess				
40.	Per Insured Person and per family	1,000	750	750
Pet Care				
41.	• \$50 per full 8 hours	750	500	300
42.	Full Terrorism Cover	Yes	Yes	Yes