

## 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

#### Main Office:

22 Gemmill Lane, Singapore 069257. Tel: 6223 9433 / Fax: 6224 3903

#### Agency/Customer Service/Marketing Office:

9 Club Street, Singapore 069404. Tel: 6223 9433 / Fax: 6222 1996

Email: marketing@eqinsurance.com.sg / Web: www.eqinsurance.com.sg

#### Important Note:

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

## Premium Table

Area	Length of Trip (Days)	Deluxe (SGD)		Essential (SGD)	
		Individual	Family	Individual	Family
ASEAN	1 - 3	29	65	22	50
	4 - 6	35	86	26	64
	7 - 10	48	113	32	80
	11 - 14	64	138	45	102
	15 - 18	78	178	58	128
	19 - 22	88	202	68	140
	23 - 27	99	217	80	168
	28 - 31	108	242	86	190
	Each Additional Week	18	42	14	34
	Annual Plan	NA	NA	NA	NA
ASIA	1 - 3	40	88	28	70
	4 - 6	46	115	35	90
	7 - 10	62	153	45	114
	11 - 14	80	182	58	142
	15 - 18	96	215	68	164
	19 - 22	106	254	80	182
	23 - 27	120	275	88	198
	28 - 31	127	296	100	217
	Each Additional Week	22	50	20	42
	Annual Plan	290	520	230	420
WORLDWIDE	1 - 3	55	130	38	92
	4 - 6	64	154	48	112
	7 - 10	77	187	61	146
	11 - 14	98	233	81	170
	15 - 18	122	280	105	231
	19 - 22	135	305	122	275
	23 - 27	143	336	131	315
	28 - 31	152	379	144	353
	Each Additional Week	28	70	22	55
	Annual Plan	380	650	289	550

### Geographical Coverage

**ASEAN** - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam

**ASIA** - ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan

**WORLDWIDE** - ASEAN, ASIA, Nepal, Tibet and the rest of the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

## Essential Details to Know

### ■ ELIGIBILITY

Singaporean, Permanent Resident or Foreigner with a valid Employment Pass, Work Permit, Dependant Pass or Student Pass and living in Singapore. Your child(ren) can be enrolled 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 Plan  
1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be 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.

- 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
- Sexually transmitted diseases, HIV, AIDS, childbirth, pregnancy, self-injury, suicide
- Flying as cabin crew, air crew, technical crew or manual occupation
- Participation in professional or competitive sports
- Air travel other than as a fare-paying passenger
- War, hostilities, rebellion and the like

## EQ Insurance



Insurance Made Easy

**EQ Travel**

**ENHANCED  
COVERAGE**

**SAFEGUARD YOURSELF  
AND YOUR FAMILY WHILE TRAVELLING**

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

EQ Travel protects you, your loved ones and your personal belongings when you take that well deserved holiday. Whether for leisure or business, you can have peace of mind knowing that you are covered for a single trip or whole year round.

## EQ Travel's ADVANTAGE

Our advantage is that we not only provide essential protection to you and your family while on vacation or business trip, we also cover travel related problems that you may encounter.

EQ Travel is definitely an added advantage when you travel. Simply choose from our 2 exciting plans according to the destination and the numbers of days of your trip.

Our extensive benefits and services include:

### ■ PERSONAL ACCIDENT

Pays double for accidental death or permanent disablement while overseas and travelling as a passenger on a public transport.

### ■ MEDICAL EXPENSES

Pays for medical expenses incurred while overseas arising from injury or illness and provides **UNLIMITED** Emergency Medical Evacuation and Repatriation Cover.

### ■ TRAVEL INCONVENIENCE

Pays for travel & accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant documents.

### ■ HOME GUARD

Covers household contents at your residence which was left vacant for the full duration of the trip.

### ■ TERRORISM


Pays for losses arising directly from an act of Terrorism during the trip.



#### 24 HOURS EMERGENCY MEDICAL ASSISTANCE

A 24-Hour Emergency Help Line is available and if necessary, emergency medical evacuation and/or repatriation will be provided.

## EQ Travel Schedule of Benefits

Personal Accident		Deluxe (SGD)	Essential (SGD)
Section 1	<b>Accidental Death &amp; Permanent Disablement</b> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	\$350,000 \$150,000 \$100,000	\$250,000 \$100,000 \$50,000
Section 2	<b>Public Transport Double Cover</b> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	\$700,000 \$300,000 \$200,000	\$500,000 \$200,000 \$100,000
Section 3	<b>Child Education Subsidy</b>	\$5,000	\$3,000
Medical & Dental / Emergency Medical Assistance / Evacuation		Deluxe (SGD)	Essential (SGD)
Section 4	<b>Medical &amp; Accidental Dental Expenses Incurred Overseas</b> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	\$500,000 \$250,000 \$500,000	\$300,000 \$150,000 \$300,000
Section 5	<b>Medical Expenses Incurred in Singapore</b> - Insured Person before attaining 70 years and below - Insured Person upon attaining 70 years and above - Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning	\$25,000 \$12,500 \$25,000	\$15,000 \$7,500 \$15,000
Section 6	<b>Overseas Hospitalisation Allowance</b>	\$40,000	\$20,000
Section 7	<b>Double Hospitalisation Allowance whilst overseas in ICU from an Accident</b> 	\$4,000	\$2,000
Section 8	<b>Singapore Hospitalisation Allowance</b>	\$1,000	\$500
Section 9	<b>Hospital Visit</b>	\$25,000	\$15,000
Section 10	<b>Compassionate Visit</b>	\$5,000	\$3,000
Section 11	<b>Pregnancy Related Expenses</b>	\$5,000	\$2,000
Section 12	<b>Emergency Medical Evacuation</b>	Unlimited	Unlimited
Section 13	<b>Repatriation/Local Burial</b>	Unlimited	Unlimited
Section 14	<b>Child Guard</b>	\$25,000	\$15,000
Section 15	<b>Emergency Handphone Charges</b>	\$200	\$100

Travel Inconvenience		Deluxe (SGD)	Essential (SGD)
Section 16	<b>Trip Cancellation</b>	\$12,000	\$6,000
Section 17	<b>Travel Postponement</b>	\$1,000	\$500
Section 18	<b>Travel Curtailment</b>	\$12,000	\$6,000
Section 19	<b>Travel Interruption</b>	\$25,000	\$15,000
Section 20	<b>Travel Delay</b>	\$1,000	\$1,000
Section 21	<b>Flight Diversion</b>	\$1,000	\$1,000
Section 22	<b>Flight Misconnection</b>	\$300	\$200
Section 23	<b>Flight Overbooking</b>	\$150	\$150
Section 24	<b>Baggage &amp; Personal Effects including Valuables &amp; Laptop Computer</b>	\$8,000	\$5,000
Section 25	<b>Baggage Delay</b>	\$1,000	\$1,000
Section 26	<b>Personal Money &amp; Travel Documents</b>	\$5,000	\$3,000
Section 27	<b>Loss of Credit Card</b>	\$1,000	\$1,000
Section 28	<b>Kidnap &amp; Hostage</b>	\$5,000	\$5,000
Section 29	<b>Delay Due To Hijack</b> 	\$5,000	\$5,000
Section 30	<b>Loss of Hotel Facilities</b> 	\$200	\$200
Section 31	<b>Financial Collapse of Travel Agency</b>	\$12,000	\$6,000
Section 32	<b>Personal Liability</b>	\$1,000,000	\$1,000,000
Golfer's Benefit		Deluxe (SGD)	Essential (SGD)
Section 33	<b>Golf Equipment</b>	\$1,000	\$750
Section 34	<b>Hire Golf Equipments</b>	\$500	\$250
Section 35	<b>Hole-In-One</b>	\$300	\$150
Bonus Cover		Deluxe (SGD)	Essential (SGD)
Section 36	<b>Home Guard</b>	\$5,000	\$2,500
Section 37	<b>Rental Car Excess</b>	\$750	\$750
Section 38	<b>Pet Care</b>	\$300	\$100
Section 39	<b>Terrorism</b>	Yes	Yes