

eqnsurance
You've Got a Friend



EQ

TRAVEL LITE

Adventure's Better When
You've Got Each Other Covered



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

SCHEDULE OF BENEFITS

PERSONAL ACCIDENT		LITE
Section 1	Accidental Death & Permanent Disablement (PD) Insured Person up to 70 years old Insured Person 71 years old and above Insured Child in a family plan	S\$75,000 S\$20,000 S\$20,000
MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		LITE
Section 2	Overseas Medical Expenses Insured Person up to 70 years old Insured Person 71 years old and above Insured Child in a family plan	S\$20,000 S\$10,000 S\$20,000
Section 3	Overseas Hospitalisation Allowance (S\$50 per full 24 hours of Hospitalisation)	S\$250
Section 4	Medical Expenses in Singapore	S\$250
Section 5	Emergency Medical Evacuation / Repatriation	S\$20,000
Section 6	Repatriation of Mortal Remains / Local Burial	S\$5,000
Section 7	Emergency Handphone Charges	S\$50
TRAVEL INCONVENIENCE		LITE
Section 8	Travel Delay (S\$50 per full 6 hours of delay whilst overseas) (Max. S\$50 after full 6 hours of delay in Singapore)	S\$200
Section 9	Loss or Damage of Baggage & Personal Effects Applicable limits: * S\$100 for any one/pair/set of articles / Valuables; * S\$200 for video equipment and laptop; * S\$300 in aggregate for electronic items and equipment	S\$300
Section 10	Baggage Delay (S\$50 per full 6 hours of delay whilst overseas) (Max. S\$50 after full 6 hours of delay in Singapore)	S\$200
Section 11	Personal Money & Travel Documents * Loss of money due to theft, robbery, or burglary up to S\$200	S\$200
Section 12	Fraudulent Use of Lost Credit Card	S\$200
Section 13	Financial Collapse of Travel Agency	S\$500
Section 14	Kidnap & Hostage (S\$100 per full 24 hours)	S\$1,000
Section 15	Personal Liability	S\$100,000
EXTENSION COVER		LITE
Section 16	Full Terrorism Cover	S\$75,000
Section 17	Covid-19 Cover	Covered

PREMIUM TABLE

For Group & Family Cover – all Insured Persons must depart from and return to Singapore together at the same time.

	INDIVIDUAL	FAMILY
1-5 days (group size 1-9)	\$S\$12.00	\$S\$30.00
1-5 days (group size 10 and above)	\$S\$10.00	\$S\$25.00

Note: group size will be determined by the number of adults (excluding children).

ESSENTIAL DETAILS TO KNOW



GEOGRAPHIC COVERAGE

Malaysia, Bintan Island, and Batam Island



ELIGIBILITY

Singaporean, Permanent Resident, or Foreigner with a valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long-term Social Visit Pass, and living in Singapore.

Family Plan - Legally married couple with any number of legally dependent child(ren)*.

Each child must be accompanied by either parent for any trips under this cover. This cover does not include your parents, siblings, maid, or any other relatives.

* Each child must be below 18 years or up to 24 years and studying full-time in an accredited education institution.



TRIP DURATION

Coverage is up to 5 days and all trips must start and end in Singapore.



CANCELLATION OF POLICY

The policy may be cancelled by the Insured before the departure date and a refund of premium is subjected to a minimum premium payment of \$S\$16.35 (inclusive of GST). There will be no refund once the Trip commences.

Coverage under this policy will cease automatically if your company (applicant) is dissolved or struck off the register.



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.
- Known events

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
77 Robinson Road #12-01
Robinson 77, Singapore 068896
tel: (65) 6223 9433
www.eqinsurance.com.sg
reg no. 1978-00490-N

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% - 20% 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.

March 2026