

**eqnsurance**  
*You're Got a Friend*



**EQ**

**TRAVELSAFE**

Safeguard Yourself and  
Others Whilst Traveling

# WHY EQ TRAVELSAFE

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

Simply choose from 1 of our 3 plans to meet your travel needs based on your destination and duration of the trip.

## KEY BENEFITS



### OVERSEAS AND SINGAPORE MEDICAL EXPENSES

Covers your medical expenses incurred whilst you're overseas and medical expenses incurred after you're back in Singapore from your trip, this includes TCM & Physiotherapy.



### EMERGENCY MEDICAL EVACUATION & REPATRIATION

Rest assured that our appointed assistance company (EMA), will facilitate evacuation or repatriation based on the severity of your condition. The policy extends to cover repatriation of mortal remains or local burial including cases due to pre-existing medical condition.



### TRIP CURTAILMENT OR DISRUPTION

Covers your irrecoverable transport and accommodation expenses if it's necessary and unavoidable to shorten or alter your planned trip while overseas.



### TRAVEL DELAY OR BAGGAGE DELAY

Covers additional expenses for either alternative accommodation or loss of rent if your property is uninhabitable.



### COVID-19 OPTIONAL COVER

At an additional premium, you can opt to be covered for Covid-19 when diagnosed before, during or after your trip.



### PRE-EXISTING MEDICAL CONDITIONS OPTIONAL COVER

Covers medical expenses for pre-existing medical conditions such as heart disease, diabetes, high blood pressure, asthma, and more, whilst you're overseas.

You must not be travelling against the advice of any doctor or for the purpose of getting medical treatment.



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

## SCHEDULE OF BENEFITS

PERSONAL ACCIDENT		Ultimate	Executive	Basic
<b>Section 1</b>	<b>Accidental Death &amp; Permanent Disablement (PD)</b> Insured Person Up To 70 Years Old Insured Person Above 70 Years Old Child in a Family Plan Per Family	S\$500,000 S\$150,000 S\$150,000 S\$1,300,000	S\$250,000 S\$100,000 S\$100,000 S\$700,000	S\$180,000 S\$50,000 S\$50,000 S\$460,000
<b>Section 2</b>	<b>Public Transport Additional Cover due to Death &amp; PD</b> Insured Person Up To 70 Years Old Insured Person Above 70 Years Old Child in a Family Plan Per Family	S\$150,000 S\$50,000 S\$50,000 S\$400,000	S\$100,000 S\$25,000 S\$25,000 S\$250,000	S\$50,000 NA NA S\$100,000
<b>Section 3</b>	<b>Child Education Subsidy</b> Up to maximum 4 Children	S\$5,000	S\$3,000	S\$1,000
MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		Ultimate	Executive	Basic
<b>Section 4</b>	<b>Overseas Medical Expenses</b> Insured Person Up To 70 Years Old Insured Person Above 70 Years Old Child in a Family Plan Per Family	S\$500,000 S\$125,000 S\$250,000 S\$1,000,000	S\$400,000 S\$100,000 S\$200,000 S\$800,000	S\$250,000 S\$75,000 S\$150,000 S\$600,000
<b>Section 5</b>	<b>Medical Expenses in Singapore</b> Insured Person Up To 70 Years Old Insured Person Above 70 Years Old Child in a Family Plan Per Family	S\$50,000 S\$5,000 S\$25,000 S\$150,000	S\$25,000 S\$2,000 S\$15,000 S\$80,000	S\$15,000 S\$1,500 S\$10,000 S\$40,000
<b>Section 6</b>	<b>Pregnancy Related Expenses</b>	S\$3,000	S\$2,000	S\$1,000
<b>Section 7</b>	<b>Overseas Hospitalization Allowance</b> (S\$200 per full 24 hours of Hospitalization)	S\$30,000	S\$20,000	S\$10,000
<b>Section 8</b>	<b>Overseas Hospitalization Allowance in ICU from an Accident</b> (S\$300 per full 24 hours of Hospitalization)			
<b>Section 9</b>	<b>Hospitalization Allowance in Singapore</b> (S\$100 per full 24 hours of Hospitalization)	S\$1,200	S\$1,000	S\$500

MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION			Ultimate	Executive	Basic
Section 10	Hospital Visit		\$S15,000	\$S10,000	\$S5,000
Section 11	Compassionate Visit				
Section 12	Emergency Medical Evacuation / Repatriation		\$S1,000,000	\$S1,000,000	\$S500,000
Section 13	Repatriation of Mortal Remains / Local Burial (extends to Pre-existing Medical Condition)		\$S50,000	\$S50,000	\$S50,000
Section 14	Child Guard		\$S10,000	\$S7,500	\$S5,000
Section 15	Emergency Handphone Charges		\$S300	\$S200	\$S100
TRAVEL INCONVENIENCE			Ultimate	Executive	Basic
Section 16	Trip Cancellation	Per Insured Person	\$S15,000	\$S12,000	\$S6,000
		Per Family	\$S45,000	\$S24,000	\$S12,000
Section 17	Travel Postponement	Per Insured Person	\$S1,500	\$S1,000	\$S500
		Per Family	\$S4,500	\$S3,000	\$S1,500
Section 18	Travel Curtailment	Per Insured Person	\$S15,000	\$S12,000	\$S5,000
		Per Family	\$S37,500	\$S30,000	\$S12,500
Section 19	Replacement of Traveller	Per Insured Person	\$S1,000	\$S500	\$S250
Section 20	Travel Delay (S\$100 per full 6 hours of delay whilst Overseas)  (Max S\$100 after full 6 hours of delay in Singapore)	Per Insured Person	\$S2,000	\$S1,000	\$S1,000
		Per Family	\$S4,000	\$S2,000	\$S2,000
Section 21	Flight Diversion (S\$100 per full 6 hours of delay whilst Overseas)	Per Insured Person	\$S2,000	\$S1,000	\$S800
		Per Family	\$S4,000	\$S2,000	\$S1,600
Section 22	Travel Misconnection	Per Insured Person	\$S300	\$S200	\$S100
		Per Family	\$S600	\$S400	\$S200
Section 23	Flight Overbooking	Per Insured Person	\$S200	\$S150	\$S100
		Per Family	\$S400	\$S300	\$S200

TRAVEL INCONVENIENCE		Ultimate	Executive	Basic	
<b>Section 24</b>	<b>Loss or Damage of Baggage &amp; Personal Effects</b> Applicable Limits: <ul style="list-style-type: none"> <li>• S\$500 for Any One/Pair/Set of Articles/Valuables;</li> <li>• S\$1,000 for Video Equipment and Laptop</li> <li>• S\$3,000 in Aggregate for Electronic Items and Equipment;</li> </ul>	Per Insured Person Per Family	S\$8,000 S\$20,000	S\$5,000 S\$12,500	S\$3,000 S\$7,500
<b>Section 25</b>	<b>Baggage Delay</b> (S\$200 Per Full 6 Hours of Delay Whilst Overseas) (Max. S\$200 After Full 6 Hours of Delay in Singapore)	Per Insured Person Per Family	S\$2,000 S\$4,000	S\$1,200 S\$2,400	S\$1,000 S\$2,000
<b>Section 26</b>	<b>Personal Money &amp; Travel Documents</b>	Per Insured Person Per Family	S\$5,000 S\$8,000	S\$4,000 S\$6,000	S\$3,000 S\$4,000
<b>Section 27</b>	<b>Fraudulent Use of Lost Credit Card</b>		S\$2,000	S\$1,000	S\$500
<b>Section 28</b>	<b>Kidnap &amp; Hostage</b> (S\$250 Per Full 24 Hours)	Per Insured Person Per Family	S\$8,000 S\$16,000	S\$5,000 S\$10,000	S\$5,000 S\$10,000
<b>Section 29</b>	<b>Delay Due to Hijack</b> (S\$500 Per Full 12 Hours)	Per Insured Person Per Family	S\$5,000 S\$10,000	S\$5,000 S\$10,000	S\$5,000 S\$10,000
<b>Section 30</b>	<b>Loss of Hotel Facilities &amp; Services</b> (S\$100 Per Full 24 Hours)	Per Insured Person Per Family	S\$200 S\$400	S\$200 S\$400	S\$200 S\$400
<b>Section 31</b>	<b>Financial Collapse of Travel Agency</b>	Per Insured Person Per Family	S\$6,000 S\$15,000	S\$4,000 S\$10,000	S\$2,000 S\$5,000
<b>Section 32</b>	<b>Personal Liability</b>	Per Insured Person and Per Family	S\$1,000,000	S\$1,000,000	S\$500,000

GOLFER'S BENEFIT		Ultimate	Executive	Basic	
Section 33	Golf Equipment	S\$1,500	S\$1,000	S\$750	
Section 34	Hire Golf Equipment	S\$500	S\$500	S\$250	
Section 35	Hole-In-One	S\$500	S\$300	S\$150	
EXTENSION COVER		Ultimate	Executive	Basic	
Section 36	Sports Equipment Rental	S\$300	S\$300	S\$300	
Section 37	Home Guard	S\$10,000	S\$5,000	S\$2,500	
Section 38	Rental Car Excess	Per Insured Person and Per Family	S\$1,000	S\$750	S\$500
Section 39	Pet Care (S\$50 per full 8 hours of delay)	S\$750	S\$500	S\$250	
Section 40	Full Terrorism Cover	S\$500,000	S\$250,000	S\$150,000	
OPTIONAL COVER		Ultimate	Executive	Basic	
<p><b>Covid-19 Extension</b> Applicable to :</p> <p><b>Section 4</b> - Overseas Medical Expenses <b>Section 5</b> - Medical Expenses in Singapore <b>Section 10</b> - Hospital Visit <b>Section 11</b> - Compassionate Visit <b>Section 12</b> - Emergency Medical Evacuation/Repatriation <b>Section 13</b> - Repatriation of Mortal Remains/Local Burial</p> <p><b>Section 16</b> - Trip Cancellation <b>Section 17</b> - Trip Postponement <b>Section 18</b> - Trip Curtailment <b>Section 19</b> - Replacement of Traveller <b>Section 20</b> - Travel Delay <b>Section 21</b> - Flight Diversion <b>Section 22</b> - Travel Misconnection</p>		Refer to the limits of the applicable sections			
<p><b>Pre-existing Medical Conditions Extension</b> The limits are sub-limits of the relevant sections extended as shown below, and not in addition of the limits in each main section. Applicable to :</p> <p><b>Section 4 Overseas Medical Expenses</b> <i>Outpatient Medical Expenses excess of S\$100 per visit, and limit up to S\$3,000</i></p> <p>Insured person up to 70 years Insured person above 70 years Child in a Family Plan Per Family</p>		S\$150,000 S\$100,000 S\$100,000	S\$100,000 S\$75,000 S\$75,000	S\$75,000 S\$50,000 S\$50,000	
Section 11	Compassionate Visit	S\$10,000	S\$5,000	S\$2,000	
Section 12	Emergency Medical Evacuation	S\$200,000	S\$150,000	S\$100,000	
Section 13	Repatriation of Mortal Remains				

## GEOGRAPHIC COVERAGE

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

**Note:** Annual Plan only has the option of Zone B or C. Zone B is inclusive of Zone A and Zone C is inclusive of Zone A & B.

## ESSENTIAL DETAILS TO KNOW

### ELIGIBILITY

Singaporean, Permanent Resident or Foreigner with a valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long-Term Social Visit Pass and residing 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.**

### MAJOR EXCLUSIONS



- Pre-existing Medical or Physical Conditions. (Unless Optional Cover is taken up)
- Cost of any COVID-19 test, unless it is taken during your COVID-19 Hospitalisation. (Optional Cover must be taken up)
- 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.



## TRIP DURATION

All trips must start and end in Singapore, except for One-way trips.  
Maximum duration of travel:

- **Single Trip Plan** - up to 182 days.
- **Annual Plan** - each trip, up to 91 days.

## TAKE NOTE



- **Single Trip Plan** - If your travel destination crosses more than one zone during the same trip, kindly select the highest zone.
- **Refund Policy** - No refund of premium for Single Trip Plan once the Certificate of Insurance has been issued.

If you are unable to return to Singapore by the end date of the period of insurance, you must notify us earlier to request for an extension of the coverage.



# 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:

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[www.eqinsurance.com.sg](http://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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://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% - 30% 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.*