

Policy Wording Changes

EQ TravelSafe

For new policies inception from 20 May 2026 & renewal policies inception from 02 July 2026

We have made changes to the policy wording as follows:

TSS/TSA	Existing	Revised/New
Reference	TSS2504-Ver1.0	TSS2605-Ver2.0
Schedule of Benefits	NIL	<i>Refer to Schedule of Benefit Table.</i> Pre-existing Medical Conditions Extension (sub-limits) for Section 4 (Overseas Medical Expenses), Section 11 (Compassionate Visit), Section 12 (Emergency Medical Evacuation / Repatriation, and Section 13 (Repatriation of Mortal Remains / Local Burial)
Definitions	NIL	Acute Onset A sudden, unexpected occurrence or recurrence of a Pre-existing Condition that occurs spontaneously without advance warning and requires immediate medical treatment during the Trip. It does not include a condition that is a foreseeable or gradual worsening of a known Pre-existing Condition.
	Child(ren) An unmarried and unemployed person under 18 years old, or up to age 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.	Child(ren) An unmarried and unemployed person aged between 31 days (well discharged from hospital) and 17 years old, or up to age 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.
	Household Contents All household furniture and furnishings and personal belongings owned by You or Your Immediate Family member(s) or domestic servants permanently residing with You. Excluding: deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.	Household Contents Every piece of furniture and furnishings in Your home, as well as any personal belongings that You, Your Immediate Family member(s), or domestic helper(s) who permanently live with You own or are responsible for. Excluding: deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.

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TSS/TSA	Existing	Revised/New
	<p>Medical Expenses</p> <p>...</p> <p>d) Dental treatment Medically Necessary to restore sound and natural teeth caused by an Accident and is carried out by a qualified and licensed dentist. This excludes: treatment due to tooth or gum or oral diseases; damage to dentures,...</p> <p>Pre-existing Condition Any condition, including any symptoms prior or complications thereafter which:...</p> <p>Terrorism Any act committed by a Terrorist or Freedom Fighter.</p>	<p>Medical Expenses</p> <p>...</p> <p>d) Dental treatment Medically Necessary to restore sound and natural teeth caused by an Accident (external, violent, and visible means) and is carried out by a qualified and licensed dentist. This excludes: damage caused by biting or chewing; treatment due to tooth or gum or oral diseases; damage to dentures,...</p> <p>Pre-existing Condition Any condition, including any symptoms, recurring, chronic or continuing illness or condition prior or complications thereafter which:...</p> <p>Terrorism Any act committed by a Terrorist or Freedom Fighter, including any act which is confirmed by the relevant government. The use of nuclear, chemical or biological substances or weapons will also be considered as an act of Terrorism.</p>
Description of Benefits (Main Cover)	<p>Section 4 – Overseas Medical Expenses Additional condition applicable to Pre-existing Medical Conditions Extension – NIL</p>	<p>Section 4 – Overseas Medical Expenses Additional conditions applicable to Pre-Existing Medical Conditions Extension only:</p> <ol style="list-style-type: none"> 1. Notwithstanding the 60-day limit stated above, coverage under this extension is strictly limited to Medically Necessary expenses incurred within 30 days from the date of the first Acute Onset during the Trip that could not reasonably be deferred until Your return to Singapore. 2. For outpatient Medical Expenses, a co-payment of S\$100 will apply for each visit with limit up to S\$3,000, and subject to the following conditions met. <ol style="list-style-type: none"> i. A sudden and unexpected worsening of Pre-existing Condition, ii. unforeseeable and beyond Your control, and iii. requires immediate medical attention to relieve symptoms or prevent deterioration. 3. Expenses incurred for transportation is limited to reasonable cost of ground ambulance to the nearest hospital. 4. Expenses incurred for rental of basic mobility aids (limited to crutches, standard wheelchairs, or walker), we will not pay for: <ol style="list-style-type: none"> i. Any purchase of mobility aids,



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	<p>Section 13 – REPATRIATION OF MORTAL REMAINS / LOCAL BURIAL Coverage includes: In any event it's due to Pre-Existing Medical Condition, We will reimburse You up to the limit specified in the selected plan.</p> <p>If a claim for the same event occurs, We will only pay one of the following sections: Section 20 – Travel Delay Section 21 – Flight Diversion</p>	<p>ii. Any form of prosthesis or corrective devices, and iii. Any medical equipment intended for long term recovery or home use.</p> <p>Section 13 – REPATRIATION OF MORTAL REMAINS / LOCAL BURIAL Coverage includes: In any event... If Optional Cover (Pre-existing Medical Conditions Extension) is taken up, the coverage limit shall be increased to the limit applicable under the selected extension plan.</p> <p>If a claim for the same event occurs, We will only pay one of the following sections: Section 20 – Travel Delay Section 21 – Flight Diversion Section 22 – Travel Misconnection Section 23 – Flight Overbooking Section 29 – Delay Due to Hijack</p>
Description of Benefits (Optional Cover)	NIL	<p>Pre-existing Medical Conditions Extension This benefit shall only apply to the following: Section 4 - Overseas Medical Expenses; Section 11 - Compassionate Visit; Section 12 - Emergency Medical Evacuation/Repatriation; Section 13 - Repatriation of Mortal Remains/Local Burial;</p> <p>If You suffer from an Acute Onset of a Pre-existing Condition during the Trip, We will reimburse You for the relevant section where applicable up to the limit specified in the selected plan, for expenses incurred within 30 days from date of the first onset. The limits under this Extension are sub-limits of, and not in addition to, the limits of the corresponding main sections.</p> <p>Additional conditions: 1. You have strictly followed all medical advice, including but not limited to, adhering to all monitoring, medical appointments, medical tests, medications, treatment or surgeries. 2. You do not have any undiagnosed medical condition or symptoms for which You have not consulted a doctor for or is waiting for medical tests, medical result, diagnosis, treatment or surgery.</p>



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		<p>3. Within the 12 months prior to the Trip, You do not have any Pre-existing Condition which requires You to a) receive treatment at a hospital's Accident and Emergency (A&E) Department more than once; b) stay in a hospital as an inpatient for more than 3 consecutive days; and</p> <p>4. Change medication or new form of treatment/dosage (excluding routine medication adjustments to lowering blood cholesterol). This includes worsening of symptoms.</p>
General Exclusions (main)	Any Pre-Existing Medical Conditions, except covered under Section 13 (Repatriation of Mortal Remains / Local Burial).	Any Pre-Existing Medical Conditions, except covered under Section 13 (Repatriation of Mortal Remains / Local Burial) and Optional Cover (Pre-existing Medical Conditions Extension).
	NIL	<p>Dental care and its related treatment including treatment of Temporo-Mandibular Joint disorder, bruxism, problems relating to the teeth, gums and jaw unless it is necessary to treat or replace sound natural teeth as a result of an Injury.</p> <p>Sex change operations; sex and growth hormone related.</p> <p>Treatment for obesity, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition.</p> <p>Services or treatment including but not limited to herbal medication; allergy tests; Ayurveda treatment; osteopathic, podiatry, foot reflexology; hydrotherapy, heat therapy; dietician; counselling or education; occupational and speech therapy (unless recommended by the same Doctor treating him/her during his/her hospital confinement); experimental treatment and procedures under investigation including clinical trials.</p> <p>Use of a Taxi or Private Hire Vehicle (PHV) that is unlicensed, unregistered, or operating illegally under the laws of the jurisdiction where the journey occurs. This includes, but is not limited to, vehicles operated by drivers without a valid commercial vocational license or rides engaged through unauthorized 'street hails' and unlicensed booking platforms.</p>



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	Suicide or attempted suicide or intentional self-inflicted Injury, whether sane or insane, wilful exposure to danger (other than in an attempt to save human life) or committing of any criminal or illegal acts.	Suicide or attempted suicide or intentional self-inflicted Injury, whether sane or insane; any act where the Insured Person knowingly places himself/herself in circumstances where serious injury or loss is a reasonably foreseeable consequence (other than an attempt to save human life); committing of any criminal or illegal acts.
	Epidemic or Pandemic.	Epidemic or Pandemic, including any fear or threat thereof, whether actual or perceived, and any quarantine, travel restrictions or travel disruptions connected to it.
General Exclusions (Covid-19 Extension)	Pre-Existing Medical Conditions.	Pre-Existing Medical Conditions, except covered under Optional Cover (Pre-existing Medical Conditions Extension).
General Exclusions (Pre-existing Medical Conditions Extension)	NIL	<p>In addition to the General Exclusion listed above, We will not pay any benefits from this Policy if the claim is caused directly or indirectly by any of the following exclusions.</p> <p>(a) Any medical treatment, services, or medical care that are paid for by the government authority.</p> <p>(b) Any Pre-existing Condition that worsens within the 30 days before the Trip commencement. This includes but not limited to, any condition where a Doctor has:</p> <ul style="list-style-type: none"> i. Recommended consultation with a Specialist; ii. Ordered investigation tests, scans, or surgery; or iii. Amended any treatment plans, prescribed medication, or dosage (excluding routine medication adjustments to lowering blood cholesterol). <p>(c) You have been given a conclusive terminal illness diagnosis by a Doctor with a life expectancy of less than 12 months, regardless of whether the diagnosis was rendered before or after the purchase of this insurance.</p> <p>(d) Routine follow-up or preventive treatment, including regular follow-up consultations, long-term disease measurement, and medication refills or stock-up.</p> <p>(e) Any treatment that is planned, pre-arranged, or forms part of an ongoing care.</p>



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		<p>(f) Non-urgent or elective procedures.</p> <p>(g) Any medical or related expenses incurred within Singapore, regardless of where the condition first manifested.</p>
Eligibility and Scope of Cover	NIL	Single Trip Plan: All Insured Persons must depart from and return to Singapore together as a family.
General Conditions	NIL	<p>Condition on Corporate Dissolution and Cessation of Risk</p> <p>1. Condition of Existence: It is a condition precedent to The Insurer's liability under this Policy that the Policyholder maintains its legal corporate status.</p> <p>2. Automatic Termination: Notwithstanding any other provision in this Policy, this insurance shall automatically terminate with immediate effect at 11:59 PM (Singapore Time) on the day immediately preceding the date the Policyholder is dissolved, struck off the register, or otherwise ceases to exist as a legal entity (the "Dissolution Date").</p> <p>3. Exclusion of Post-Dissolution Liability: The Insurer shall have no liability for any loss, damage, liability, or claim of any nature arising from an occurrence, act, or omission happening on or after the Dissolution Date.</p> <p>4. Premium Adjustment: Upon termination under this clause, The Insurer shall be entitled to retain the premium on a pro-rata basis for the period the Policy was in force, subject to any minimum premium requirements specified in the Schedule.</p>
	<p>Other Insurance</p> <p>If at the time of any claim arises under this Policy, there be any other insurance covering the same liability, We shall not be liable to indemnify the Insured, except in respect of any excess beyond the amount which would have been payable under such other insurance. It is hereby warranted that the Insured should report the claim to the other insurer and provide such other insurance Policy upon Our request.</p>	<p>Other Insurance</p> <p>If at the time of any claim, there is any other insurance, scheme, or compensation source covering the same loss, damage, expense, or liability, we will reduce the benefit limit for this policy by any amount you receive (or are entitled to receive) from them. This does not apply to reimbursement or compensation payouts, where the benefits shall be paid in addition to any other insurance benefits for which You are entitled to.</p>



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Claims Procedure	<p>4. Currency All claims will be paid in Singapore dollars. Amount incurred in a foreign currency shall be payable in Singapore dollars based on the prevailing currency exchange rate determined by Us.</p>	<p>4. Currency All claims will be paid in Singapore dollars to a Singapore bank account. Amount incurred in a foreign currency will be converted to Singapore dollars at the prevailing currency exchange rate determined by Us. Any additional costs or administrative fees, including those arising from transactions to a non-Singapore bank account, will be borne by You.</p>

