

**ERGO**



# ERGO TravelProtect Insurance

Your journey. Covered for the what-ifs






# ERGO TravelProtect






With **ERGO TravelProtect**, you enjoy comprehensive, end-to-end travel insurance—so you can focus on your journey, not the ‘what-ifs.’ From pre-trip planning to your return home, we’ve got you covered every step of the way.

## Why Choose ERGO TravelProtect?\*




### Before your trip: Protect yourself even before you leave Singapore

-  **Trip cancellation** cover up to 60 days before departure, including cancellation due to insolvency of your travel agent.
-  **Trip postponement** protection starting 60 days before your trip, for unexpected changes to your plans.
-  **Personal Accident** cover up to 3 hours before departure, giving you peace of mind even before take-off.

### During your trip: Travel confidently—whether it’s a family holiday, cruise, or adventure getaway

-  **Overseas medical expenses** covered up to S\$1,000,000, depending on your selected plan.
-  **24/7 emergency medical evacuation and repatriation assistance** where medically necessary and arranged by us.
-  Protection against **loss or theft of personal luggage, laptops, valuables** and even **sports equipment** while travelling.
-  **Coverage for missed travel connections, baggage delays, flight diversions, and trip curtailment** when things don’t go as planned.
-  **Home protection** while you’re away, covering household contents and valuables in Singapore against incidents such as fire or theft.

### After your trip: Your coverage doesn’t end when you land

-  **Post-trip medical follow-up** in Singapore, covered up to SGD 50,000.
-  **Compensation for delayed baggage or delayed arrival** in Singapore.
-  **Hospital allowance** if you need to be hospitalised after returning home due to an overseas injury or illness.

### Worldwide Emergency Assistance:

Our 24/7 **ERGO TravelProtect** hotline is available worldwide to help with any emergency or medical crisis. Just give us a call at +65 6238 9909 to receive our full support.

\*Coverage is subject to policy terms, conditions, exclusions and limits.

# Choose the plan that fits your needs

Saving on travel insurance is easy with **ERGO TravelProtect**. Whether you're planning a single trip, making multiple trips throughout the year, or travelling with your family, there's a plan designed to fit your needs:

## Planning a solo holiday or business trip?

**Choose our Per Trip Plan** - Per trip travel insurance is ideal if you only go on a few selected trips per year. Enjoy coverage of up to 182 consecutive days per trip.

## Planning a family holiday?

**Choose our Family Plan** - This plan covers one or two adults travelling together with up to 20 children for trips up to 182 consecutive days, making it a convenient and cost-effective option for family travel.

## Short trip to Malaysia, Batam Island or Bintan Island?

**Choose our Basic Plan** - This plan is a highly affordable option designed specifically for trips to Malaysia, Batam Island, and Bintan Island.

## Frequent Flyer?

**Choose our Annual Multi-trip Plan** - The best value plan if you're always on the move. Enjoy the convenience of multiple trips throughout the year with just one policy, with coverage for trips of up to 90 consecutive days per trip.

All **ERGO TravelProtect** plans come without deductibles, so you can enjoy peace of mind without worrying about out-of-pocket costs.

View the **Summary of Benefits** Chart to compare coverage and find the plan that suits you best on the next page.

# Summary of Benefits (1/2)

24/7 Emergency Hotline: +65 6238 9909

Maximum Coverage

Part	Benefits	*Basic	Essential	Standard	Deluxe
1	<b>Overseas medical expenses incurred due to sickness or injury</b>				
	Insured person (under 70 years)	\$25,000	\$200,000	\$500,000	\$1,000,000
	Insured person (above 70 years)	\$10,000	\$100,000	\$100,000	\$200,000
	Insured child in a Family plan	\$5,000	\$10,000	\$200,000	\$300,000
	Maximum limit for Family Plan	\$75,000	\$600,000	\$1,500,000	\$3,000,000
2	<b>Medical expenses incurred in Singapore post trip</b>				
	Insured person (under 70 years)	\$100	\$10,000	\$25,000	\$50,000
	Insured person (above 70 years)	\$100	\$1,000	\$3,000	\$5,000
	Insured child in a Family plan	\$100	\$3,000	\$8,000	\$15,000
	Maximum limit for Family Plan	\$300	\$30,000	\$75,000	\$150,000
3	<b>Medical expenses incurred overseas associated with women's pregnancy</b>	NA	\$2,000	\$5,000	\$8,000
4	<b>Treatment by physician</b> (including Traditional Chinese Medical (TCM) practitioner & chiropractor)	NA	\$250	\$300	\$500
	The following sub-limit per treatment applies	NA	\$100	\$150	\$200
5	<b>Hospital allowance for hospitalization during the trip due to sickness or injury</b> (daily income)				
	While overseas - \$200 for each continuous 24-hour period	NA	\$10,000	\$15,000	\$20,000
	In Singapore - \$100 for each continuous 24-hour period	NA	\$500	\$1,000	\$1,500
6	<b>Emergency medical evacuation and medical repatriation</b>	\$20,000	\$500,000	\$1,000,000	\$1,500,000
7	<b>Repatriation of mortal remains or funeral expenses overseas</b>				
	a) Repatriation of mortal remains or funeral expenses overseas	\$20,000	\$500,000	\$1,000,000	\$1,500,000
	b) Repatriation of mortal remains or funeral expenses overseas due to Pre-existing Medical Condition				
	Insured person (under 70 years)	NA	\$100,000	\$100,000	\$100,000
	Insured person (above 70 years)	NA	\$50,000	\$50,000	\$50,000
Insured child in a Family plan	NA	\$100,000	\$100,000	\$100,000	
8	<b>Emergency Accidental Dental Treatment</b>	NA	\$1,000	\$1,000	\$1,000
9	<b>Compassionate visit</b>	NA	\$5,000	\$8,000	\$10,000
10	<b>Hospital visitation</b>	NA	\$5,000	\$8,000	\$10,000
11	<b>Child transfer</b>	\$2,500	\$5,000	\$8,000	\$10,000
12	<b>Emergency telephone and internet expenses</b>	\$50	\$200	\$300	\$500
13	<b>Automatic extension of policy for up to 30 days</b>	Yes	Yes	Yes	Yes
14	<b>Accidental death &amp; permanent disablement</b>				
	Insured person (under 70 years)	\$50,000	\$200,000	\$300,000	\$400,000
	Insured person (above 70 years)	\$25,000	\$50,000	\$100,000	\$100,000
	Insured child in a Family plan	\$10,000	\$50,000	\$50,000	\$50,000
	Maximum limit for Family Plan	\$150,000	\$600,000	\$900,000	\$1,200,000
15	<b>Common carrier double cover</b>				
	Insured person (under 70 years)	NA	NA	\$600,000	\$800,000
	Insured person (above 70 years)	NA	NA	\$200,000	\$200,000
	Insured child in a Family plan	NA	NA	\$100,000	\$100,000
	Maximum limit for Family Plan	NA	NA	\$1,800,000	\$2,400,000

# Summary of Benefits (2/2)

24/7 Emergency Hotline: +65 6238 9909

Maximum Coverage

Part	Benefits	*Basic	Essential	Standard	Deluxe
16	<b>Child education protection</b> (\$5,000 per Child, maximum 4 Children)	NA	\$10,000	\$20,000	\$20,000
17	<b>Trip cancellation</b>				
	I) Trip cancelled before you leave Singapore	NA	\$10,000	\$13,000	\$15,000
	II) Replacement of traveler	NA	\$500	\$500	\$1,000
	Maximum limit for Family Plan	NA	\$30,000	\$39,000	\$45,000
18	<b>Trip postponement</b>	NA	\$1,000	\$1,000	\$2,000
	Maximum limit for Family Plan	NA	\$3,000	\$3,000	\$6,000
19	<b>Trip cancellation due to insolvency</b>	\$500	\$5,000	\$8,000	\$10,000
	Maximum limit for Family Plan	NA	\$15,000	\$24,000	\$30,000
20	<b>Trip Curtailment</b>	NA	\$10,000	\$13,000	\$15,000
	Maximum limit for Family Plan	NA	\$30,000	\$39,000	\$45,000
21	<b>Loss of baggage including laptop, computer &amp; jewellery</b>	\$1,000	\$3,000	\$5,000	\$8,000
	Single article limit	\$250	\$500	\$500	\$500
	Sub-limit for laptop/computer	\$250	\$1,000	\$1,000	\$1,000
	Sub-limit for jewelry and souvenirs	NA	\$250	\$500	\$1,000
22	<b>Baggage delay</b>	\$400	\$500	\$1,000	\$1,000
23	<b>Loss of passport, travel documents &amp; money</b>	\$500	\$1,000	\$3,000	\$5,000
24	<b>Flight diversion</b>	\$500	\$1,000	\$1,000	\$1,000
25	<b>Flight overbooking</b>	NA	\$200	\$300	\$500
26	<b>Trip delay</b>	\$100	\$1,000	\$1,000	\$1,000
27	<b>Trip misconnection</b>	NA	\$200	\$200	\$500
28	<b>Credit card Indemnity</b>	NA	\$500	\$1,000	\$1,000
29	<b>Personal liability overseas</b>	\$100,000	\$500,000	\$1,000,000	\$1,000,000
30	<b>Kidnap &amp; hostage</b>	NA	NA	\$5,000	\$10,000
31	<b>Sports equipment protector</b>	NA	\$2,000	\$2,000	\$2,000
	Single article limit	NA	\$500	\$500	\$500
	Golf hole in one	NA	\$250	\$250	\$500
	Green fees loss	NA	\$250	\$250	\$250
32	<b>Home protection</b>	NA	\$1,000	\$2,500	\$5,000
33	<b>Rental vehicle excess &amp; return</b>	NA	\$500	\$750	\$1,000
34	<b>Hijack distress allowance</b>	NA	NA	\$5,000	\$5,000
35	<b>Pet care</b>	NA	NA	\$350	\$500
36	<b>Adventure activity cover</b>	NA	Covered	Covered	Covered
37	<b>Terrorism cover</b>	Covered	Covered	Covered	Covered
38	<b>Cover while on cruise</b>	NA	Covered	Covered	Covered
39	<b>COVID-19</b>	Covered	Covered	Covered	Covered

\*Basic Plan is applicable for Trips to Malaysia, Batam Island and Bintan Island only.

Sub-limits and cover restrictions may apply. Please refer to Policy for specific terms, conditions and exclusions. All amounts indicated are in Singapore dollars.

## Area of Cover

### Region 1 (ASEAN)

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Thailand and Vietnam.

### Region 2 (ASIA)

Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN'.

### Region 3 (Worldwide)

All other countries worldwide, including Nepal, Tibet and countries under 'ASEAN' and 'ASIA' but without excluded countries as per policy wording.

### Excluded countries

Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Libya, Somalia, North Korea, Belarus, Russia and Ukraine, Palestine, Syria, Lebanon, Israel, Gaza, West Bank, Golan Heights regions, Jordan, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates (UAE) and Yemen.

## Duration of Cover

- **Per Trip Plans:** Maximum coverage of 182 consecutive days per trip.
- **Annual Multi-Trip Plans:** Unlimited trips within the policy year, with each trip not exceeding 90 consecutive days.

## Eligibility of Cover

- This policy is available only to persons who **ordinarily reside in Singapore** at the time of application.
- **Per Trip Plan:** Available for persons aged up to **79 years**.
- **Annual Multi-Trip Plan:** Available for persons aged up to **70 years**, and renewable up to **79 years**, subject to the company's discretion.

## Definition of Child and Family Cover

- A **Child** or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning during the Policy period.
- **Family Per Trip Plan:** Covers up to two adults and any number of their children. All insured persons must travel from and return to Singapore together.
- **Family Annual Multi-Trip Plan:** Covers up to two legally married adults and their dependent children (natural or legally adopted). Children must travel with at least one parent on every trip. Adults may also travel separately during the policy year.

**ERGO** Insurance Pte. Ltd. is a registered general insurer regulated by the Monetary Authority of Singapore. ERGO is a wholly-owned Singapore subsidiary of ERGO Group in Germany. ERGO Group is one of the leading international insurance groups and operates in over 20 countries across Europe, North America and Asia. ERGO offers a comprehensive range of insurance policies, pensions, investments, and services. The company is part of Munich Re, one of the top providers of reinsurance, primary insurance and insurance-related risk solutions in the world. AM Best rated ERGO Insurance Pte. Ltd. with A+ (Superior) for its financial strength.

## Important Notes

This product is underwritten by ERGO Insurance Pte. Ltd. No insurance is in-force until premiums are received in full and the policy is issued by ERGO Insurance Pte. Ltd. The benefits of the policy will be in accordance with the terms and conditions of the policy. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/ or underwriter's determination.

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 Us 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)).

This brochure provides a summary of selected benefits only and does not constitute a contract of insurance. All coverage is subject to the full terms, conditions, exclusions and limits of the ERGO TravelProtect policy wording. Where there is any inconsistency, the policy wording shall prevail. Our products may not suit everyone's needs; please contact your insurance adviser, agent or us if you are unsure. Choosing an unsuitable product may lead to unaffordable premiums or insufficient coverage.

Underwritten by:

**ERGO**

**ERGO Insurance Pte. Ltd.**

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