

Questions before buying ERGO TravelProtect insurance –

1. Who is eligible to buy ERGO TravelProtect insurance?

Any Singapore citizen, Singapore PR, or holder of a valid employment or student pass, long-term social visit or dependent pass can apply for ERGO TravelProtect insurance cover.

2. How do I purchase ERGO TravelProtect insurance?

Distribution Channel	Mode of Payment
Intermediaries (Agents/Brokers)	Credit Card (Visa, MasterCard)
Instant purchase 24/7 via our website	Credit Card (Visa, MasterCard)

3. What is a Family Per Trip Plan?

A Family Per Trip Plan is for 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be legally related to either of the adults. The family must depart and return to Singapore together.

4. What is an Annual Multi-Trip Plan?

Annual Multi-Trip Plan is for frequent travellers. It provides coverage for unlimited number of Overseas Trips made within the Policy year, provided that each Trip does not exceed 90 consecutive days. Our Annual Multi-Trip Plan is available for individuals as well as families. The Family Annual Multi-Trip Plan is for 2 adults that are legally married as husband and wife with any number of children legally related to one or both of the adults.

5. What is the definition of a “Child”?

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. For Family Per trip Plan, the Child must be legally related to either of the 2 insured adults and unemployed. For Family Annual Multi-Trip Plan, the Child must be the natural or legal adopted Child of the 2 insured adults who are legally married to each other and the Child must be dependent on either or both of them for financial support and travelling with one or both of them on the entire Trip.

6. What is the maximum period of coverage for an overseas trip?

- a) For Per Trip Policy: 182 consecutive days
- b) For Annual Multi-Trip Policy: 90 consecutive days for each overseas trip

7. How soon can I activate / purchase ERGO TravelProtect insurance?

ERGO TravelProtect insurance covers you against financial losses due to trip cancellation or postponement before the trip actually takes place. It is therefore advisable to buy your ERGO TravelProtect insurance cover as soon as there is a financial commitment.

8. How can I buy ERGO TravelProtect insurance if I am departing over the weekends / after office hours?

You can buy ERGO TravelProtect insurance through our online sales portal. Policy issuance and Activation is immediate once we receive full payment via your credit card.

9. Can an authorized representative apply for ERGO TravelProtect insurance on my behalf after my departure from Singapore?

No. ERGO TravelProtect insurance must be purchased and activated before departure from Singapore.

10. Can a child less than 3 years old purchase an individual plan? What is their coverage like?

Yes, a child can purchase an individual plan provided the proposer is an adult. The coverage is as per stated in the Summary Benefits (i.e. same coverage as per to an Adult purchasing individual plan). The proposer however in this case will have to be an Adult.

11. What is the premium payable if I am going to different countries within the same trip?

You can refer to the brochure for the pricing of respective countries under the respective regions (i.e. Region 1, 2 or 3). If you are travelling to more than one region during the same trip, you should be selecting the region that covers all countries on the itinerary.

12. When is the coverage for the ERGO TravelProtect insurance policy effective?

The Travel Cancellation and/or Travel Postponement benefit is effective 60 days before your departure or from the Policy issuance date which must be at least 3 days before the departure date (date of departure inclusive), whichever is later. Travel Cancellation due to Insolvency benefit is effective from the Policy issuance date which must be at least 3 days before the departure date, excluding date of departure. The Accidental Death & Permanent Disablement benefit will be effective 3 hours before you leave your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and ends on whichever of the following events occurs first:

- a) the expiry of the coverage period specified in the Policy
- b) your return to your place of permanent residence or
- c) within 3 hours upon your arrival in Singapore

Cover for all other benefits shall commence at the later of the departure date shown on the policy schedule or the time of departure from Singapore to travel to the intended destination(s) overseas.

13. I'm holding a one-way ticket; can I purchase ERGO TravelProtect insurance?

Yes. However, please take note that:

- a) cover is only from Singapore directly to your first Overseas Destination
- b) you are covered only within airport transit area during stopovers/ transfers
- c) You have selected / purchased coverage on your own.
- d) You have selected 'one way trip' option on the sales portal during online purchase.

14. Can I buy more than one ERGO TravelProtect insurance policy for the same trip?

You can only be covered by one ERGO TravelProtect insurance policy for the same trip. If the Insured Person is covered by more than one TravelProtect insurance policy underwritten by ERGO insurance Pte. Ltd. for the same trip, we will consider the person to be insured only under the Policy which provides the highest benefit level.

15. Is there a policy excess/deductible applicable?

No. ERGO does not impose any excess/Deductible on the ERGO TravelProtect insurance policy. Which means all eligible claims will be paid from the very first dollar.

16. Are there any age limits/restrictions?

No, ERGO does not impose any age limits and even a child insured can enjoy full benefits under the ERGO TravelProtect Per Trip plan. However following points must be remembered:

- Persons aged seventy (70) years and above are eligible for Per Trip only. They can purchase Annual Plan provided the insurance is effected before age seventy (70), renewable up to age eighty (80).
- Any Child Insured Person under the age of twelve (12) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance

Questions before embarking on a trip -**17. Are dental expenses covered?**

Dental expenses are covered as long as the dental treatment is necessarily incurred to restore sound and natural teeth following an Accident.

18. I am pregnant, am I covered overseas for any pregnancy-related matters?

The policy will reimburse you for Medical Expenses which are necessarily incurred whilst Overseas for pregnancy-related sickness subject to certain policy exclusions.

19. What is covered under Hospital Visitation?

If You are hospitalized overseas for more than 5 consecutive days due to an Injury or Sickness sustained whilst Overseas and medical evacuation is not judged appropriate, and no adult family member is with You, We will pay the reasonable travel and hotel accommodation expenses incurred by one relative or friend departing from Singapore to visit and stay with you for the duration of your hospital confinement.

20. I have booked a trip and now cannot travel because my employer has cancelled my leave - am I covered for travel cancellation?

No, the policy provides Travel Cancellation coverage in the following events only:

- I. Major Travel Events that prevents you from travelling to your main destination(s) as outlined in your trip itinerary. A Major Travel Event would be such as:
 - natural disasters
 - epidemics or pandemics as declared by the World Health Organization
 - major industrial accident
 - civil unrest, riot or commotion resulting in the cancellation of scheduled Common Carrier Services (as defined in the policy wording) or in a relevant government warning against non-essential travel
 - strike resulting in cancellation of scheduled Common Carrier Service
 - or any event leading to airspace or multiple airport closures
- II. Death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
- III. Serious damage to your residence in Singapore arising from fire, flood or other Natural Disasters (as defined in the policy wording) occurring within one week of departure and which requires you to be present at the permanent place of residence on the date of departure; or
- IV. Witness summons.

We will also reimburse you for loss of irrecoverable deposits or travel fares paid in advance due to a Trip being cancelled because of the insolvency of the Singapore Tourism Board registered travel agent from which you purchased the trip.

21. What are the circumstances that I will be covered for travel curtailment?

ERGO TravelProtect insurance will provide coverage if you need to disrupt your trip and return directly to Singapore due to any of these circumstances:

- A Major Travel Event occurring which prevents you from continuing with your scheduled trip;
- Upon you suffering from a Serious Injury or a Serious Sickness and receive medical advice to do so;
- Hijacking of the aircraft in which you are on board as a passenger;
- The unexpected death or Injury or Sickness of your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle or Travel Companion; your quarantine upon medical advice; or
- Upon you or your Relative being hospitalized overseas for more than 5 days or if less than 5 days, you or your Relative have received medical advice against continuing with your scheduled trip.

22. I have booked a trip to Germany but cannot get an entry visa, am I covered?

No, Travel Cancellation is only covered if the trip is cancelled due to specified unexpected events and failing to obtain an entry visa is not one of the specified events. Additionally, any loss or charges caused by government regulations or control is also excluded.

23. Will I be covered in the case of Travel Agent Insolvency?

ERGO TravelProtect insurance will cover the loss of irrecoverable travel deposits or travel fares paid in advance, due to a trip being cancelled because of insolvency of the travel agent from which you purchased the trip. Please note that coverage for the highlighted benefit commences upon purchase of travel insurance which must be at least 3 days before date of departure, excluding date of departure.

24. Is my Laptop Covered?

The maximum limit for Laptop coverage is \$1,000 and only one Laptop Computer is covered for every policy.

25. How much can I claim for loss of money?

ERGO TravelProtect insurance will pay for actual loss of cash of up to \$300, provided that such loss arose as a result of robbery, theft, burglary or Natural Disasters, the cash was on your person, or properly secured in a locked safe or strong room or under your active supervision when the event occurs during a Trip and such event

is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident.

26. Does ERGO TravelProtect insurance covers events resulting from Acts of Terrorism?

Yes, subject to the respective limits of the selected plans and the terms and exclusions of the Policy. Nuclear, Biological and Chemical terrorism is not covered.

27. Can an Insured cancel his/her annual plan and get pro-rated refund?

Per Trip Policy: We will not allow any refund of premium once the Policy is issued.

Annual Multi-Trip Policy: If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 9 months from the Policy effective date.

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%
Claims filed during policy period	0%

28. Are sports such as mountaineering and rock climbing covered under ERGO TravelProtect insurance?

Mountaineering which involves the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment are not covered.

Trekking (including mountain trekking) and harnessed outdoor rock climbing are covered if they are available to the general public without restriction and provided by a recognized commercial local tour operator or activity provider, provided you are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors and the activity takes place below 6,000 m. You are advised to review the policy for details on the extent of such coverage and the applicable exclusions under Section IV - General Exclusions of the TravelProtect insurance Policy Wording.

Questions during the trip -

29. Can I call from overseas to buy an ERGO TravelProtect insurance policy if I forgot to purchase one prior to my departure?

No, all ERGO TravelProtect insurance policies must be purchased prior to the commencement of your trip from Singapore.

30. Can I extend my travel insurance while overseas?

Extension of period of cover is permitted midway during travel and if applied within the period of insurance provided there are no known circumstances or events likely to lead to claim. Subject to Our prior approval, a Per Trip Policy may be extended before the expiry of the Policy. You may call or write to us to request for the period of extension.

31. I am stranded overseas and my ERGO TravelProtect insurance policy is expiring. Can it be extended?

If because of circumstances beyond Your control for example, because of a natural disaster, epidemic, civil unrest, or airspace closure you are unable to contact ERGO TravelProtect Assistance to notify Us that the Trip is

extended beyond the period stated in the Policy and to request for an extension of the Policy, We will extend the period of insurance without charge for 72 hours.

32. How do I seek assistance in the event of an emergency?

In the event of an emergency while travelling overseas, please call ERGO TravelProtect emergency hotline +65 6238 9909.

33. I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expense if I need treatment while on my trip?

No, the policy excludes pre-existing medical conditions i.e. any Pre-Existing Medical Conditions of Yours, a Relative, Travel Companion or any other person whose state of health may affect Your Trip and which may give rise for You to claim other than as expressly provided under Part 7 – Repatriation of Mortal Remains or Funeral Expenses Overseas; or a terminal condition diagnosed before date of departure of the trip.

34. What is Emergency Medical Evacuation?

We will arrange and facilitate a medical evacuation if in the opinion of ERGO TravelProtect emergency assistance services, it is judged medically appropriate to move you to another location or to return you to Singapore for medical treatment. We will cover all necessary expenses for such evacuation specified up to the limits in the Selected Plan.

35. During an Emergency Medical Situation, what are the usual procedures undertaken before evacuation?

During an Emergency medical situation, you should contact ERGO TravelProtect emergency assistance services where our assistance team is on standby to assist on a 24/7 basis and request them for a medical evacuation. Upon receiving the call, our assistance team will quickly get in touch with the Treating Doctor overseas to understand the medical condition of the insured person. In order for ERGO TravelProtect Medical Team to ascertain an insured's medical condition from his treating doctor, an insured needs to give his or her consent by signing the Medical Information Release Form (MRF). It is important to note that the treating doctor will not release the Preliminary Medical Record to ERGO TravelProtect emergency assistance services if no authorization is given. Evacuation will only be undertaken if in the opinion of ERGO TravelProtect emergency assistance services, it is judged medically appropriate to move you to another location or to return you to Singapore for medical treatment. ERGO TravelProtect emergency assistance services will then arrange for the evacuation utilizing the best suited means to do so, based on the severity of your medical condition. The means of evacuation may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

36. Can ERGO TravelProtect emergency assistance services arrange to repatriate the Insured Person's mortal remains back to the country of origin other than Singapore?

Yes, when as a result of injury or sickness commencing whilst overseas, an insured person suffers death within 30 days, ERGO TravelProtect emergency assistance services will arrange for the return of the insured person's mortal remains

37. If my belongings are left outside on a bench while I am in a queue are they covered if stolen?

No, we will not be liable for loss or damage to your baggage left unattended in any public place or where you failed to take due care and precaution for the safeguard and security of your property.

38. If I send a suitcase back to Singapore early, will it be covered?

No, baggage sent in advance, mailed or shipped separately is not covered.

39. The customs department will not let me take foodstuff (or any of other items) into the country of my destination. Can I claim it as a loss?

No, seizure or destruction under customs regulations is not covered.

40. The original article was stolen while on the trip and the replacement article was lost a few days later - is the second article also covered?

Yes, provided proof of purchase and proof of loss can be provided for both occurrences.

41. Can I claim for my expenses overseas while waiting to obtain replacement of my passport?

ERGO TravelProtect insurance will pay for cost of obtaining whilst overseas replacement passports, travel tickets and visa where such travel documents are lost overseas due to robbery, theft, burglary or Natural Disasters

whilst overseas and any additional travel and hotel accommodation expenses incurred whilst overseas to replace such lost documents.

42. What happens if there's no police station at the remote area that I visited?

You can contact us at our hotline number +65 6238 9909 and inform us of the incident at the earliest. You will have to report the incident at the nearest available police station within the 24 hour period.

43. The country where I was traveling in suddenly devalued their currency. Can I claim for the loss arising from currency difference?

No, the policy only covers you for loss of money due to theft, burglary or robbery or Natural Disasters.

44. Is Trip Delay covered in Singapore when my plane does not take off due to a mechanical failure?

Yes, we will pay up to a maximum of \$100 for travel delay in Singapore, provided that the delay is for more than 6 hours.

45. The flight I am on is diverted to another destination due to adverse weather conditions, am I covered?

ERGO TravelProtect insurance pays \$100 for each 6 full consecutive hours of delay due to your flight being diverted due to adverse weather conditions which prevents you from continuing with your trip as scheduled and you are delayed in arriving at your planned destination.

46. I am holding a confirmed ticket, but I was bumped off from the flight.

ERGO TravelProtect insurance pays up to the limits specified in the Selected Plan in the event you fail to board the scheduled flight whilst overseas due to overbooking of the flight although you have a confirmed reservation from the airline and no alternative transportation is made available to you within 6 consecutive hours.

Questions after the trip -

47. What does Home Protection cover?

If you select the Premier or Superior Plan, you will receive this bonus cover which protects you against loss or damage to your household contents caused by fire in your residence that was left vacant throughout the Trip.

48. The foodstuff I left in the aircraft compartment perishes while returning back to Singapore, can I claim for it?

No, fruits, perishables and consumables are excluded from coverage under this section. Other classes of property that are excluded from coverage are: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Lap-Top Computers), manuscripts, jewelry, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth or dentures.

49. How do I submit/file a Claim?

You can contact us at our hotline number +65 6238 9909 (24/7). Our Claims officer will either assist you to file a claim over the phone or to send to you the claim form for you to fill and file for claim. Subsequently, you can directly submit/file a claim at our office in Singapore.

50. How do I know the status of my Claim?

To know the status of your claim, you can call us on our claims service number +65 6829 9195 (Monday – Friday, excluding public holidays: 8.30 AM to 5.30 PM) or you can write to us at claims@ergo.com.sg.

51. How can I claim for Emergency Telephone and Internet Charges?

We will reimburse you for telephone and internet charges incurred for engaging the services of ERGO TravelProtect emergency assistance services during a medical assistance / emergency and for which a medical claim has been submitted. We have also extended to cover telephone and internet charges incurred for engaging the services of ERGO TravelProtect emergency assistance services to organize calls to your Payment Card(s) issuer(s) to report lost/stolen payment card or that unauthorized charges have been made from your payment card.

52. Is Baggage Delay at Singapore airport covered?

Yes, you are covered for baggage delay that occurs overseas and in Singapore. For such delay in Singapore, only \$200 is payable provided the delay is for more than 6 hours.

53. Can I continue my medical treatment for injury sustained overseas, after my return to Singapore?

Yes. You have a maximum of thirty (30) days to continue treatment in Singapore up to the benefit limit under each Plan type.

54. If I was ill overseas but did not seek medical treatment, can I do so upon my return to Singapore?

Yes but you must seek treatment in Singapore within 2 days of return to Singapore. You have a maximum of thirty (30) days to continue treatment in Singapore up to the limit of the benefit under each Plan type.

Note: Please refer to the Policy for the specific terms, conditions and exclusions

This document is not a contract of insurance and is intended for general information purposes only. The precise terms, conditions and exclusions of this plan are specified in the Policy. ERGO Insurance Pte. Ltd ("Company") shall not be liable for any damage or loss of any kind, howsoever caused as a result (direct or indirect) of the use of any information or materials contained in this document. This document is owned by the Company and no materials or information contained in this document shall be copied, reproduced or republished, posted, transmitted or distributed in any way except as expressly permitted by the Company.

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