

# TravellerShield Plus

## Frequently Asked Questions (FAQ)

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### FAQ on COVID-19 Cover

The COVID-19 Cover is available for all policies purchased or renewed on or after 6 November 2021, subject to all policy terms, conditions and exclusions.

**1. I have recovered from COVID-19. Do I need to purchase the Pre-Existing Medical Condition Benefit to receive COVID-19 coverage for my overseas trip?**

No, you do not need to purchase Pre-Existing Medical Condition Benefit to receive COVID-19 coverage. You are automatically covered for COVID-19 when you purchase a TravellerShield Plus policy.

**2. What is COVID-19 Cover?**

The COVID-19 Cover provides coverage for the following benefits arising directly from COVID-19:

- Overseas medical expenses
- Daily benefit due to overseas hospital confinement
- Daily benefit due to overseas quarantine
- Emergency medical evacuation and repatriation
- Repatriation of mortal remains
- Pre-trip cancellation
- Journey curtailment

**3. Does the COVID-19 Cover also include expenses related to COVID-19 diagnostic tests?**

No, any expenses related to COVID-19 diagnostic tests, including pre-departure tests and post-arrival tests, are not covered under this benefit.

**4. Does my policy cover me for COVID-19 related claims?**

Yes, the COVID-19 Cover is available for all policies purchased on or after 6 November 2021. It covers travel to all destinations, except destinations that are excluded from COVID-19 Cover\* and Cuba.

*\*Please note that this is subject to change, depending on the development of the COVID-19 situation.*

For policies purchased on or before 5 November 2021, the COVID-19 Cover will not be applicable. You can purchase a new policy (with COVID-19 Cover) and submit your request to Chubb to cancel your existing policy, before you travel.

## **5. How can I find out whether my destination is excluded from COVID-19 Cover?**

COVID-19 Cover is applicable as long as the destination(s) you are travelling to or transiting in is:

- a) a covered destination at the time of your purchase of the policy (for Single Trip Plans); or
- b) booked prior to any Chubb's announcement on exclusion (for Annual Multi-Trip Plans).

In the event your travel destination(s) is/are no longer excluded on your day of arrival, the COVID-19 Cover will be reinstated.

You may contact Chubb's Customer Service Hotline prior to your departure at +65 6398 8797 (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays) or email [dbscs.sg@chubb.com](mailto:dbscs.sg@chubb.com), to check if your destination(s) is/are included for COVID-19 Cover.

## **6. Can I make a claim if my trip is cancelled due to changes to the Vaccinated Travel Lane (VTL) scheme or Air Travel Bubble arrangement?**

No, you will not be able to make a claim for journey cancellation as changes in regulations or orders given by the government or relevant authorities of any destination or group of destinations on border closures of a destination is not within scope of coverage under the policy.

## **7. I am currently serving a Quarantine Order (QO) as I was in close contact with a person who has contracted COVID-19. Can I submit a claim for trip cancellation?**

Yes, you will be covered if you are serving a mandatory QO or Stay-Home Notice issued by the government, which resulted in you missing the scheduled departure date.

## **8. I am overseas and have been ordered by the authorities to self-isolate due to close contact with a COVID-19 positive person and have been subsequently diagnosed with COVID-19. Is there any benefit that I can claim?**

Upon positive diagnosis of COVID-19, you are entitled to make a claim under the Overseas Medical Expenses due to COVID-19 benefit. However, you are not eligible to submit a claim for expenses incurred due to self-isolation. You are only entitled to claim for Overseas Quarantine Benefit due to COVID-19 if you are ordered to be quarantined at a facility approved or managed by the authorities.

## **9. I am overseas and have been ordered by the authorities to self-isolate in my hotel due to a positive diagnosis of COVID-19. Is there any benefit that I can claim?**

Yes, you are entitled to make a claim under the Overseas Quarantine Benefit due to COVID-19 if:

- you are diagnosed with COVID-19;
- there is no designated quarantine facility for COVID-19 patients at the overseas destination; and
- you are ordered by the authorities of the overseas destination to quarantine in a hotel.

## **10. Will I be covered if I am diagnosed with COVID-19 upon returning to Singapore?**

No, the COVID-19 Cover will cease upon your return to Singapore.

## **FAQ on TravellerShield Plus**

### **11. Who can buy TravellerShield Plus?**

Customers (including foreigners) aged 18 years old and above who are Singapore residents.

### **12. Who is considered a Singapore Resident?**

Singapore Resident means a Singapore citizen, Singapore Permanent Resident, or foreigner holding a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass or Student Pass issued by the authorities in Singapore.

**13. What is a Single Trip Policy?**

A Single Trip Policy means a policy issued for the selected plan where you can only make a single journey to the selected region of travel during the period of insurance. The period of insurance must not exceed 180 consecutive days.

**14. What is an Annual Multi-Trip Policy?**

An Annual Multi-Trip Policy allows you to make unlimited number of journeys to the selected region of travel during the period of insurance, provided each trip does not exceed 90 consecutive days from the departure date.

**15. What is a Family Plan?**

A Single Trip Family Plan provides cover for you, your partner and any number of you and/or your partner’s child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) who is/are a Singapore resident aged between 1 month old and below 18 years old, or up to 23 years old whilst they are full-time students at an accredited institution of higher learning on the commencement of any journey.

For an Annual Multi-Trip Family Plan, it provides cover for you, your partner and any number of your child(ren). The insured persons under the Annual Multi-Trip Family Plan are not required to travel together on a journey. However, child(ren) who is/are below 12 years old must be accompanied by at least one adult for any journey made during the period of insurance.

**16. Who is considered a Partner?**

Partner means your spouse, de-facto partner with whom you have been living permanently with, for at least 3 months or more, prior to the effective date of your policy.

**17. What is a Couple Plan?**

A Single Trip Couple Plan provides cover for you and your partner who are travelling together on the same journey.

**18. Who is/are considered a Child/Children?**

Child(ren) means your unmarried dependent child(ren) including step or legally adopted child(ren) who is/are at least 1 month old and below 18 years old.

**19. Can I purchase a Single Trip Policy for my child only?**

Yes, you may purchase a Single Trip Policy for your child if he/she is above 1 month old and below 18 years old at the commencement of any journey.

If your child is under 12 years old, he/she must be accompanied by an adult for any journey made during the period of insurance.

The benefits payable under the policy will be subject to the limit for child insured person.

**20. How do I select the region if I am travelling to more than one destination?**

Simply select up to five destinations you will visit except Cuba on the TravellerShield Plus online application form.

For example, if you are travelling to Bangkok, Hong Kong SAR and USA, just select all 3 destinations in the ‘Destination’ option. The website will detect USA as the farthest destination and premium quoted for Region 4 will be shown instantly.

Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and Cruise to nowhere.

Region 2: China, Hong Kong SAR, Macao SAR, Taiwan, South Korea, Australia, New Zealand, Japan, India, Sri Lanka, Mongolia, Timor-Leste and including Region 1.

Region 3: Worldwide including Nepal, North Korea, Tibet, Region 1 and 2 but excluding Cuba, USA and Canada.

Region 4: Worldwide excluding Cuba.

**21. Does TravellerShield Plus cover me on a cruise to nowhere?**

Yes, TravellerShield Plus covers you on your cruise to nowhere. To apply for a single trip travel insurance policy, select “Cruise to nowhere” in the “Destination” field of your application.

**22. When can I apply for TravellerShield Plus?**

You can apply for TravellerShield Plus as long as your departure date is within 180 days from the date of application.

**23. I am above 70 years old. Can I purchase TravellerShield Plus?**

Yes, however, you are only eligible for the Single Trip Policy. For an insured person aged 70 years old and above, there are specified sum insured amounts on certain benefits.

Please refer to the policy wording for details of coverage.

**24. When does the cover commence and end for each trip?**

Cover starts from the time you leave your place of residence in Singapore to go directly to the departure point or three hours before the scheduled departure time of the carrier in which you have arranged to travel, whichever is later. Cover shall end at the time you return to your place of residence in Singapore, three hours after the scheduled arrival time of the carrier in which you travel or the date on which the policy is terminated, whichever is earlier.

**25. Are leisure adventurous activities such as winter sports, snorkelling and hot air ballooning covered under TravellerShield Plus?**

Yes, TravellerShield Plus Premier and Platinum Plans cover leisure adventurous activities such as bungee jumping, sky diving, paragliding, helicopter rides for sightseeing, hot air ballooning, jet skiing, mountaineering at mountains below the height of 3,000 metres above sea level, skiing or snowboarding within official approved areas of a ski resort, canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty), and underwater activities involving artificial breathing apparatus for diving (up to a maximum depth of 30 metres with a qualified diving instructor or a qualified divemaster and with recognised diving certification). These activities must be done for leisure purposes and with a licensed operator.

**26. Will there be any refund of premium if I cancel my policy?**

For a Single Trip Policy, there will not be any refund of the premium once the Certificate of Insurance is issued.

For an Annual Multi-Trip Policy, you may cancel this policy at any time by giving notice to Chubb, provided no claim has arisen during the period of insurance. In the event of such cancellation, Chubb will apply a short rate refund.

Please refer to the policy wording for details of refund.

**27. Can I buy TravellerShield Plus if I have pre-existing medical or physical conditions?**

Yes, you can still buy TravellerShield Plus. To be covered for your pre-existing condition(s), you will need to select the Pre-Existing Medical Condition Benefit add-on during application. Please note that there is an additional premium payable for this benefit. This benefit is applicable for Single Trip policies of up to 30 days duration and for customers up to the age of 75.

**28. What is a pre-existing medical condition?**

A pre-existing medical condition refers to any condition which you are reasonably aware of and have received medical treatment, diagnosis, advice or have been prescribed drugs in the last 12 months preceding the commencement of your journey.

Some common examples of pre-existing medical conditions include:

- Asthma
- Cancer
- Diabetes
- Heart conditions
- Hypertension (or high blood pressure)
- Stroke

**29. Is an injury considered a pre-existing medical condition?**

Yes, a bodily injury is considered a pre-existing medical condition if you are reasonably aware of and have received medical treatment, diagnosis, advice or have been prescribed drugs in the last 12 months, preceding the commencement of your journey.

**30. Can I purchase a Platinum Plan under the TravellerShield Plus policy and then select a Classic Plan for the add-on Pre-existing Medical Condition Benefit?**

No, the Pre-Existing Medical Condition Benefit will be added to the TravellerShield Plus policy under the same plan (Platinum).

**31. Do I have the flexibility to add on Pre-Existing Medical Condition Benefit for any of my travel companions?**

Yes, you can add on the Pre-Existing Medical Condition Benefit for any of the insured persons at an additional premium.

**32. If I visit a doctor due to my pre-existing medical condition after I return to Singapore, will the add-on Pre-Existing Medical Condition Benefit cover my incurred medical expenses?**

No. This benefit does not provide cover for medical expenses (arising from a pre-existing medical condition) incurred in Singapore. It only provides coverage if the medical expenses were incurred overseas, during your trip.

**33. I have an existing TravellerShield Plus policy. Can I still add on the Pre-Existing Medical Condition Benefit to my policy?**

Yes, you can add on this benefit as long as your request is made before your trip commences. Please contact Chubb Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays) for assistance.

**34. Do I need to submit any medical records to add on the Pre-Existing Medical Condition Benefit?**

No, you do not need to submit any medical records.

**35. Does the add-on Pre-Existing Medical Condition Benefit cover all of my pre-existing medical conditions?**

The cover is still subject to exclusions in the policy. Any mental and/or nervous disorder, HIV, AIDS or AIDS related complications, pregnancy, complications of venereal disease or terminal illness are not covered.

For the full list of exclusions, please refer to the policy wording.

**36. Can I submit a claim if I need to cancel or change my trip due to a pre-existing medical condition of one of the insured persons in my policy?**

Yes, if the insured person with the pre-existing medical condition added on the Pre-Existing Medical Condition Benefit, the policy provides cover for Journey Cancellation and Travel Disruption for all the affected insured persons of the policy.

Please note that there is a 50% co-payment applicable for the insured person with the pre-existing medical condition.

**37. My policy does not include the Pre-Existing Medical Condition Benefit. Can I submit a claim if I cancelled my trip due to a pre-existing medical condition?**

No, insured persons who did not add on Pre-Existing Medical Condition Benefit will not be covered in situations (such as Journey Cancellation or Travel Disruption) which arise as a result of pre-existing medical conditions. Please note that this exclusion will also apply for the rest of the insured persons of the policy.

**38. Does this policy have other exclusions?**

Yes, exclusions include:

- any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of the policy
- any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the policy was taken up or before the trip was booked (in the case of an Annual Multi-Trip Policy)
- Any government prohibition, regulation or intervention

Please refer to the policy wording for full details of exclusions.

**39. When will I receive my policy?**

You will receive your policy via email upon successful online application.

**40. How can I inform Chubb if I need to amend my travel details?**

You may contact Chubb's Customer Service Hotline at +65 6398 8797, (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays) or email [dbscs.sg@chubb.com](mailto:dbscs.sg@chubb.com).

**41. Who should I contact for Overseas Emergency Assistance?**

If you are overseas and require any emergency assistance, you may call the 24-hr Chubb Assistance at +65 6322 2132.