

COVID-19 Coverage Extension (for policies activated or renewed on and after 3 December 2021)

Please note that this COVID-19 Coverage Extension forms part of the **policy (per-trip policy and yearly plan)** and shall be read, interpreted and construed as one document.

In consideration of additional premiums payable by **you**, **we** will include additional benefits listed as in the table below. (hereinafter referred to as **COVID-19 benefits**)

1. (“COVID-19 table of cover”)

COVID-19 Benefits	Maximum benefit (S\$) for each trip	
	Per insured person	Family total ¹
Section 27a - Cancelling your trip due to COVID-19 Overall section limit per event	2,000	6,000
Section 27b - Postponing your trip due to COVID-19 Overall section limit per event	2,000	6,000
Section 27c - Shortening your trip due to COVID-19 Overall section limit per event Limit for extra expenses to return to Singapore	2,000 500	6,000 1,500
Section 27d - Trip disruption due to COVID-19 Overall section limit per event Limit for accommodation expenses per room per night	2,000 400	6,000 400
Section 27e - Medical expenses overseas due to COVID-19 Overall section limit per event	150,000	450,000
Section 27f - Emergency medical evacuation and sending you home due to COVID-19 Overall section limit per event	150,000	450,000
Section 27g – Overseas quarantine allowance due to COVID-19 Overall section limit per event Benefit per day per insured person	1,400 100	4,200 100

¹ **Family total** means the maximum amount **we** will pay for each benefit section under the **family cover** during any one **trip**. Each **insured person** under the **family cover** is only allowed the maximum benefit per **insured person** in the **COVID-19 table of cover** indicated above.

2. (“COVID-19 benefits”)

Section 27a – Cancelling your trip due to COVID-19		
When we will pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and are forced to cancel your trip, if it happens within 30 days before you are due to leave Singapore.</p> <p>1 If you or your travelling companion are diagnosed with and tested positive for COVID-19 by a government</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent’s cancellation fee).</p> <p>2 You must ask for a refund of</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 1, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are</p>

<p>approved test provider and are certified unfit to travel by a medical practitioner.</p> <p>2 If your family member in Singapore is suffering from COVID-19 which is a serious sickness, or dies due to COVID-19.</p> <p>B If you are prevented from travelling due to the reasons listed below and are forced to cancel your trip, if it coincides with the start date of your trip.</p> <p>1 If you or your travelling companion are denied boarding by the transport operator on the departure date of your trip due to a failed temperature check or presence of COVID-19 symptoms, and are subsequently diagnosed with and tested positive for COVID-19 by a government approved test provider or a medical practitioner.</p> <p>2 If you or your travelling companion are issued an order to self-isolate by the Singapore government authorities such as a Quarantine Order, Stay-Home Notice or Leave of Absence which coincides with the start date of your trip.</p> <p>You must have bought your policy three days (or earlier) from the day you leave Singapore.</p>	<p>any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>3 You can only claim under either section 1, 2, 3, 4, 5, 6, 7, 8, 27a, 27b, 27c or 27d for the same event but not under more than one section.</p>	<p>required to take for the trip, such as pre-departure tests and post-arrival tests.</p> <p>2 Any claims as a result of border closures, government advisories, or your disinclination to travel.</p> <p>3 Any claims as a result of COVID-19 diagnosis or possible exposure which may lead to you cancelling your trip, the issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which you knew about at the point of purchase of this policy or trip.</p> <p>4 Additional costs due to delay in informing the transport or accommodation provider of cancellation.</p>
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Section 27b – Postponing your trip due to COVID-19		
When we will pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and you have to postpone your trip, if it happens within 30 days before you are due to leave Singapore.</p> <p>1 If you or your travelling companion are diagnosed</p>	<p>1 We will pay for:</p> <p>a the administrative fees charged by the travel agent, tour operator, transport or accommodation providers;</p> <p>b extra economy-class transport expenses (air, sea or land travel); and</p> <p>c extra accommodation</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 2, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for</p>

<p>with and tested positive for COVID-19 by a government approved test provider and are certified unfit to travel by a medical practitioner.</p> <p>2 If your family member in Singapore is suffering from COVID-19 which is a serious sickness or dies due to COVID-19.</p> <p>B If you are prevented from travelling due to the reasons listed below and you have to postpone your trip, if it coincides with the start date of your trip.</p> <p>1 If you or your travelling companion are denied boarding by the transport operator on the departure date of your trip due to a failed temperature check or presence of COVID-19 symptoms, and are subsequently diagnosed with and tested positive for COVID-19 by a government approved test provider.</p> <p>2 If you or your travelling companion are issued an order to self-isolate by the Singapore government authorities such as a Quarantine Order, Stay-Home Notice or Leave of Absence which coincides with the start date of your trip.</p> <p>You must have bought your policy three days (or earlier) from the day you leave Singapore.</p>	<p>expenses of a standard room; when you postpone your trip.</p> <p>2 You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>3 You can only claim under either section 1, 2, 3, 4, 5, 6, 7, 8, 27a, 27b, 27c or 27d for the same event but not under more than one section.</p>	<p>mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as pre-departure tests and post-arrival tests.</p> <p>2 Any claims as a result of border closures, government advisories, or your disinclination to travel.</p> <p>3 Any claims as a result of COVID-19 diagnosis or possible exposure which may lead to you postponing your trip, the issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which you knew about at the point of purchase of this policy or trip.</p> <p>4 Additional costs due to delay in informing the transport or accommodation provider of postponement.</p>
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Section 27c – Shortening your trip due to COVID-19

When we will pay	What we pay	What we do not pay
<p>A If you are prevented from travelling further due to the reasons listed below and you have to cut short your trip and return to Singapore.</p> <p>1 Your travelling companion</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 3, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p>

<p>is diagnosed with and tested positive for COVID-19 by an approved test provider or medical practitioner while overseas.</p> <p>2 Your family member in Singapore is suffering from COVID-19 which is a serious sickness, or dies due to COVID-19.</p>	<p>travel agent’s cancellation fee).</p> <p>2 We will pay for expenses for extra economy-class transport (air, sea or land travel) and accommodation of a standard room incurred prior to your immediate return to Singapore.</p> <p>3 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>4 You can only claim under either section 1, 2, 3, 4, 5, 6, 7, 8, 27a, 27b, 27c or 27d for the same event but not under more than one section.</p> <p>5 The most we will pay under this section is the sub-limit and limit of your plan as shown in the COVID-19 table of cover.</p>	<p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as pre-departure tests and post-arrival tests.</p> <p>2 Border closures, government advisories, or your disinclination to travel.</p> <p>3 Any claims as a result of COVID-19 diagnosis or possible exposure which may lead to issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which you knew about at the point of purchase of this policy or trip.</p> <p>4 Additional costs due to delay in informing the transport or accommodation provider of change.</p>
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Section 27d – Trip disruption due to COVID-19

When we will pay	What we pay	What we do not pay
<p>A If your trip is disrupted while you are overseas due to the reason listed below and you are forced to change any part of your itinerary.</p> <p>1 You or your travelling companion are diagnosed with and tested positive for COVID-19 by an approved test provider or medical practitioner while overseas and your original itinerary was disrupted.</p> <p>You must provide documentation from a medical practitioner, local authorities or the airline to show that you are forced to change</p>	<p>1 We will pay for extra economy-class transport (air, sea or land travel) or the administrative fees to change your economy-class transport (air, sea or land travel) ticket, and accommodation of a standard room for you and one adult travelling companion to be with you and to continue with your original scheduled trip.</p> <p>2 If you can use your existing return ticket to Singapore, or your existing accommodation booking, we will only pay for the administrative fees charged by the airline,</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 4, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Extra expenses to extend your trip beyond what was originally scheduled, unless you have been asked in writing by a medical practitioner, the local authorities or airline as is necessary to extend your trip, following your diagnosis of COVID-19, where trip extension is subject to general condition 2.</p>

<p>your original itinerary.</p>	<p>accommodation provider or travel agent for changing your travel dates or destinations.</p> <p>3 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>4 You can only claim under either section 1, 2, 3, 4, 5, 6, 7, 8, 27a, 27b, 27c or 27d for the same event but not under more than one section.</p> <p>5 The most we will pay under this section is the sub-limit and limit of your plan as shown in the COVID-19 table of cover.</p>	<p>2 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as pre-departure tests and post-arrival tests.</p> <p>3 Border closures, government advisories, or your disinclination to travel.</p> <p>4 Any claims as a result of COVID-19 diagnosis or possible exposure which may lead to issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which you knew about at the point of purchase or change of this policy or trip.</p> <p>5 Additional costs due to delay in informing the transport or accommodation provider of change.</p> <p>6 Accommodation expenses incurred by you during the period of quarantine, if Section 27g responds.</p>
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Section 27e – Medical expenses overseas due to COVID-19

When we will pay	What we pay	What we do not pay
<p>A If you are diagnosed with and tested positive for COVID-19 by a medical practitioner during your trip and need to get medical treatment for COVID-19 while overseas.</p> <p>B If you suffer from COVID-19 vaccine complications during your trip and need to get medical treatment while overseas, if they happen within 30 days starting from the date of your last dose.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and ambulance recommended or requested by a medical practitioner for you to be treated while overseas, up to the limit shown in the COVID-19 table of cover or up to a period of 45 days from the date of the first treatment, whichever comes first.</p> <p>2 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment).</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 14, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as pre-departure tests and post-arrival tests.</p> <p>2 Any medical expenses incurred in Singapore or your home country, if you can recover the medical expenses from your local medical insurance plan or national healthcare scheme.</p> <p>3 Any medical expenses incurred for COVID-19 vaccine</p>

	<p>3 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources.</p> <p>4 You can only claim under either section 14 or 27e for the same event but not under more than one section.</p>	<p>complications where the vaccine or vaccination is not approved by the Singapore government authorities at the time of vaccination.</p> <p>4 Any medical expenses incurred for COVID-19 vaccine complications where the vaccine is not taken in Singapore.</p> <p>5 Any claims incurred for quarantine if Section 27g responds.</p>
Section 27f – Emergency medical evacuation and sending you home due to COVID-19		
When we will pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition due to COVID-19 or its vaccine complications (if they happen within 30 days starting from the date of your last dose) while overseas and our assistance company believes it be medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you need to return to Singapore for recuperation or continued treatment after you have been moved to an overseas medical facility for treatment as in section A above.</p> <p>C If you die due to COVID-19 while overseas.</p>	<p>For A and B:</p> <p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p> <p>2 If you can use your existing return ticket to Singapore, we will only pay for the administrative fees charged by the airline or travel agent for changing your travel dates or destinations.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you to will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>For C:</p> <p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>For A, B and C:</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Sections 18 and 19, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as pre-departure tests and post-arrival tests.</p> <p>2 Any expenses incurred for COVID-19 vaccine complications where the vaccine or vaccination is not approved by the Singapore government authorities at the time of vaccination.</p> <p>3 Any expenses incurred for COVID-19 vaccine complications where the vaccine is not taken in Singapore.</p>

	<p>1 You can only claim under either section 18, 19 or 27f for the same event but not under more than one section.</p>	
Section 27g – Overseas quarantine allowance due to COVID-19		
When we will pay	What we pay	What we do not pay
<p>A If you are diagnosed with and tested positive for COVID-19 by an approved test provider or a medical practitioner during your trip and are placed under mandatory quarantine in any quarantine facilities designated by the local authorities while overseas.</p> <p>You must provide a written confirmation from the local authorities on the nature and period of quarantine.</p>	<p>1 We will pay the benefit for each complete 24-hour period of quarantine, up to the maximum period of 14 days.</p> <p>2 The most we will pay under this section is the sub-limit and limit of your plan as shown in the COVID-19 table of cover.</p> <p>3 You can only claim under either section 17 or 27g for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any claims where the period of quarantine is not within the duration of your trip.</p> <p>2 Any claims where quarantine orders are mandated by the local authorities for all travellers arriving in the country or for all travellers from a particular country or region of origin.</p> <p>3 Any additional cost incurred due to quarantine.</p> <p>4 Any claims incurred during the period of quarantine if Section 27d responds.</p> <p>5 Any claims incurred during the period of quarantine if Section 27e responds.</p>

3. For Sections 27a and 27b,
 - a. cover for the **COVID-19 benefits** shall start at the later of:
 - i. the time when **you** book **your trip** (this only applies for **yearly plan**); or
 - ii. the date **we** issue **your policy**; or
 - iii. 30 days before the start date of the **trip**.
 - b. coverage ends when **we** have made the final payment for any loss under sections 27a or 27b (this only applies for **per-trip policy**).

For Sections 27c, 27d, 27e, 27f, and 27g,

- a. cover for the **COVID-19 benefits** shall start on the start date of **your trip**.
 - b. coverage will remain in effect until the last day of the **trip** or the 90th day of the **trip**, whichever is earlier.
4. Conditions to be met to be eligible for **COVID-19 benefits**:
 The **insured person** will only be eligible for the **COVID-19 benefits** if the **insured person** fulfils all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time the **trip** is booked. The **insured person** need not submit the test result or proof of vaccination at the time of purchase but must furnish it at the time of submitting a **COVID-19 benefits** claim.

5. There will not be any cover for claims directly or indirectly caused by or arising from COVID-19 for benefits other than those stated in the **COVID-19 benefits** above.
6. Unless indicated otherwise under this COVID-19 Coverage Extension, all terms defined in the **policy** shall have the same meaning when used in this COVID-19 Coverage Extension.
7. Except as supplemented by this COVID-19 Coverage Extension, the terms and conditions under the **policy** shall remain unchanged and shall continue to apply and have full force and effect.
8. In the event of inconsistency between the **policy** and this COVID-19 Coverage Extension, the COVID-19 Coverage Extension shall prevail in respect of the **COVID-19 benefits**.