

# FAQ ON ALLIANZ TRAVEL PROTECT



**The information in this document is for reference only and is not the contract of insurance. In the event of any conflict or discrepancy between this document and the Policy Wording, the Policy Wording shall prevail. For exact terms and conditions and details of exclusions, please refer to the relevant policy or contact Allianz Insurance Singapore.**

### **Can I buy Allianz Travel Protect policy if I am not a resident of Singapore?**

No, we will only insure individuals who legally reside in Singapore, who are Singapore Citizens, Permanent Residents as well as holder of employment passes, work permits, students' passes or dependent's passes.

### **What is an Individual Plan?**

Individual plan covers for you and the people travelling with you as per your Certificate of Insurance period.

### **How Benefits are applied for Individual Plans**

Maximum Benefits stated, including sub-limits are per insured named on the Certificate of Insurance.

### **What is a family plan?**

Family means one (1) or two (2) adults travelling with at least one accompanied child. The two adults need not be related, but the child(ren) must be the legal child or ward in the case of a legal guardian, grandchild, siblings, nephew, niece or cousin of either one of the adults. You must depart from and return to Singapore together at the same time as a family.

### **How Benefits are applied for Family Plans**

Maximum Benefits stated, including sub-limits, are per insured adult named on the Certificate of Insurance. Dependent children share the benefits within the insured adults' limits unless expressly stated otherwise.

For example, the maximum total limit per insured adult for baggage is \$5,000. If two insured adults are travelling with two dependent children, the maximum amount claimable for baggage will be \$10,000.

### **What happens after the application has been completed?**

After the premium has been paid by credit card, a confirmation email comprised of the Certificate of Insurance and Policy Wordings will be sent to you within 4 hours of your purchase. The Certificate of Insurance contains your policy number that you must quote for Allianz to render assistance promptly.

### **When does the cover period commence and end for each trip?**

Your policy's coverage effective date and coverage end date are shown on your Certificate of Insurance. Your policy is effective at 00:00 (SGT) on the day after you pay the full premium. Cover is only provided for events that occur while your policy is in effect.

### **Your policy will end on the earliest of:**

1. 11:59PM (SGT) coverage end date listed on your Certificate of Insurance or the return date of your trip;
2. the day you end your trip and arrive back to your primary residence, if you end your trip early;
3. the day you arrive at a medical facility in Singapore for further care if you end your trip due to a medical reason;
4. the date and time you cancel your policy;
5. the day you make a trip cancellation claim with us.

### **Can I extend my trip?**

#### **Automatic policy extensions:**

##### **Single Trip**

If your return travel is delayed beyond the end of your policy due to a covered reason under this policy, we will extend your coverage period until the earliest of when you:

1. reach your final trip destination or your primary residence;
2. decline to continue on to your final trip destination or primary residence once you are able;
3. decline medical repatriation after your treating doctor and we confirm you are medically stable to travel; or
4. arrive at a medical facility in Singapore for further care following a medical evacuation or medical repatriation.

##### **Annual Multi Trip**

If you are on a trip on your coverage end date, we will automatically extend your cover for an additional 48 hours after the coverage end date listed on your Certificate of Insurance.

1. If your return travel is delayed beyond the end of your trip or policy due to a covered reason under this policy, we will extend your coverage period until the earliest of when you:
2. reach your final trip destination or your primary residence;
3. decline to continue on to your final trip destination or primary residence once you are able;
4. decline medical repatriation after your treating doctor and we confirm you are medically stable to travel; or
4. arrive at a medical facility in Singapore for further care following a medical evacuation or medical repatriation.

### **Policy extensions for any other reason:**

##### **Single Trip**

If for any other reason *you* wish to extend *your* coverage, *we* must receive *your* request prior to *your* original coverage end date. *We* may, at *our* discretion, agree to extend your coverage by issuing

*you* with a new *policy*. Your request is subject to *our* written approval and *your* payment of an additional premium.

Where *we* have agreed to extend cover, *we* will issue *you* with a new Certificate of Insurance. The coverage period on *your* new Certificate of Insurance cannot exceed 180 days from the *departure date* shown *your* original Certificate of Insurance.

Coverage cannot be extended in any circumstances for:

- pre-existing medical conditions regardless of whether they were covered on *your* original *policy* or listed as automatically covered by this *policy*; or
- any new illnesses, *injuries* or medical signs and symptoms that arose during the term of *your* original *policy*; or
- any other event that has occurred during *your* original coverage period which has given rise to a claim or which has the potential to give rise to a claim.

### Annual Multi Trip

#### Extending cover past the 90th day of the trip for any other reason:

If *you* will be on a trip which exceeds 90 days, or if *you* are on a trip on the coverage end date listed on *your* Certificate of Insurance, *you* may apply for an extension. *We* may, at *our* discretion, agree to extend *your* coverage by issuing *you* with a new single-trip policy to cover the additional days *you* require cover for.

*We* must receive *your* request prior to the 90th day of *your* trip, or where applicable, prior to the coverage end date listed on *your* Certificate of Insurance.

The maximum amount of days *we* will extend *your* cover past the 90th day is 30 days. *Your* request is subject to *our* written approval and *your* payment of an additional premium.

Where *we* have agreed to extend *your* cover, *we* will issue *you* with a new Certificate of Insurance. The coverage period on *your* new Certificate of Insurance cannot exceed 90 days from the *departure date* shown *your* original travel itinerary for the relevant trip.

**IMPORTANT:** Coverage cannot be extended in any circumstances for:

- any new illnesses, *injuries* or medical signs and symptoms that arose during the term of *your* original policy or the trip *we* have agreed to extend *your* cover for; or
- any other event that has occurred during *your* original policy or the trip *we* have agreed to extend *your* cover for which has given rise to a claim or which has the potential to give rise to a claim.

## Can I cancel my policy after issuance?

### Single Trip

If *you* are not completely satisfied with the extent of cover provided by this policy, *you* may cancel this policy within 14 days after *you* are issued with *your* Certificate of Insurance. *You* will be given a full refund of the premium *you* have paid, provided *you* have not started *your* trip and *you* do not wish to make a claim or exercise any other right under the policy.

After the cooling-off period *you* can still cancel *your* policy but *we* will not refund any part of *your* premium if *you* do.

### Annual Multi Trip

#### Cancellation during Cooling-off period

If *you* are not completely satisfied with the extent of cover provided by this policy, *you* may cancel this policy within 14 days after *you* are issued with *your* Certificate of Insurance. *You* will be given a full refund of the premium *you* have paid, provided *you* have not started *your* trip and *you* do not wish to make a claim or exercise any other right under the policy.

#### Cancellation after Cooling-off period

After the cooling-off period *you* can still cancel *your* policy and *we* will in such case return a pro rata portion of the paid premium for the unexpired period of insurance if *we* receive *your* notice of cancellation within 180 days after *you* are issued with *your* Certificate of Insurance, provided *you* are not on any trip or planned trip covered by the policy at the time *you* request to cancel the policy and *you* do not wish to make a claim or exercise any other right under the policy.

*You* will be entitled to a portion of *your* paid premium subject to *our* short period rates as follows:

Cancellation of Policy	Refund (%)
Within 2 months	60%
Within 3 months	50%
Within 4 months	40%
Within 5 months	30%
Within 6 months	20%
Over 6 months	0%

## What if I want to change some of my personal information in the policy?

Any amendment made to this Insurance will not be valid unless endorsed in writing by *Our* authorised officer.

## Are there exclusions in the policy?

Yes. Kindly refer to the General Exclusion stated in the Policy Wording. Some exclusions and conditions are specific to individual sections and general exclusions and conditions apply to the policy overall. There is also a health declaration with health exclusions that apply to the emergency medical expenses, cancellation, curtailment and personal accident sections of cover.

Please read the Policy Wording carefully to ensure *you* have the cover *you* need.

## What would happen if I were to suffer an accident or fall ill during the trip?

### Overseas Emergency Medical Care:

We will reimburse the *reasonable and customary costs* for which *you* are responsible for *your* emergency medical care, if, during *your trip*, *you* require immediate medical attention because *you* have:

1. a sudden, unexpected illness, *injury*, or medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

We will reimburse *you* up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

If *you* need to be admitted to a hospital as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

### Emergency Dental Treatment:

We will reimburse the *reasonable and customary costs* of *your* emergency dental treatment, if during *your trip*:

1. *you* develop a dental infection; or
2. *you* break a tooth or experience a dental *injury*; or
3. *you* lose a filling.

We will reimburse *you* up to the maximum sub-limit listed for Emergency Dental Treatment listed in the Emergency Medical and Dental Coverage section of *your* Coverage Summary.

### Hospitalisation daily benefit (Applicable for Platinum and Gold plans only)

If *you* are confined to a hospital outside Singapore because of an unexpected illness, *injury*, or medical condition, we will reimburse *you* the maximum amount shown in *your* Coverage Summary for each continuous 24-hour period *you* are hospitalised, provided *your* period of confinement exceeds at least 48 hours. We will not reimburse *you* for the first 48 continuous hours *you* are in hospital.

## Continuation of medical care in Singapore

We will reimburse *you* up to the maximum benefit listed in the Coverage Summary for *your* continuing medical care in Singapore.

The following conditions apply:

- i. The illness, *injury* or medical condition must have occurred during *your trip*.
- ii. The costs must be *reasonable and customary costs* incurred within 14 days of the date *you* return to Singapore.
- iii. If *you* did not have treatment for the illness, *injury* or medical condition during *your trip*, *you* must seek treatment within 48 hours of the date and time *you* arrived back to Singapore or we will not pay.

- iv. In all cases, for claims related to COVID-19, *you* must have received a positive COVID-19 test during *your trip* or we will not pay regardless of condition iii.

## Traditional Chinese Medicine

We will reimburse *you* up to the maximum benefit listed in the Coverage Summary for Traditional Chinese Medicine.

Kindly refer to the Policy Wording for the conditions of coverage under Overseas Emergency Medical and Dental Coverage:

## What is not covered:

We will not pay for losses arising directly or indirectly from:

- a. private medical care when public health care or treatment is available to *you*;
- b. *any* care provided for more than 14 days after *your* return to Singapore from *your trip*;
- c. *any* care for *any* illness, *injury*, or medical condition that did not originate during *your trip* outside Singapore;
- d. hospitalisation or surgical treatment where *our* prior approval has not been sought and obtained, unless notification is not possible;
- e. non-emergency care or services including but not limited to the following care and services:
  1. Elective cosmetic surgery or care;
  2. Annual or routine exams;
  3. Long-term care;
  4. Allergy treatments (unless life threatening);
  5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
  6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise *you*);
  7. Experimental treatment; and
  8. Any other non-emergency medical or dental care.

## Does this policy cover any expenses related to the Coronavirus Disease 2019 (COVID-19)?

Allianz Travel Protect does cover Trip Cancellation Coverage, Trip Interruption, Overseas Medical and Dental, Travel Delay, Emergency Transportation Coverage if *you* are diagnosed with COVID-19. Kindly refer to the Policy Wording for terms and condition and the exclusions terms.



## Can I file for Trip Cancellation if I am diagnosed with COVID-19?

*Trip Cancellation Coverage only applies before you have left for your trip.*

*If your trip is cancelled or rescheduled for a covered reason listed below, we will reimburse you (less available refunds) for your non-refundable trip payments, deposits, and any reasonable and customary related service fees charged by your travel supplier, up to the maximum benefit for Trip Cancellation Coverage listed in your Coverage Summary.*

*If you prepaid for shared accommodation and your travelling companion cancels their trip due to one or more of the covered reasons listed below, we will reimburse any additional accommodation fees you are required to pay.*

**Important:** *You must notify all of your travel suppliers within 72 hours of discovering that you will need to cancel your trip (this includes being advised to cancel your trip by a doctor). If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 72-hour period, you must notify them as soon as you are able.*

*You must check the **General Exclusions** section for exclusions which may apply.*

### Covered Reasons:

1. *You or a travelling companion becomes ill or injured, or develops a medical condition disabling enough to make you cancel your trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).*

The following condition applies:

- a. *A doctor advises you or a travelling companion to cancel your trip before you cancel it.*
2. *A family member who is not travelling with you becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).*

The following condition applies:

- a. *The illness, injury, or medical condition must be considered life threatening by a doctor, or require hospitalisation.*
3. *You, a travelling companion or family member who is not travelling with you dies on or after your policy's coverage effective date and before your trip.*
4. *You or a travelling companion is quarantined before your trip due to having been exposed to:*
  - a. *a contagious disease other than an epidemic or pandemic; or*
  - b. *an epidemic or pandemic (such as COVID-19), but only when the following conditions are met:*

- i. *the quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and*
- ii. *the quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.*

5. *You or a travelling companion is in a traffic accident on the departure date and either:*
  - a. *you or a travelling companion need medical attention; or*
  - b. *you or a travelling companion's vehicle needs to be repaired because it is not safe to operate.*
6. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:

- a. *The attendance is not in the course of YOUR occupation (for example, if YOU are attending in YOUR capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).*
7. *Your primary residence becomes uninhabitable.*
8. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
  - a. *a natural disaster; or*
  - b. *severe weather.*

However, if you can get to your original destination another way, we will reimburse you for the following, up to your policy's Trip Cancellation Coverage maximum benefit:

- i. *the cost of the alternative transportation, less available refunds; and*
- ii. *the cost of any lost prepaid accommodation caused by your delayed arrival, less available refunds.*

The following condition applies:

- a. *Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your travel carrier.*
9. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*

10. *You* or a travelling companion become ill or injured, or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) disabling enough to prevent *you* from participating in the activity that is the main purpose of *your trip*.

The following condition applies:

- a. A doctor advises *you* or *your travelling companion* not to participate in the activity before *your* departure date.

Note: This covered reason is applicable only for plans with Sports coverage.

11. If the *travel agency* to whom *you* made non-refundable payments becomes insolvent.

The following conditions apply:

- a. Such insolvency must occur within sixty (60) days before the commencement date of *your trip* overseas.
- b. This event is subject to a maximum sublimit listed in the Coverage Summary.
- c. The insolvency must have been filed after *you* purchased this *policy*.

### "Travel Companion" E.g. Ms A & Mr B go on a trip together and 1 of them catches COVID-19 and needs to cancel the trip, is it claimable?

**Is it claimable if both bought their insurance policies from different insurance company?**

Yes, if you or your companion is diagnosed with COVID-19 prior to travel, you may file for trip cancellation, provided the following conditions are met:

- (i) the quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
- (ii) the quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

We will not pay for any loss:

- a. That is covered by any other existing insurance scheme or government program; or
- b. Which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- c. Should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)).

- d. If before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

Note: if your travel companion purchases from another insurer, his/her expenses need to be filed with the other insurers

### If you are diagnosed with COVID-19 during the trip, does the policy cover Trip Interruption?

#### Trip Curtailment

If you have to interrupt your trip or end it early due to one or more of the covered reasons listed below, we will reimburse you, less available refunds, up to the maximum benefit for trip curtailment coverage listed in your Coverage Summary, for the prorated portion of your insured unused non-refundable trip payments and deposits.

**IMPORTANT:** *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to end *your trip* (this includes being advised to interrupt *your trip* by a doctor). If *you* notify any *travel suppliers* later than that and get a smaller refund as a result, *we* will not cover the difference. If a serious illness, injury, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72-hour period, *you* must notify them as soon as *you* are able.

NOTE (Applicable for Platinum plan only): *We* will not reimburse *you* for the unused non-refundable portion of *your* original return ticket under Trip Curtailment if *we* have paid or reimbursed *you* for the *travel carrier* ticket(s) for *your* return travel to *your primary residence* under Early Return.

#### Early or Delayed Return (Applicable for Platinum plan only)

If *you* have to return earlier or later than *your* original *return date* due to one or more of the *covered reasons* listed below, *we* reimburse *you* for, less available *refunds*, a return *travel carrier* ticket to *your primary residence* in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, up to the maximum benefit listed in *your* Coverage Summary.

NOTE: *We* will not pay or reimburse *you* for the *travel carrier* ticket(s) for *your* return travel to *your primary residence* under Early or Delayed Return if *we* have reimbursed *you* for the unused non-refundable portion of *your* original return ticket under Trip Curtailment.

#### Trip Continuation (Applicable for Platinum plan only)

- i. If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below, *we* will reimburse *you* for, less available *refunds*, the necessary transportation expenses *you* incur to continue *your trip*, up to the maximum benefit listed in *your* Coverage Summary;
- ii. reimburse *you* for additional *accommodation* fees *you* are required to pay, less available *refunds*, up to the maximum benefit listed in *your* Coverage Summary, if *you* prepaid for shared *accommodation* and *your travelling companion* has to end their *trip*.

## Extended Stay (Applicable for Platinum plan only)

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes *you* to stay at *your destination* (or the location of the interruption) longer than originally planned, *we* will reimburse *you*, less available *refunds*, up to the maximum benefit listed in *your Coverage Summary*, for additional *accommodation* and *local public transportation expenses*.

### Covered reasons:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. A *doctor* must either examine or consult with *you* or the *travelling companion* before *you* make a decision to interrupt the *trip*.
2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.
3. *You*, a travelling companion, or a family member, dies during your trip.
4. *You* or a travelling companion is *quarantined* during *your trip* due to having been exposed to:
  - a. a contagious disease other than an *epidemic* or *pandemic*; or
  - b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
    - i. the *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
    - ii. the *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a travelling companion is in a traffic accident.

One of the following conditions must apply:

- a. *you* or a *travelling companion* needs medical attention; or
- b. the vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. Your primary residence becomes uninhabitable.

8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. a natural disaster; or
- b. severe weather.

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's* Trip Interruption Coverage maximum benefit:

- i. the necessary cost of alternate transportation, less available *refunds*; and
- ii. the cost of any lost prepaid *accommodation* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You* or a travelling companion is a traveller on a hijacked aircraft, train, vehicle, or vessel.

10. *You*, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

**If I decide to go for a trip on 03/02/2024 (Saturday) and buy Allianz Travel Protect on 01/02/2024 (Thursday) but unfortunately test positive for COVID-19 on Saturday Morning, can I claim?**

Yes, insured can file a claim under Trip Cancellation.

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