

Frequently Asked Questions (FAQs)

Travel Claims

1. What is the time frame for submitting travel claim when I returned to Singapore?

Claim must be notified within 30 days upon your return to Singapore.

2. If I purchased more than 1 travel insurance policies, can I make a claim under my SmartTraveller if I have already received compensation from another insurance company for the same incident?

No. If you have any other insurance providing cover for the same loss, damage or liability, we shall not be liable to pay except for any excess beyond the amount which would have been payable under the policy(s) had this insurance not been effected.

if you have received reimbursement from us, you are not allowed to claim from other insurer.

3. I suffer from pre-existing medical conditions. Can I claim for related medical expenses incurred during my trip?

No. Policy excludes all form of pre-existing conditions if you have been diagnosed, received treatment or has been prescribed with drugs within 6 months preceding the trip.

4. If I fell sick and did not seek any medical treatment during my trip, can I claim for medical expenses if I seek treatment in Singapore?

Yes, provided you seek medical treatment within five days upon your return to Singapore.

5. If I am pregnant, am I covered for any medical treatment incurred overseas?

If you have purchased SmartTravellers from 01/04/2008 onwards, you are covered under Section 6 – Pregnancy Related Expenses, subject to the policy terms and conditions. However, medical treatment incurred in Singapore is not covered.

6. Under what circumstances will I be covered for travel curtailment?

You will be covered if the travel curtailment was due to the following:

- a) your death, serious injury or illness and upon written medical advice from the attending Medical Practitioner to curtail the trip
- b) unexpected death, serious injury or illness of your immediate family member or travel companion
- c) hijacking of the aircraft in which you are on board as a passenger
- d) natural disasters
- e) unexpected outbreak of strike, riot or civil commotion

7. What should I do if I lose my money or travel document during my trip?

If your loss arises out of robbery, burglary or theft, you should report the loss to the local authority within 24 hours after the incident and obtain a written statement from the police to substantiate your claim.

8. If my personal belonging was left unattended as the store does not allow the trolley to be brought into the shop, can I claim for my loss of belonging?

No. We will not pay for loss or theft of property left unattended in a public place or as a result of your failure to take due care and precaution for the safeguard and security of such property.

9. Is Baggage Delay in Singapore covered?

Yes, if you have purchased SmartTraveller from 01/04/2008 onwards, baggage delay in Singapore is covered.

Kindly refer to the respective sections if you have further claim enquiries or you may call us directly for assistance.