

# TravelEasy®



## Enjoy stress-free travel with our highly-rated travel protection.

Whether you go choose to go lite or get the ultimate premier coverage, our travel insurance plans will protect you from the unexpected, allowing you to focus on creating unforgettable memories. With up to 51 benefits, including medical, accidents, inconveniences, liability, lifestyle and COVID-19 cover, we've got your back when you need us the most.

### Coverage Highlights

- **Get ultimate protection** with over 50 benefits covering personal accident, medical and emergencies, travel inconveniences, personal liability, safety and lifestyle benefits.
- **Our medical and related benefits** ensure immediate access to emergency medical assistance worldwide through our 24/7 hotline. We also provide substantial coverage of up to \$1 million in overseas medical expenses, plus an additional \$1 million for emergency medical evacuation and repatriation services.
- **Damaged or lost baggage cover** offers up to \$7,500 for lost or damaged baggage and up to \$5,000 to replace lost travel documents.
- **Delayed flight and baggage benefits** compensate you up to \$1,500 for any flight or baggage delays.
- **More affordable premiums** with our newest Lite plan, designed for the budget-conscious.

*\*The above is based on Individual on Premier Plans.*

COVID-19 cover is automatically included for all TravelEasy plans. For more details, please refer to the COVID-19 cover FAQs on our website.

TravelEasy® policy excludes cover for pre-existing medical conditions. For travel insurance which cover pre-existing medical condition, please refer to TravelEasy Pre-Ex (Single Trip only).

### Eligibility

Person who is more than 1 month old and is Singaporean, permanent resident or foreigner holding valid employment, work permit or long-term pass issued by the Singapore government and is residing in Singapore.

Adult aged 70 years and above are eligible for single trip cover for all plans. They are not eligible for annual policies. However, if an annual policy was inception before age 70, renewal is granted up to 80 years for the Standard plan only.

### Definitions

Adult means a person aged 18 years or above at the commencement of any trip.

Child means a person who is aged above one month and below 18 years or below 23 years if studying full time in a recognized institution of higher learning at the commencement of any trip.

### Plans

#### Single return trip

Provides cover for an individual, group or family for a trip up to a maximum duration of 182 days.

All travellers on the same trip must have the same departing and returning date.

#### Annual plan (not applicable for Lite plan and group cover)

Provides cover for individual or family for unlimited number of trips in a year with a maximum duration of 90 days for each trip. Travellers under the same policy need not travel together.

For all plan types, child under the age of 12 years must be accompanied by a parent or adult guardian during the trip.

## Types of cover

### Individual

- Covers one traveller for the trip.
- Available for single return trip and annual plan.

### Group

- Suitable for group of friends, students or relatives.
- Covers for 2 or more travellers who are travelling together on the same trip.
- Children are covered based on child benefits.
- Available for single return trip only.

### Adult & Children

- Covers for one parent and up to 6 of his/her biological or legally adopted children travelling for the same trip.
- Insured persons on single return trip must travel together. For annual plans, they need not travel together.
- A child under the age of 12 years must be accompanied by a parent or adult guardian for any journey.
- Available for single return trip and annual plan.

### Family

- Covers for husband, wife and up to 5 of his/her biological or legally adopted children travelling for the same trip.
- Insured persons on single return trip must travel together. For annual plans, they need not travel together.
- A child under the age of 12 years must be accompanied by a parent or adult guardian for any journey.
- Available for single return trip and annual plan.

## Coverage areas

### Area A

Brunei, Cambodia, Indonesia, Laos, East and West Malaysia, Myanmar, Philippines, Thailand and Vietnam.

### Area B

Australia, China (excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and including countries in Area A.

### Area C

Worldwide including countries in Areas A and B.

Benefits	Sum insured per trip			
	Lite Plan Single return trip only	Standard Plan	Elite Plan	Premier Plan
<b>Personal accident cover</b>				
<b>1. Accidental death and permanent total disability</b>				
Adult below 70 years	\$ 50,000	\$ 150,000	\$ 200,000	\$ 500,000
Adult 70 years & above	\$ 20,000	\$ 50,000	\$ 75,000	\$ 100,000
Child	\$ 20,000	\$ 50,000	\$ 75,000	\$ 100,000
Adult & children/Family <sup>1</sup>	\$ 140,000	\$ 400,000	\$ 550,000	\$ 1,200,000
<b>2. Public transport double cover</b>				
Adult below 70 years	Not covered	Not covered	\$ 400,000	\$ 1,000,000
Adult 70 years & above			Not covered	Not covered
Child			\$ 150,000	\$ 200,000
Adult & children/Family <sup>1</sup>			\$ 1,100,000	\$ 2,400,000
<b>3. Funeral expenses due to an accident</b>				
Adult	Not covered	\$ 3,000	\$ 5,000	\$ 8,000
Child		\$ 750	\$ 1,250	\$ 2,000
Adult & children/Family <sup>1</sup>		\$ 6,000	\$ 10,000	\$ 16,000
<b>4. Child education grant</b>				
Individual	Not covered	Not covered	\$ 5,000 each child, Max \$ 20,000	\$ 8,000 each child, Max \$ 32,000
Adult & children/Family <sup>1</sup>				
<b>5. Family assistance benefit</b>				
Individual	Not covered	Not covered	\$ 3,000	\$ 5,000
Adult & children/Family <sup>1</sup>			\$ 6,000	\$ 10,000
<b>Medical &amp; related benefits cover</b>				
<b>6. Overseas medical expenses</b>				
Adult below 70 years	\$ 50,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Adult 70 years & above	\$ 20,000	\$ 50,000	\$ 75,000	\$ 100,000
Child	\$ 20,000	\$ 150,000	\$ 200,000	\$ 300,000
Adult & children/Family <sup>1</sup>	\$ 140,000	\$ 800,000	\$ 1,400,000	\$ 2,600,000
Applicable excess	\$100	Nil	Nil	Nil

Benefits		Sum insured per trip			
		Lite Plan Single return trip only	Standard Plan	Elite Plan	Premier Plan
<b>7.</b>	<b>Emergency dental expenses</b>				
	Adult	Not covered	\$ 5,000	\$ 10,000	\$ 15,000
	Child		\$ 1,250	\$ 2,500	\$ 3,750
	Adult & children/Family <sup>1</sup>		\$ 10,000	\$ 20,000	\$ 30,000
<b>8.</b>	<b>Medical expenses in Singapore</b>				
	Adult below 70 years	Not covered	\$ 25,000	\$ 50,000	\$ 75,000
	Adult 70 years & above		\$ 5,000	\$ 7,500	\$ 10,000
	Child		\$ 10,000	\$ 20,000	\$ 30,000
	Adult & children/Family <sup>1</sup>		\$ 70,000	\$ 140,000	\$ 210,000
<b>9.</b>	<b>Mobility aid reimbursement</b>				
	Adult	Not covered	\$ 1,000	\$ 3,000	\$ 5,000
	Child		\$ 250	\$ 750	\$ 1,250
	Adult & children/Family <sup>1</sup>		\$ 2,000	\$ 6,000	\$ 10,000
<b>10.</b>	<b>Traditional Chinese medicine expenses</b>				
	Adult	Not covered	\$ 200	\$ 400	\$ 600
	Child		\$ 100	\$ 250	\$ 300
	Adult & children/Family <sup>1</sup>		\$ 600	\$ 1,300	\$ 1,800
<b>11.</b>	<b>Maternity medical expenses overseas</b>				
	Adult	Not covered	Not covered	\$ 2,000	\$ 3,000
	Adult & children/Family <sup>1</sup>			\$ 2,000	\$ 3,000
<b>12.</b>	<b>Overseas hospitalisation daily benefit</b>				
	Adult	Not covered	\$ 200 per day Max \$ 20,000	\$ 250 per day Max \$ 37,500	\$ 300 per day Max \$ 60,000
	Child		\$ 100 per day Max \$ 5,000	\$ 125 per day Max \$ 12,500	\$ 150 per day Max \$ 15,000
	Adult & children/Family <sup>1</sup>		\$ 50,000	\$ 100,000	\$ 150,000
<b>13.</b>	<b>Overseas ICU hospitalisation daily benefit</b>				
	Adult	Not covered	Not covered	\$ 350 per day Max \$ 3,500	\$ 400 per day Max \$ 4,000
	Child			\$ 150 per day Max \$ 1,500	\$ 200 per day Max \$ 2,000
	Adult & children/Family <sup>1</sup>			\$ 10,000	\$ 12,000
<b>14.</b>	<b>Hospitalisation daily benefit in Singapore</b>				
	Adult	Not covered	\$ 100 per day Max \$ 500	\$ 100 per day Max \$ 1,000	\$ 100 per day Max \$ 2,000
	Child		\$ 50 per day Max \$ 150	\$ 50 per day Max \$ 250	\$ 50 per day Max \$ 500
	Adult & children/Family <sup>1</sup>		\$ 1,300	\$ 2,500	\$ 5,000
<b>15.</b>	<b>Medical &amp; travel assistance services</b>				
	Individual	Available	Available	Available	Available
	Adult & children/Family <sup>1</sup>				
<b>16.</b>	<b>Emergency medical evacuation and repatriation</b>				
	a) Emergency medical evacuation b) Sending you home after a medical emergency evacuation c) Sending home your mortal remains				
	Individual	\$ 100,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>17.</b>	<b>Compassionate and hospital visit</b>				
	Individual	\$ 1,000	\$ 5,000	\$ 10,000	\$ 15,000
	Adult & children/Family <sup>1</sup>	\$ 2,500	\$ 12,500	\$ 25,000	\$ 37,500
<b>18.</b>	<b>Child guard</b>				
	Individual	\$ 1,000	\$ 5,000	\$ 10,000	\$ 15,000
	Adult & children/Family <sup>1</sup>	\$ 2,500	\$ 12,500	\$ 25,000	\$ 37,500

Benefits	Sum insured per trip			
	Lite Plan Single return trip only	Standard Plan	Elite Plan	Premier Plan
<b>19. Emergency telephone charges</b>				
Individual	\$ 50	\$ 100	\$ 200	\$ 300
Adult & children/Family <sup>1</sup>	\$125	\$ 250	\$ 500	\$ 750
<b>Travel inconvenience cover</b>				
<b>20. Insolvency of licensed travel operator</b>				
Individual	Not covered	\$ 2,000	\$ 4,000	\$ 6,000
Adult & children/Family <sup>1</sup>		\$ 4,000	\$ 8,000	\$ 12,000
<b>21. Travel cancellation</b>				
Individual	Not covered	\$ 5,000	\$ 10,000	\$ 15,000
Adult & children/Family <sup>1</sup>		\$ 12,500	\$ 25,000	\$ 37,500
<b>22. Travel postponement</b>				
Individual	Not covered	\$ 750	\$ 1,500	\$ 2,000
Adult & children/Family <sup>1</sup>		\$ 1,875	\$ 3,750	\$ 5,000
<b>23. Replacement of traveller</b>				
Individual	Not covered	\$ 500	\$ 750	\$ 1,000
Adult & children/Family <sup>1</sup>		\$ 1,250	\$ 1,875	\$ 2,500
<b>24. Replacement of employee</b>				
Individual	Not covered	\$ 5,000	\$ 10,000	\$ 15,000
Adult & children/Family <sup>1</sup>				
<b>25. Delayed departure (pays every 6 hours)</b>				
Individual	Not covered	\$ 100 Max \$ 500	\$ 100 Max \$ 1,000	\$ 100 Max \$ 1,500
Adult & children/Family <sup>1</sup>		\$ 1,000	\$ 2,000	\$ 3,000
<b>26. Flight diversion (pays every 6 hours)</b>				
Individual	Not covered	\$ 100 Max \$ 500	\$ 100 Max \$ 1,000	\$ 100 Max \$ 1,500
Adult & children/Family <sup>1</sup>		\$ 1,000	\$ 2,000	\$ 3,000
<b>27. Overbooked flight (pays every 6 hours)</b>				
Individual	Not covered	\$ 100 Max \$ 200	\$ 150 Max \$ 300	\$ 200 Max \$ 400
Adult & children/Family <sup>1</sup>		\$ 400	\$ 600	\$ 800
<b>28. Missed travel connection (pays every 6 hours)</b>				
Individual	Not covered	\$ 100 Max \$ 200	\$ 150 Max \$ 300	\$ 200 Max \$ 400
Adult & children/Family <sup>1</sup>		\$ 400	\$ 600	\$ 800
<b>29. Shortening the trip</b>				
Individual	\$ 300	\$ 5,000	\$ 10,000	\$ 15,000
Adult & children/Family <sup>1</sup>	\$ 750	\$ 12,500	\$ 25,000	\$ 37,500
<b>30. Travel disruption</b>				
Individual	\$ 300	\$ 1,000	\$ 2,000	\$ 3,000
Adult & children/Family <sup>1</sup>	\$ 750	\$ 2,500	\$ 5,000	\$ 7,500
<b>31. Automatic extension of cover</b>				
Individual	Yes	Yes	Yes	Yes
Adult & children/Family <sup>1</sup>				
<b>32. Delayed baggage (pays every 6 hours)</b>				
Individual	\$ 100 Max \$ 100	\$ 150 Max \$ 600	\$ 200 Max \$ 1,000	\$ 250 Max \$ 1,500
Adult & children/Family <sup>1</sup>	\$ 200	\$ 1,200	\$ 2,000	\$ 3,000

Benefits	Sum insured per trip					
	Lite Plan Single return trip only	Standard Plan	Elite Plan	Premier Plan		
<b>33. Baggage</b>	Individual	\$ 1,000	\$ 3,000	\$ 5,000	\$ 7,500	
	Adult & children/Family <sup>1</sup>	\$ 2,000	\$ 6,000	\$ 10,000	\$ 15,000	
	Sub-limit: Per article, pair or set of items	\$200	\$500	\$ 500	\$ 500	
	One unit of Laptop computer	\$200	\$1000	\$1000	\$1000	
<b>34. Wedding clothing &amp; accessories</b>	Individual	Not covered	Not covered	\$ 2,500	\$ 3,500	
	Adult & children/Family <sup>1</sup>					
<b>35. Loss of travel documents</b>	Individual	\$ 500	\$ 2,000	\$ 3,000	\$ 5,000	
	Adult & children/Family <sup>1</sup>	\$ 1,000	\$ 4,000	\$ 6,000	\$ 10,000	
<b>36. Personal money</b>	Individual	\$ 100	\$ 100	\$ 300	\$ 500	
	Adult & children/Family <sup>1</sup>	\$ 100	\$ 100	\$ 300	\$ 500	
<b>37. Fraudulent use of credit card</b>	Individual	Not covered	Not covered	\$ 2,000	\$ 3,000	
	Adult & children/Family <sup>1</sup>					
<b>38. Credit card outstanding balance</b>	Individual	Not covered	Not covered	\$ 2,000	\$ 3,000	
	Adult & children/Family <sup>1</sup>					
<b>Personal liability</b>						
<b>39. Personal liability</b>	Adult	\$ 500,000	\$ 500,000	\$ 1,000,000	\$ 1,000,000	
	Child	\$ 250,000	\$ 250,000	\$ 500,000	\$ 500,000	
	Adult & children/Family <sup>1</sup>	\$ 500,000	\$ 500,000	\$ 1,000,000	\$ 1,000,000	
<b>40. Legal expenses for wrongful arrest or detention</b>	Individual	Not covered	Not covered	\$ 5,000	\$ 10,000	
	Adult & children/Family <sup>1</sup>					
<b>Lifestyle cover</b>						
<b>41. Adventurous activities cover</b>	Individual	Not covered	Not covered	Yes	Yes	
	Adult & children/Family <sup>1</sup>					
<b>42. Golfer's cover</b>	Individual, Adult & children/ Family <sup>1</sup>	Damage or loss of golf equipment	Not covered	Not covered	\$ 1,000	\$ 1,500
		Unused green fees due to injury or illness			\$ 500	\$ 750
		Hole-in-one			\$ 500	\$ 750
<b>43. Unused entertainment ticket</b>	Individual	Not covered	Not covered	\$ 300	\$ 500	
	Adult & children/Family <sup>1</sup>			\$ 600	\$ 1,000	
<b>44. Rental vehicle excess</b>	Individual	Not covered	Not covered	\$ 1,000	\$ 1,500	
	Adult & children/Family <sup>1</sup>					
<b>45. Returning a rental vehicle</b>	Individual	Not covered	Not covered	\$ 500	\$ 750	
	Adult & children/Family <sup>1</sup>					

Benefits	Sum insured per trip			
	Lite Plan Single return trip only	Standard Plan	Elite Plan	Premier Plan
<b>46. Home contents</b>				
Individual	Not covered	Not covered	\$ 10,000	\$ 15,000
Adult & children/Family <sup>1</sup>				
<b>47. Domestic pets care</b>				
Individual	Not covered	Not covered	\$ 50 per day Max \$ 500	\$ 75 per day Max \$ 750
Adult & children/Family <sup>1</sup>				
<b>Safety</b>				
<b>48. Terrorism cover</b>				
Adult below 70 years	\$ 100,000	\$ 200,000	\$ 300,000	\$ 500,000
Adult 70 years & above	\$ 100,000	\$ 200,000	\$ 300,000	\$ 500,000
Child	\$ 100,000	\$ 200,000	\$ 300,000	\$ 500,000
Adult & children/Family <sup>1</sup>	\$ 400,000	\$ 800,000	\$ 1,200,000	\$ 2,000,000
<b>49. Passive war</b>				
Adult below 70 years	\$ 50,000	\$ 150,000	\$ 200,000	\$ 500,000
Adult 70 years & above	\$ 20,000	\$ 50,000	\$ 75,000	\$ 100,000
Child	\$ 20,000	\$ 50,000	\$ 75,000	\$ 100,000
Adult & children/Family <sup>1</sup>	\$ 140,000	\$ 400,000	\$ 550,000	\$ 1,200,000
<b>50. Hijack of public transport (pays every 6 hours)</b>				
Individual	\$ 100 Max \$ 2,000	\$ 100 Max \$ 2,000	\$ 200 Max \$ 4,000	\$ 300 Max \$ 6,000
Adult & children/Family <sup>1</sup>	\$ 5,000	\$ 5,000	\$ 10,000	\$ 15,000
<b>51. Kidnap and hostage (pays every 6 hours)</b>				
Individual	\$ 100 Max \$ 2,000	\$ 100 Max \$ 2,000	\$ 200 Max \$ 4,000	\$ 300 Max \$ 6,000
Adult & children/Family <sup>1</sup>	\$ 5,000	\$ 5,000	\$ 10,000	\$ 15,000

<sup>1</sup> The sums insured under adult & children/family cover are subject to individual cover sums insured for each insured person.

[Download Proposal Form](#)

**Important conditions for cover to operate:**

- Trip must start and end in Singapore.
- Cover must be purchased before departure from Singapore.
- At the time of arranging the policy or trip, you are not aware of any circumstances which are likely to lead to a claim under the policy.
- You are not travelling against advice or travelling for the purpose of seeking treatment overseas.

**TravelEasy® does not cover:**

- Pre-existing medical conditions.
- Known events that has already happened or has been made known by the media or authorities.
- Travel against travel advisory issued by the government.
- War, nuclear/radioactive contamination.

Please refer to policy wordings for more details on policy terms, conditions and exclusions.

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

*This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact MSIG or visit GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).*

Information correct as at September 2024.