

## **TravelSmart Premier**

### **Terms & Conditions**

#### **Eligibility**

- The Insured Person must be domiciled in Singapore who is a Singaporean, PR or Foreigner with valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long Term Social Visit Pass, unless otherwise agreed.
- The application for Child from 10 years old to 15 years can be covered under an Individual Cover for Classic or Elite Plan but must be made in the name of the parent or guardian. Limits applicable are those of child insured under a Family Plan.
- The definition for Family :
  - Single trip cover – shall mean insured and/or spouse and unlimited number of legitimate children, or any one or two adults (not necessarily related) with up to 4 children belonging to one of them.
  - Annual trip cover – shall mean insured and/or spouse and unlimited number of legitimate children.

#### **Special Conditions that apply to COVID-19 Coverage**

- Your trip is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- You have not served stay home notice or quarantine due to COVID-19 or travelled to any countries other than the list of countries permitted as per Singapore Government travel advisory within 14 days before your trip started.
- You are not aware of any circumstances which could lead to your trip being disrupted.
- If required by authorities, you must take a COVID-19 Polymerase Chain Reaction (PCR) test or any COVID-19 equivalent test approved by Singapore authorities within 72 hours before the start of your trip and you must be tested negative. Otherwise, there is no cover under section 38a - Medical expenses while overseas, section 38b – Emergency medical evacuation, section 38c – Repatriation, section 38g – Overseas quarantine allowance, section 38h – Overseas hospitalization allowance and section 38i – Automatic extension of cover of this extension.
- We will not cover if you, a relative, or a travel companion is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of this policy or trip.
- For single-trip policies and annual multi-trip policies, the extension only applies if the trip is no longer than 90 days in a row.
- This extension does not apply for one-way trip policies.
- We will not pay you for any travel expenses or accommodation costs you paid using mileage points, holiday points or any reward schemes.
- We will not cover you if the airline, hotel, travel agent or any other travel and/or accommodation provider has offered a voucher or credit or re-booking of the trip for cancellation refund or compensation.
- We will not pay you for any expenses relating to diagnostic tests, COVID-19 vaccinations, quarantine or Stay-Home-Notice and/or transport expenses.
- We will not pay any benefit under this extension if you or any insured person under this policy does not comply with the requirements and regulations imposed by the Singapore Government.
- The maximum amount payable to all insured persons under this policy for this COVID-19 extension shall not exceed S\$1,000,000.

- The overall limit of liability for the policy will be reduced by the actual amount of the claim paid under this Covid-19 extension.
- Subject otherwise to the terms, conditions and exclusions of the policy.

**Commencement of Cover**

- The cover only commences when the application is accepted by GEG and its premium fully paid.