

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 |
| Personal accident cover | | | | |
| 1. Accidental death and permanent total disability | | | | |
| 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 ¹ | \$ 140,000 | \$ 400,000 | \$ 550,000 | \$ 1,200,000 |
| 2. Public transport double cover | | | | |
| 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 ¹ | | | \$ 1,100,000 | \$ 2,400,000 |
| 3. Funeral expenses due to an accident | | | | |
| Adult | Not covered | \$ 3,000 | \$ 5,000 | \$ 8,000 |
| Child | | \$ 750 | \$ 1,250 | \$ 2,000 |
| Adult & children/Family ¹ | | \$ 6,000 | \$ 10,000 | \$ 16,000 |
| 4. Child education grant | | | | |
| Individual | Not covered | Not covered | \$ 5,000 each child, Max \$ 20,000 | \$ 8,000 each child, Max \$ 32,000 |
| Adult & children/Family ¹ | | | | |
| 5. Family assistance benefit | | | | |
| Individual | Not covered | Not covered | \$ 3,000 | \$ 5,000 |
| Adult & children/Family ¹ | | | \$ 6,000 | \$ 10,000 |
| Medical & related benefits cover | | | | |
| 6. Overseas medical expenses | | | | |
| 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 ¹ | \$ 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 |
| 7. | Emergency dental expenses | | | | |
| | Adult | Not covered | \$ 5,000 | \$ 10,000 | \$ 15,000 |
| | Child | | \$ 1,250 | \$ 2,500 | \$ 3,750 |
| | Adult & children/Family ¹ | | \$ 10,000 | \$ 20,000 | \$ 30,000 |
| 8. | Medical expenses in Singapore | | | | |
| | 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 ¹ | | \$ 70,000 | \$ 140,000 | \$ 210,000 |
| 9. | Mobility aid reimbursement | | | | |
| | Adult | Not covered | \$ 1,000 | \$ 3,000 | \$ 5,000 |
| | Child | | \$ 250 | \$ 750 | \$ 1,250 |
| | Adult & children/Family ¹ | | \$ 2,000 | \$ 6,000 | \$ 10,000 |
| 10. | Traditional Chinese medicine expenses | | | | |
| | Adult | Not covered | \$ 200 | \$ 400 | \$ 600 |
| | Child | | \$ 100 | \$ 250 | \$ 300 |
| | Adult & children/Family ¹ | | \$ 600 | \$ 1,300 | \$ 1,800 |
| 11. | Maternity medical expenses overseas | | | | |
| | Adult | Not covered | Not covered | \$ 2,000 | \$ 3,000 |
| | Adult & children/Family ¹ | | | \$ 2,000 | \$ 3,000 |
| 12. | Overseas hospitalisation daily benefit | | | | |
| | 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 ¹ | | \$ 50,000 | \$ 100,000 | \$ 150,000 |
| 13. | Overseas ICU hospitalisation daily benefit | | | | |
| | 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 ¹ | | | \$ 10,000 | \$ 12,000 |
| 14. | Hospitalisation daily benefit in Singapore | | | | |
| | 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 ¹ | | \$ 1,300 | \$ 2,500 | \$ 5,000 |
| 15. | Medical & travel assistance services | | | | |
| | Individual | Available | Available | Available | Available |
| | Adult & children/Family ¹ | | | | |
| 16. | Emergency medical evacuation and repatriation | | | | |
| | 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 |
| 17. | Compassionate and hospital visit | | | | |
| | Individual | \$ 1,000 | \$ 5,000 | \$ 10,000 | \$ 15,000 |
| | Adult & children/Family ¹ | \$ 2,500 | \$ 12,500 | \$ 25,000 | \$ 37,500 |
| 18. | Child guard | | | | |
| | Individual | \$ 1,000 | \$ 5,000 | \$ 10,000 | \$ 15,000 |
| | Adult & children/Family ¹ | \$ 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 |
| 19. Emergency telephone charges | | | | |
| Individual | \$ 50 | \$ 100 | \$ 200 | \$ 300 |
| Adult & children/Family ¹ | \$125 | \$ 250 | \$ 500 | \$ 750 |
| Travel inconvenience cover | | | | |
| 20. Insolvency of licensed travel operator | | | | |
| Individual | Not covered | \$ 2,000 | \$ 4,000 | \$ 6,000 |
| Adult & children/Family ¹ | | \$ 4,000 | \$ 8,000 | \$ 12,000 |
| 21. Travel cancellation | | | | |
| Individual | Not covered | \$ 5,000 | \$ 10,000 | \$ 15,000 |
| Adult & children/Family ¹ | | \$ 12,500 | \$ 25,000 | \$ 37,500 |
| 22. Travel postponement | | | | |
| Individual | Not covered | \$ 750 | \$ 1,500 | \$ 2,000 |
| Adult & children/Family ¹ | | \$ 1,875 | \$ 3,750 | \$ 5,000 |
| 23. Replacement of traveller | | | | |
| Individual | Not covered | \$ 500 | \$ 750 | \$ 1,000 |
| Adult & children/Family ¹ | | \$ 1,250 | \$ 1,875 | \$ 2,500 |
| 24. Replacement of employee | | | | |
| Individual | Not covered | \$ 5,000 | \$ 10,000 | \$ 15,000 |
| Adult & children/Family ¹ | | | | |
| 25. Delayed departure (pays every 6 hours) | | | | |
| Individual | Not covered | \$ 100 Max \$ 500 | \$ 100 Max \$ 1,000 | \$ 100 Max \$ 1,500 |
| Adult & children/Family ¹ | | \$ 1,000 | \$ 2,000 | \$ 3,000 |
| 26. Flight diversion (pays every 6 hours) | | | | |
| Individual | Not covered | \$ 100 Max \$ 500 | \$ 100 Max \$ 1,000 | \$ 100 Max \$ 1,500 |
| Adult & children/Family ¹ | | \$ 1,000 | \$ 2,000 | \$ 3,000 |
| 27. Overbooked flight (pays every 6 hours) | | | | |
| Individual | Not covered | \$ 100 Max \$ 200 | \$ 150 Max \$ 300 | \$ 200 Max \$ 400 |
| Adult & children/Family ¹ | | \$ 400 | \$ 600 | \$ 800 |
| 28. Missed travel connection (pays every 6 hours) | | | | |
| Individual | Not covered | \$ 100 Max \$ 200 | \$ 150 Max \$ 300 | \$ 200 Max \$ 400 |
| Adult & children/Family ¹ | | \$ 400 | \$ 600 | \$ 800 |
| 29. Shortening the trip | | | | |
| Individual | \$ 300 | \$ 5,000 | \$ 10,000 | \$ 15,000 |
| Adult & children/Family ¹ | \$ 750 | \$ 12,500 | \$ 25,000 | \$ 37,500 |
| 30. Travel disruption | | | | |
| Individual | \$ 300 | \$ 1,000 | \$ 2,000 | \$ 3,000 |
| Adult & children/Family ¹ | \$ 750 | \$ 2,500 | \$ 5,000 | \$ 7,500 |
| 31. Automatic extension of cover | | | | |
| Individual | Yes | Yes | Yes | Yes |
| Adult & children/Family ¹ | | | | |
| 32. Delayed baggage (pays every 6 hours) | | | | |
| Individual | \$ 100 Max \$ 100 | \$ 150 Max \$ 600 | \$ 200 Max \$ 1,000 | \$ 250 Max \$ 1,500 |
| Adult & children/Family ¹ | \$ 200 | \$ 1,200 | \$ 2,000 | \$ 3,000 |

| Benefits | Sum insured per trip | | | | |
|--|--|---------------|--------------|--------------|----------|
| | Lite Plan Single return trip only | Standard Plan | Elite Plan | Premier Plan | |
| 33. Baggage | | | | | |
| Individual | \$ 1,000 | \$ 3,000 | \$ 5,000 | \$ 7,500 | |
| Adult & children/Family ¹ | \$ 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 | |
| 34. Wedding clothing & accessories | | | | | |
| Individual | Not covered | Not covered | \$ 2,500 | \$ 3,500 | |
| Adult & children/Family ¹ | | | | | |
| 35. Loss of travel documents | | | | | |
| Individual | \$ 500 | \$ 2,000 | \$ 3,000 | \$ 5,000 | |
| Adult & children/Family ¹ | \$ 1,000 | \$ 4,000 | \$ 6,000 | \$ 10,000 | |
| 36. Personal money | | | | | |
| Individual | \$ 100 | \$ 100 | \$ 300 | \$ 500 | |
| Adult & children/Family ¹ | \$ 100 | \$ 100 | \$ 300 | \$ 500 | |
| 37. Fraudulent use of credit card | | | | | |
| Individual | Not covered | Not covered | \$ 2,000 | \$ 3,000 | |
| Adult & children/Family ¹ | | | | | |
| 38. Credit card outstanding balance | | | | | |
| Individual | Not covered | Not covered | \$ 2,000 | \$ 3,000 | |
| Adult & children/Family ¹ | | | | | |
| Personal liability | | | | | |
| 39. Personal liability | | | | | |
| Adult | \$ 500,000 | \$ 500,000 | \$ 1,000,000 | \$ 1,000,000 | |
| Child | \$ 250,000 | \$ 250,000 | \$ 500,000 | \$ 500,000 | |
| Adult & children/Family ¹ | \$ 500,000 | \$ 500,000 | \$ 1,000,000 | \$ 1,000,000 | |
| 40. Legal expenses for wrongful arrest or detention | | | | | |
| Individual | Not covered | Not covered | \$ 5,000 | \$ 10,000 | |
| Adult & children/Family ¹ | | | | | |
| Lifestyle cover | | | | | |
| 41. Adventurous activities cover | | | | | |
| Individual | Not covered | Not covered | Yes | Yes | |
| Adult & children/Family ¹ | | | | | |
| 42. Golfer's cover | | | | | |
| Individual, Adult & children/ Family ¹ | 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 |
| 43. Unused entertainment ticket | | | | | |
| Individual | Not covered | Not covered | \$ 300 | \$ 500 | |
| Adult & children/Family ¹ | | | \$ 600 | \$ 1,000 | |
| 44. Rental vehicle excess | | | | | |
| Individual | Not covered | Not covered | \$ 1,000 | \$ 1,500 | |
| Adult & children/Family ¹ | | | | | |
| 45. Returning a rental vehicle | | | | | |
| Individual | Not covered | Not covered | \$ 500 | \$ 750 | |
| Adult & children/Family ¹ | | | | | |

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

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

BUY ONLINE NOW

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 or www.lia.org.sg or www.sdic.org.sg).

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