

Travel Safety Tips

Travel Insurance

/ Travel Insurance

When individuals or families embark on a vacation, they make preparations to ensure that their journey will be safe and fun. An important aspect of this preparation process is obtaining travel health insurance. Travel insurance is important because it protects you and your family when unforeseen events occur after you have booked and paid in full for your trip.

There is a good variety of coverage from various companies with some even covering pre-existing conditions. You can purchase one per trip or just get an annual insurance package.

Who can apply for travel insurance?

There is no age limit for travel insurance. Check with your insurance company on their travel insurance policy.

Here are some reasons for you to buy travel insurance:

- Your flight has been cancelled
- Your bags are lost and you have your medications in it. You need to have an emergency prescription filled
- Your passport and wallet are stolen, and you need emergency cash and a replacement passport
- You are involved in an accident and you need medical evacuation
- You need to cancel your trip due to illness
- Your cruise line, airline or tour operator goes bankrupt. You need your non-refundable expenses covered to get to your destination.
- A terrorist incident occurs in the city you're visiting and you want to cancel your trip.
- When acts of nature (e.g. Hurricanes) force you to evacuate your resort, hotel or cruise.

/ Types of Travel Insurance

The three primary types of travel insurance include health/accident, medical evaluation and trip cancellation/interruption.

- Health/accident insurance cover short-term trips (one day to six months) and help pay for medications, doctors and even dental care.
- Medical evaluation plans cover evaluations at hospitals or medical facilities. These plans cover as much as \$50,000 worth of medical tests.
- Trip cancellation/interruption plans reimburse you if you have to cancel your vacation or leave early because of personal illness.

"A hopeful heart, an open mind and travel insurance are the best travelling companions. Smart travelers buy travel insurance"
- Anonymous

/ Coverage Types

Common risks that are covered by travel insurance are:

- Medical/dental expenses
- Emergency evacuation / Medical air evacuation / Repatriation of remains
- Return of a minor child
- Trip cancellation/interruption
- Accidental death, injury or disablement benefits
- Overseas funeral expenses
- Curtailment
- Delayed departure or missed connection
- Lost, stolen or damaged baggage, personal effects or travel documents
- Delayed baggage (and emergency replacement of essential items)
- Legal assistance
- Travel delays due to bad weather

/ Insurance Companies in Singapore

ACE Insurance 600 North Bridge Road, #08 -01, Parkview Square, Singapore 188778

AIA 1 Finlayson Green, #01-00, Singapore 049246

American Express 10 Marina Boulevard, #15-00, MBFC Tower 2 Singapore 01898

AXA 143 Cecil Street, #01-01, GB Building, Singapore 069542

Citibank 23 Church Street, #07-01, Capital Square, Singapore 049481

DBS 6 Shenton Way, DBS Building Tower One, Singapore 068809

HSBC 10 Eunos Road 8, #11-01 (South Lobby), Singapore Post Centre, Singapore 408600

Maybank 2 Battery Road, Maybank Tower, Singapore 049907

NTUC Income 75 Bras Basah Road, NTUC Income Centre, Singapore 189557

OCBC 65 Chulia Street, #01-00, OCBC Centre, Singapore 049513

UOB Travel Planners 480 Lorong 6 Toa Payoh, #20-01, HDB Hub East Wing, Singapore 310480