



AIA Singapore

1 Robinson Road, AIA Tower
Singapore 048542
T : 1800 248 8000

AIA.COM.SG

FAQ for AIA Around The World Plus

Purchase

1. I will be travelling with friends, must we purchase our travel insurance policies individually?

No, you may purchase coverage for up to 10 travellers under a single policy. What's more, with 5 travellers or more in a single-trip plan, you are all entitled to a 5% discount!

2. I will be travelling to more than one countries in different Zones. What plan should I purchase?

Please select the country of your trip that corresponds to the furthest Zone.

3. What is the minimum age to be a policy applicant?

The policy applicant (Policy Holder) must be 16 years old and above.

4. Is there an age limit for travellers?

We insure individuals from aged 2 weeks old and above. However, for children under a Family Plan[^] and those above 70 years of age, we will insure at reduced coverage limits for certain benefits. You can refer to the benefit table in the Brochure / Contract for details.

[^]Children under a Family Plan refers to unmarried person of 2 weeks old up to 19 years old (or 24 years old if a full time student in a recognized institution of learning or higher learning) during the Period of Insurance.

5. What are the eligibility criteria for Family plan?

a) Single Trip:

- Family plan covers up to 2 adults, travelling together with any number of children.
- The 2 adults need not be related, but each child must be a natural child of or legally adopted by either of the adults.

b) Annual Multiple Trip:

- Family plan covers up to 2 adults, with any number of children.
- The 2 adults must be legally married to each other. Each child must be a natural child of or legally adopted by either of the adults and travelling together with either 1 of the adults.

6. What should I indicate as the period of insurance for a Single-Trip plan?

Your departure date from Singapore, and arrival date to Singapore, based on Singapore time.



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7. Can I buy travel insurance if I am already overseas?

No, the issue date and time of your policy must be prior to your departure from Singapore. We encourage you to buy travel insurance in advance because it covers trip cancellation too.

8. Will I receive hardcopy policy documents?

No, upon successful payment you will receive an encrypted set of policy documents via email.

9. How do I make payment?

You can pay using your credit card (VISA or MasterCard) for both Single Trip and Annual Trip plans purchase via AIA GO.

However do note that for subsequent premium payments for Annual Trip plans, only cash/cheque or Giro payments are accepted.

Coverage

1. When does my cover start?

Cover starts from the Policy Date. Only for certain benefits that it may start earlier, e.g. Travel Cancellation, Accidental Death & Dismemberment. You may refer to policy contract for detailed info.

2. Is there a limit to the number of trips I can take, if I buy Annual Multiple Trip plan?

There is no limit to the number of trips you can take within the policy period but we only provide coverage for up to 90 consecutive days per overseas trip.

3. Is there a limit to number of days covered while I am overseas?

Our Single Trip plan provides overseas trip coverage for up to 182 consecutive days. While our Annual Multiple Trip plan covers you up to 90 consecutive days for each overseas trip.

4. What conditions are not covered by AIA Around The World Plus?

Exclusions common to many travel insurance plans also apply to AIA Around the World Plus, including:

- *any pre-existing conditions*
- *any/all illegal or unlawful act(s) by the Insured or confiscation, detention, destruction by customs or other authorities*
- *any participation in Extreme Sports and Sporting Activities*

For the full list of exclusions, please refer to the Policy Document.



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Claims

1. Can I submit claims online?

Online claim submission is available for the following travel benefits:

- *Flight Diversion*
- *Flight Overbooking*
- *Travel Delay*
- *Baggage Delay*
- *Travel Missed Connection*

To make a claim for other benefits, please fill up our [AIA Assist / AIA Around The World Claim form](#) and mail it to AIA Customer Service Centre, 1 Finlayson Green S049246. Alternatively you may visit our [AIA Customer Service Centres](#). Our Customer Service Executives will advise you on the claim requirements and appropriate forms to complete.

2. What documents do I need for online claims submission?

Please have the following documents ready:

- *Documents that support your claim.*
- *Your travel itinerary*
- *Your mobile phone*

3. Can I submit claims on behalf of my friend who travelled with me?

You are able to submit a claim so long as you are the policy applicant. As a One-Time SMS Password will be sent to the applicant's registered phone number.

In the event the applicant is unable to retrieve the One-Time SMS Password from his/her phone, you should submit an [AIA Assist / AIA Around The World Claim form](#) instead.



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Others

1. Can I purchase AIA Around The World Plus to only cover my one-way Trip?

Yes, you may do so by following the steps below:

- a) Chose a *Single-Trip plan*.
- b) Choose *travel duration of not more than 3 days*.

Additional Note:

- *One-way trip plan is applicable to both Individual and Family plans.*
- *Transits are allowed, provided you are confined to the transit area of the airports.*
- *Coverage for one-way trip ends when you reach the destination country.*
- *Coverage of one-way trip plan is limited to the following benefits:*

| | | | |
|----------|--|-----------|---|
| 1 | <i>Travel Cancellation</i> | 9 | <i>Jewellery Coverage</i> |
| 2 | <i>Travel Postponement</i> | 10 | <i>Travel Documents and Personal Money</i> |
| 3 | <i>Flight Diversion</i> | 11 | <i>Fraudulent Credit Card Usage</i> |
| 4 | <i>Travel Delay</i> | 12 | <i>Kidnap and Hostage</i> |
| 5 | <i>Travel Missed Connection</i> | 13 | <i>Personal Liability</i> |
| 6 | <i>Insolvency of Travel Agent</i> | 14 | <i>Accidental Death, Accidental Dismemberment and Burns</i> |
| 7 | <i>Baggage Delay</i> | 15 | <i>Common Carrier Cover</i> |
| 8 | <i>Loss of Baggage and Portable Computer</i> | 16 | <i>Cover in the event of terrorism</i> |

2. Is there a free look period for travel policies?

Yes for Annual Multiple Trip, the free look period is 14 days from when policy is issued.

For Single Trip policies, if the Trip has not commenced, Policyholder may just cancel and re-apply, if required. In such case, the full premium of the cancelled policy will be refunded provided there are no claims submitted.