



## SECTION A: APPLICATION DETAILS

### WHAT IS THE APPLICATION PERIOD FOR AIA WANDERPLUS COVER?

- From 15 May to 14 August 2025

### AM I ELIGIBLE TO APPLY FOR AIA WANDERPLUS COVER?

- To be eligible to apply for AIA WanderPlus Cover (the “Plan”), the Citibank customer must:  
(A) at the Effective Date of Coverage:
  - i. be a Singapore Resident and holds a valid NRIC/FIN; and
  - ii. be aged between 21 years old and 65 years old (age last birthday); and
  - iii. not be an individual residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka; and
  - iv. not be a citizen of a sanctioned country, and is not a Prohibited Person; and  
(B) at the time of Policy application:
  - i. hold at least one valid (i.e. not suspended, cancelled and/or terminated) primary credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards)

**Note:** Please refer to the Policy Contract and the Promotion’s Terms and Conditions for the meaning of defined terms in this FAQ and for further details.

### IS THERE AN AGE RANGE TO ENJOY THIS FREE AIA WANDERPLUS COVER?

- Yes.  
All insured(s) must be aged between 21 years old to 65 years old (age last birthday) to be covered under this plan.

### I AM CURRENTLY NOT AN AIA CUSTOMER. CAN I APPLY?

- Yes. As long as you have received the invitation to apply for this insurance coverage from our distributor, Citibank Singapore Limited, and satisfy the eligibility conditions, you may apply for the coverage through our distributor, Citibank Singapore Limited.

### WILL I RECEIVE ANY HARD COPY POLICY DOCUMENTS?

- No. You will receive an email confirmation from AIA within 1 working day, with a link to the Policy Contract, following AIA’s acceptance of your application. Alternatively, you may download a copy of your Policy Contract at the following link:  
<https://www.aia.com.sg/en/wanderplus-cover>

## **DO I NEED TO PURCHASE ANY AIA PLANS OR PAY ANY FEES FOR THIS FREE AIA WANDERPLUS COVER?**

- No, this offer is complimentary and offered to eligible Citibank customers. No additional purchase of insurance plan is required. By signing up, you provide consent for Citibank to disclose your personal details (name, NRIC No./FIN, gender, date of birth, nationality, mobile number and email address) to AIA for the purposes of policy application, fulfilment and/or servicing; and also for Citibank to contact you to market insurance products and/or services including via the telephone.

## **SECTION B: COVERAGE**

### **WHEN DOES THIS FREE AIA WANDERPLUS COVER START AND END?**

- Effective Date of Coverage: Coverage will begin for customer on the date stipulated in the enrolment confirmation email from AIA.
- Expiry Date of Coverage: 14 September 2025

### **WHAT AM I COVERED FOR UNDER THE AIA WANDERPLUS COVER?**

- This plan provides the following benefits. For the full list of definitions, you may refer to the policy contract at <https://www.aia.com.sg/en/wanderplus-cover>

#### **✓ Travel Cancellation**

AIA shall pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within sixty (60) days before the date of commencement of the Trip up to the Amount Covered for this benefit :

- A) Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Immediate Family Members or Travel Companion or business partner who is resident in Singapore;
- B) Unexpected outbreak of Strike, Riot or Civil Commotion or epidemic or Natural Disaster arising out of circumstances beyond the control of the Insured Person at the planned destination;
- C) Serious damage to the Insured Person's principal residence from a Natural Disaster within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date;
- D) Witness summons or jury service of the Insured Person;
- E) Insolvency of a travel agent from which the Trip was purchased;
- F) Any event leading to airspace or airport closures; or
- G) Hospitalisation for care and treatment of diagnosed mental or psychological condition for the Insured Person.

When a claim is made and admitted for Travel Cancellation and/or Travel Postponement, all benefits for the Insured Person shall immediately terminate and the Insured Person is no longer entitled to them.

✓ **Travel Postponement**

If the trip is postponed due to any of the following unexpected events occurring within 60 days (except item c) before the date of the departure of the Trip:

- a) Death or Serious Injury or Serious Sickness or compulsory quarantine of Insured Person or Insured Person's Immediate Family or Travel Companion or business partner who is resident in Singapore;
- b) Major Travel Event that prevents the Insured Person from traveling to the selected Area of Travel as outlined in the trip itinerary;
- c) Serious damage to the Insured Person's principal residence in Singapore arising from Natural Disaster within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date;
- d) Witness summons or jury service of the Insured Person.

AIA will reimburse up to the Amount Covered of this benefit for the resulting administrative fees charged by the airline, transport provider, travel agent or tour operator to postpone the booked transport for your Trip departing from and returning to Singapore for which full payment was made, the Insured Person is legally liable, and which are not recoverable from any other sources.

When a claim is made and admitted for Travel Cancellation and/or Travel Postponement, all benefits for the Insured Person shall immediately terminate and the Insured Person is no longer entitled to them.

✓ **Death and Dismemberment due to Accident**

In the event the Insured Person sustains an Injury during the Trip which results in accidental death or accidental dismemberment within 365 days from the date of the Accident, AIA will pay a lump sum equal to the percentage of the Amount Covered as set out in the Schedule of Indemnity of the policy contract. The total compensation payable in respect for all of the events set out in the Schedule of Indemnity due to the same Injury is arrived at by adding together the various percentages but shall not exceed 125% of the Amount Covered and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter.

✓ **Coverage for Strike, Civil Unrest, Riot or Commotion or Terrorist Act**

The Insured Person is covered against death or Injury or inconveniences as specified

as a result of Strike, Civil Unrest, Riot or Commotion or Terrorist Act whilst overseas. AIA shall not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

#### **WILL AIA REIMBURSE ANY LOSS OF TRAVEL AND/OR ACCOMODATION EXPENSES OR CANCELLATION FEES RESULTING FROM TRAVEL POSTPONEMENT?**

No benefit will be paid for the loss of travel and/or accommodation expenses or cancellation fees resulting from postponement of your trip.

#### **IS THERE ANY COVID-19 COVERAGE UNDER THE PLAN? ARE TRAVEL CANCELLATIONS AND TRAVEL POSTPONEMENT DUE TO COVID-19 OR COVID-19-RELATED MATTERS COVERED BY THE PLAN?**

There is no COVID-19 coverage under the plan. No benefit will be paid under this plan for travel cancellations and/or postponement due to COVID-19 related matters.

This includes any loss or expenses directly or indirectly arising from COVID-19 related matters, including but not limited to laws and regulations of that country relating to COVID19 and any of that country's government-imposed restrictions, orders, directives, protocols and measures required to be complied with in connection with COVID-19 related matters, regardless of whether or not the Insured Person was infected with COVID-19 at the relevant time.

Please refer to the Policy Contract for the full terms and conditions and exclusions of this plan.

## **SECTION C: CLAIMS**

#### **HOW CAN CLAIMS BE SUBMITTED?**

- You must submit to AIA a duly completed claim form and other proof of loss documents as may be required by AIA. Such claim submission and proof of loss must be filed with AIA within 90 days after the date of loss, and there must be sufficient particulars to enable AIA to identify the Insured Person, the occurrence, nature and extent of the loss.
- The claim form can be downloaded from AIA's website at:  
<https://www.aia.com.sg/en/wanderplus-cover>
- All hard-copy claim forms together with the supporting documents must be mailed to AIA at:\_\_\_  
3 Tampines Grande, #07-00, AIA Tampines, Singapore 528799
- Please refer to the 'Claims Payment and Procedures' section in the Policy Contract for further details.
- The claims will be processed by AIA within 21 working days upon receipt of complete documents.

- For any claims related queries, please contact AIA Customer Care Hotline at 6248 8328 or email AIA at [sg.cs.campaign@aia.com](mailto:sg.cs.campaign@aia.com).

**IS THERE A CUSTOMER HOTLINE THAT I MAY REACH OUT TO:**

For AIA WanderPlus Cover-related queries such as application and insurance claims issues:

- **Hotline Number:** +65 6248 8328
- **Email Address:** [SG.CS.CAMPAIGN@AIA.COM](mailto:SG.CS.CAMPAIGN@AIA.COM)

Please note that all insureds should contact AIA directly at the contact information stated above for any queries relating to this AIA WanderPlus Cover.