

PURCHASE

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

No, you may purchase coverage for up to 20 travellers under a single policy. With 5 travellers or more in a single-trip plan, all of you are entitled to a 5% premium discount.

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

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

3. I will be travelling by cruise within ASEAN but the cruise is not making any stop at any port / country. What should I indicate in my Single Trip application?

Please select any one of the ASEAN countries (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam) for the cruise trip.

4. What is the minimum age for applicants?

The policy applicant (Policy Holder) must be at least 16 years old.

5. 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 70 years of age and above, we will insure at reduced coverage limits for certain benefits. You can refer to the benefit table in the product brochure and policy contract for details.

* Children under a Family Plan refer to unmarried persons of at least 2 weeks old but:

- a) not older than 19 years old; or
- b) not older than 24 years old if enrolled for full-time study in a recognised institution of learning or higher learning; during the Period of Insurance.

6. 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, however, 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, travelling together 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.

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

You should indicate the date of departure (departs from Singapore) and date of return (returns to Singapore), based on Singapore time.

8. Can I purchase 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 travel cancellation too.

9. Will I receive hardcopy policy documents?

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

10. How do I make payment?

You can make payment using your credit card (VISA or MasterCard) for both Single Trip and Annual Multiple Trip plans purchase via AIA NOW.

COVERAGE

11. 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.

12. If I buy Annual Multiple Trip plan, is there a limit to the number of trips I can make during the period of insurance?

There is no limit to the number of trips you can make during the period of insurance, however, we only provide coverage for up to 90 consecutive days for each overseas trip.

13. 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 for up to 90 consecutive days for each overseas trip.

14. What conditions are not covered by AIA Around the World Plus (II)?

Exclusions that are common to travel insurance plans apply to AIA Around the World Plus (II) too. They include:

- 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 contract.

CLAIMS

15. How do I submit my claims?

For claims submission, please email your claim submission to sg.aiaclaims@aia.com with copy of medical bills or medical certificate and mandatory supporting evidence including but not limited to medical reports and legal documents in softcopy. There is no need for hardcopy submission.

- a) Your Email Subject-header should state the following: Claim Type, policy number and name of life assured. For example: "Travel Claim, Policy G123456789, Tan Xx Xx"
- b) Your Email Content should contain the following details: Type, Event Date and Cause of event. For example: "Trip Cancellation due to travel advisory", or "Travel Curtailment due to Covid-19".

Alternatively, you may fill up our [AIA Assist/ Around The World/Around the World Plus/Around the World Plus II Claim form](#) and mail it to AIA Singapore Claims Department at:

AIA Singapore Claims Department
3 Tampines Grande, #09-01,
Singapore 528799.
Attention: Claims Department (Individual Life & Health)

The claim form can be downloaded from <https://www.aia.com.sg/content/dam/sg/en/docs/help-support/making-a-claim/aia-assist-around-the-world-claim-form.pdf>.

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.

16. What documents do I need for claims submission?

Please have the following documents ready:

- (i) Duly completed [AIA Assist/Around The World/Around The World Plus/Around The World Plus II Claim form](#)
- (ii) Original final hospital/medical bills and receipts, for medical claim.

- (iii) Inpatient Discharge Summary/medical report/diagnostic & laboratory test result, for medical claim
- (iv) Document supporting your travel claim such as:
 - o Copy of E-ticket/travel itinerary/boarding pass/passport with stamp date showing date of departure from Singapore/Home Country;
 - o Proof of payment for accommodation / travel fare which are not refundable
 - o Property irregularity report (PIR);
 - o Letter of acknowledgement from common carrier for actual date and time baggage delivered to owner/Copy of compensation letter from common carrier or accommodation management (if loss while under their care)
 - o Copy of police report for theft and must be lodged to the police having jurisdiction at place of the damage within 24hours
 - o Proof of purchase / ownership for the damaged items

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

Yes. You can do so so long as you are the policy holder of the policy that insures your friend.

COVID-19 COVERAGE

18. I have an existing travel policy with AIA currently, can I just purchase COVID-19 coverage and add on to my current policy?

COVID-19 coverage is provided through the AIA Around the World Plus (II). It is not available on optional basis. You may purchase AIA Around the World Plus (II) if you wish to have COVID-19 coverage in your travel policy. In the event the Insured is covered under more than one travel insurance plan with us for the same trip, we will consider the Insured to be covered under the policy which provides the highest benefit level.

19. What COVID-19 benefits does AIA Around the World Plus (II) provide?

AIA Around the World Plus (II) provides the following COVID-19 benefits:

- (i) Medical Expenses Incurred Overseas due to COVID-19
- (ii) Emergency Medical Evacuation due to COVID-19
- (iii) Repatriation (includes mortal remains) due to COVID-19
- (iv) Out-of-country COVID-19 Diagnosis Quarantine Allowance
- (v) Travel Cancellation (Pre-Departure) due to COVID-19 / Travel Postponement (Pre-Departure) due to COVID-19
- (vi) Travel Curtailment due to Covid-19

Please refer to the product brochure or policy contract for further details.

20. Are there any conditions to be eligible for the COVID-19 coverage?

An Insured will only be eligible for the COVID-19 coverage if he/she fulfils all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator. The Insured need not submit the test result or proof of vaccination at the time of purchase but must furnish it at the time of submitting a COVID-19 benefits claim.

For the avoidance of doubt, all Insureds above age 12 must be fully vaccinated in accordance with the prevailing vaccination requirements as determined by the Singapore government as of the date of departure of the trip. We do not cover any Insured above age 12 who is non-vaccinated due to any reasons, including medical or health reasons. Unvaccinated children aged 12 and below in the calendar year of the date of departure of the trip is covered.

21. Are there any countries being excluded from the COVID-19 coverage under the AIA Around the World Plus (II)?

While we do not accept applicants from sanctioned countries, our travel plan covers all destinations, subject to policy terms and conditions.

22. Are my expenses for COVID-19 diagnostic tests covered under COVID-19 coverage?

We do not pay for any cost arising from vaccination, pre-departure tests and post-arrival tests.

23. Can I choose to purchase AIA Around the World Plus (II) without the COVID-19 coverage?

The COVID-19 benefits are automatically included in AIA Around the World Plus (II) covering both Single Trip and Annual Multiple Trip plans. It is not available on optional basis.

24. If I am diagnosed with and tested positive for COVID-19 by an approved test provider or a medical practitioner during my trip and must quarantine overseas. What does AIA Around the World Plus (II) cover?

Under Out-of-country COVID-19 Diagnosis Quarantine Allowance, if an Insured is diagnosed with COVID-19 while overseas, and as a result being unexpectedly placed into mandatory quarantine outside Singapore, we will provide quarantine allowance of up to SGD100 per day, for a maximum period of 14 consecutive days.

Under Travel Curtailment due to COVID-19, if an Insured's trip is disrupted due to:

- (a) the Insured;
- (b) the Insured's Relative (being one of the persons who has travel bookings to accompany the Insured on the same Trip); or
- (c) Travel Companion;

being diagnosed with COVID-19 during the trip, causing the Insured immediately returns directly to Singapore as soon as he or she could, we will reimburse up to the insured amount of the selected plan, for any additional air, land or sea travel (economy class fare whenever possible) and/or accommodation expenses incurred as a result and any loss of travel and/or accommodation expenses paid by the Insured in advance or forfeited.

25. If I am diagnosed with and tested positive for COVID-19 and either hospitalized or quarantined in a quarantine facility overseas, will the Automatic Extension of Cover kicks in?

Yes. The period of insurance will automatically extend for up to 30 days from the date of expiry of your travel policy without payment of any additional premium if at the time of the expiry of the policy:

- (i) the Insured is confined in a hospital,
- (ii) the Insured is quarantined while overseas, as advised by a physician, or
- (iii) the Insured's trip is disrupted,

due to the Insured being diagnosed with COVID-19 whilst the Insured is travelling overseas.

26. Will AIA Around the World Plus (II) covers me if my airline or hotel provider has refunded me in the form of credits/vouchers/open tickets which I am unable to use, or do not wish to take up?

Under Travel Cancellation (Pre-Departure) due to COVID-19 / Travel Postponement (Pre-Departure) due to COVID-19, we will not pay these benefits for any loss or expenses which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

27. Does AIA Around the World Plus (II) provide COVID-19 coverage for cruise to nowhere trips?

Yes. It does, subject to policy terms and conditions.

28. I have received a renewal invitation for an existing yearly policy which does not contain the COVID-19 cover, but I would like to renew with the COVID-19 cover. What should I do?

COVID-19 coverage is available through AIA Around the World Plus (II) only. You may purchase this plan if you wish to have COVID-19 coverage in your travel policy. In the event the Insured is covered under more than one travel insurance plan with us for the same trip, we will consider the Insured to be covered under the policy which provides the highest benefit level.

29. I have received a renewal invitation for an existing yearly policy which does not contain the COVID-19 cover, and I would like to renew my policy without the COVID-19 cover. Can I add it on at a later stage?

You may continue to review your existing annual policy, however, please note that COVID-19 coverage is not made available as optional benefits, hence, it cannot be added into your existing travel plan. Please note that COVID-19 coverage is available through AIA Around the World Plus (II) only.

You may purchase this plan if you wish to have COVID-19 coverage in your travel policy. In the event the Insured is covered under more than one travel insurance plan with us for the same trip, we will consider the Insured to be covered under the policy which provides the highest benefit level.

30. Can I get a full premium refund if I cancel my per-trip or yearly policy due to border closures or government travel advisories which does not allow me to travel?

Under Travel Cancellation (Pre-Departure) due to COVID-19 / Travel Postponement (Pre-Departure) due to COVID-19, we do **not** cover any cancellation or postponement due to:

- (i) the Insured’s disinclination to travel, change of mind, or fear of travel due to COVID-19;
- (ii) due to epidemic/pandemic-related advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country, advising against non-essential Trip; or
- (iii) border closures, Quarantine or other government orders, advisories, regulations or directives.

OTHERS

31. Can I purchase AIA Around the World Plus (II) to only cover my one-way Trip?

Yes, you can purchase a one-way trip plan by choosing Single-Trip plan and fill in the date of departure and date of return, which both dates should be the same.

Additional notes:

- 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	Travel Cancellation	10	Travel Documents and Personal Money
2	Travel Postponement	11	Fraudulent Credit Card Usage
3	Flight Diversion	12	Kidnap and Hostage
4	Travel Delay	13	Personal Liability
5	Travel Missed Connection	14	Accidental Death, Accidental Dismemberment and Burns
6	Insolvency of Travel Agent	15	Public Transport Cover
7	Baggage Delay	16	Cover in the event of terrorism
8	Loss of Baggage and Portable Computer	17	Out-of-country COVID-19 Diagnosis Quarantine Allowance
9	Jewellery Coverage	18	Travel Cancellation (Pre-Departure) due to COVID-19 / Travel Postponement (Pre-Departure) due to COVID-19

Please refer to policy contracts for terms and conditions for one-way trip.

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

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

For Single Trip policies:

- If the trip has started, policyholder has to purchase a new policy. Cancellation and refund of premium are not allowed.
- If the trip has not started, policyholder may submit their policy changes request through their respective FSCs (via [AIA POS_EZ](#)).

To select:



33. What refunds will I get if I cancel my current Annual Multiple Trip plan to purchase AIA Around the World Plus (II)?

Premium refund will be done according to the premium refund table stated in your policy contract.

34. How do I cancel my travel policy and get my refund?

To cancel your travel policy, please fill in PART 4 (Termination of Policy) of the [Personal Lines Request For Change Form](#) and mail it to AIA Customer Service Centre, 1 Finlayson Green S049246. Alternatively you may visit our [AIA Customer Service Centres](#).

35. How do I change my travel destination or period of insurance?

For Annual Multiple Trip Plan:

- Policyholder may submit the request for change in Travel Destination through their respective FSCs (via [AIA POS_EZ](#)).

To select:



Then select:

Others



For Single Trip:

- If the trip has started, no policy changes is allowed.
- If the trip has not started, policyholder may submit the policy changes request through their respective FSCs (via [AIA POS_EZ](#)). Same as the above-mentioned approach.