

## Tiq Travel COVID-19 Add-on Frequently Asked Questions

### 1) What does the COVID-19 Add-on cover?

COVID-19 Add-on comes with the following benefits:

	Benefits	Entry	Savvy	Luxury
Before your trip	Travel Postponement	\$500	\$1,000	\$1,500
	Trip Cancellation & Loss of Deposit	\$3,000	\$4,000	\$5,000
During your trip	Medical Expenses Incurred Overseas	\$100,000	\$200,000	\$300,000
	Overseas COVID-19 Diagnosis Quarantine Allowance	\$500 (\$100/24 hrs)	\$1,000 (\$100/24 hrs)	\$1,500 (\$100/24 hrs)
	Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore	\$200,000	\$300,000	\$500,000
	Travel Curtailment & Disruption	\$3,000	\$4,000	\$5,000
After your trip	Hospitalization Benefit in Singapore	\$100	\$200	\$300

### 2) What are the eligibility conditions that must be met before purchasing the COVID-19 Add-on cover?

You must be fully vaccinated and fulfil the pre-departure & post-arrival tests requirements imposed by the country that you are travelling to, or the transport operator that you will be travelling on.

### 3) What plans are eligible for COVID-19 Add-on cover?

COVID-19 Add-on cover is applicable for all single trip (individual / married couple / family / group) and annual plans (individual / family). However, Pre-Ex (pre-existing medical condition) plans will not be eligible for this add-on.

COVID-19 Add-on cover will not be applicable for One-Way trips.

**4) What are the countries that I can purchase the COVID-19 Add-on cover for?**

At the time of booking your trip and purchasing this add-on, you will be covered as long as you do not travel against the against the advices of the Singapore authorities, World Health Organization, or the local authorities of the country that you are travelling to have not issued any travel advisory against non-essential travel.

However, do take note of the following sanctioned countries which are excluded from our travel policy.

Sanctioned countries

Afghanistan, Alaska, American Samoa, Anguilla, Antarctica, Aruba, Bermuda, Bouvet Island, Cayman Islands, Christmas Island, Cocos, (Keeling) Islands, Cuba, Democratic Republic of Congo, French Guiana, French Polynesia, French Southern, Territories, Gibraltar, Greenland, Guadeloupe, Iran, Iraq, Ivory Coast, Liberia, Martinique, Mayotte, Montserrat, Netherlands Antilles, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Pitcairn Island, Puerto Rico, Reunion Island, North Korea, Republic of the Congo, Saint Helena, Somalia, South Sudan, Sudan, Syria, Tibet, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.), Wales, Wallis and Futuna Islands and Western Sahara.

**5) I am travelling to multiple countries in a trip. Can I purchase the COVID-19 Add-on cover?**

Yes you may. If you are travelling to more than one country, please type in the names of the countries that you are travelling to.

**6) When does my coverage start for the COVID-19 Add-on cover?**

- Travel Postponement: 14 days before your travel start date
- Trip Cancellation & Loss of Deposit: 14 days before your travel start date
- Medical Expenses Incurred Overseas: the moment you arrived at your destination
- Overseas COVID-19 Diagnosis Quarantine Allowance: the moment you arrived at your destination
- Emergency Medical Evacuation & Repatriation of Mortal Remains to Singapore: the moment you arrive at your destination
- Travel Curtailment & Disruption: the moment you arrive at your destination
- Hospitalization Benefit in Singapore: the moment you arrive back in Singapore, and hospitalization must start within 24 hours from the moment you arrive back in Singapore

You will need to purchase the add-on at least 3 days before your travel start date.

**7) Are the expenses for pre-departure and post-arrival tests covered under the COVID-19 Add-on?**

No, we do not cover these mandatory COVID-19 diagnostic tests that you are required to take for the trip.

**8) I am diagnosed with COVID-19 overseas but was not hospitalized. Does the COVID-19 Add-on cover me?**

Even if you are not hospitalized overseas due to a COVID-19 diagnosis, the overseas outpatient medical expenses that you have incurred for treatment of COVID-19 will be claimable with the add-on.

Should you be placed on quarantine whilst overseas due to a COVID-19 diagnosis, we will provide a daily pay-out of \$100 according to the coverage type that you have chosen (i.e. Entry / Savvy / Luxury).

**9) Do I get any coverage if I am put on mandatory quarantine upon a COVID-19 diagnosis when I am back in Singapore?**

The policy does not cover mandatory quarantine upon a COVID-19 diagnosis. However, if you are hospitalized in Singapore due to a COVID-19 diagnosis, under Section 39 (Hospitalization Benefit in Singapore), we will provide a one-time lump sum payment according to the coverage that you have chosen (i.e. Entry / Savvy / Luxury).

**10) I am diagnosed with COVID-19 overseas and my travel plans are disrupted. How does the COVID-19 Add-on cover me?**

If you have to shorten your trip and return back to Singapore after recovering from COVID-19 overseas, we will cover the prepaid or non-refundable transportation or accommodation expenses that you have paid for the trip but was unutilized.

If you are continuing with your trip after recovering from COVID-19 overseas, we will cover the additional transportation or accommodation expenses that you will need to book in order to continue your trip.

For this benefit to be payable, you will need to provide evidence that you have first attempted to seek recovery from your transportation or accommodation provider and your refund request(s) have been declined by them.

**11) The country that I am travelling to has now increased the number of days that I will need to be quarantined upon arrival. I have a change of mind and want to cancel or postpone my trip. Am I covered?**

We do not cover cancellation or postponement of your trip due to the change in circumstances or requirements imposed by the country that you are travelling to. However, if you decide not to proceed with your trip altogether, you may submit a request to cancel the travel Insurance plan that you purchased prior to your original trip's start date and we will review your refund request on a per case basis.

Please contact our friendly Customer Care Consultant via WhatsApp at +65 6887 8777 or email at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg) (Operating hours: Monday to Friday, 8:45am to 5:30pm, excluding Public Holidays).

**12) Can I purchase Tiq Travel without the COVID-19 Add-on cover?**

Yes. COVID-19 Add-on cover is offered on optional basis. You are free to decide whether you would like to enhance your coverage with COVID-19 protection.

**13) I purchased the Travel Insurance plan without the COVID-19 Add-on cover. Can I still purchase the add-on subsequently?**

You may purchase the add-on at least 3 days in advance before your date of travel. Please contact our friendly Customer Care Consultant via WhatsApp at +65 6887 8777 or email at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg) (Operating hours: Monday to Friday, 8:45am to 5:30pm, excluding Public Holidays).

**14) I do not need the COVID-19 Add-on cover, can I cancel the add-on?**

You may submit a request to cancel the COVID-19 Add-On cover that you purchased prior to your original trip's start date and we will review your refund request on a per case basis.

Please contact our friendly Customer Care Consultant via WhatsApp at +65 6887 8777 or email at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg) (Operating hours: Monday to Friday, 8:45am to 5:30pm, excluding Public Holidays).

**15) How do I make a claim under the COVID-19 Add-on cover?**

Similarly to how you would make a claim under Tiq Travel, please log into [TiqConnect](#) portal to submit your claim. If you need further assistance, kindly approach our partnering travel agent that you have purchased this policy from.

**16) In addition to the usual documents, what are the additional documents that I will need to provide if I make a claim under the COVID-19 Add-on cover?**

You will need to provide the following additional documents in order for the claim to be administered.

- Positive COVID-19 Swab Test result
- Proof reflecting that you are fully vaccinated

***The above FAQ is designed to provide general information about TIQ Travel's COVID-19 Add On and for informational purposes only. You may refer to our [policy wording](#) for the full terms and conditions of the Policy.***

***This FAQ should be read and interpreted in consideration of all terms, conditions and exclusions contained in the Policy.***

Information is accurate as of 20 April 2022.