



## Tiq Travel Insurance Travel Pass Terms and Conditions

1. The Terms and Conditions stated herein (the “T&Cs”) constitute a legal agreement between you (“Member”) and Etiqa Insurance Pte. Ltd. (“Etiqa”).
2. By purchasing a Tiq Travel insurance online via [www.tiq.com.sg](http://www.tiq.com.sg) and/or the Etiqa+ SG mobile application, Members will automatically qualify to be a Member of Tiq Travel Pass (“Travel Pass”) if they meet the minimum accumulated premium spend (“Accumulated Premium”) of \$100 in the immediately preceding twelve (12) months.
3. This Travel Pass is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependant’s Pass or Long-Term Visit Pass.
4. This Travel Pass is only applicable for Tiq Travel insurance policies purchased online via [www.tiq.com.sg](http://www.tiq.com.sg) and/or the Etiqa+ SG mobile application (“App”).
5. Travel Pass offers four (4) membership Tiers (“Tier”) to Members, as follows:
  - 5.1. “Bronze”- the entry Tier;
  - 5.2. “Silver” - an intermediate Tier;
  - 5.3. “Gold” - an advanced Tier; and
  - 5.4. “Platinum” - the highest Tier offering the most exclusive perks.
6. All successful registered Members shall automatically be accorded with the “Bronze” membership Tier once they meet the requirements as stated in Clause 2 and may commence accumulating premium spend from qualifying transactions.
7. **Tier Rewards**  
Members of Travel Pass will have access to various perks granted by Etiqa and/or third-party merchants (“Partner Deals”), depending on your Travel Pass membership Tier as displayed on the App (e.g., Members under the Gold or Platinum membership Tier will get transport vouchers worth up to S\$60 in which a Member under the Bronze membership Tier would not be eligible to).

	Bronze	Silver	Gold	Platinum
<b>Global eSIM</b>	1GB	2GB	3GB	5GB
<b>Etiqa Rewards Points</b>	1.5x	1.8x	2x	2.5x
<b>Transport Vouchers</b>	-	-	\$10	2 x \$30
<b>Partner Deals</b>	✓	✓	✓	✓
<b>Free Personal Accident &amp; Lifestyle Protection Plan</b>	-	-	✓	✓
<b>No Claims Cashback</b>	-	-	-	✓

### 7.1. Global eSIM

Members at applicable Tiers will enjoy access to Global eSIM services, with the data allowance (GB) for each Tier specified in the table above. All usage of the Global eSIM service is subject to the respective Merchant’s terms and conditions that can be found in the App.

### 7.2. Etiqa Rewards Points

Members will earn Etiqa Rewards Points in connection with their Travel Pass activities. For full details on earning, redemption, and applicable terms and conditions, please refer to <https://www.tiq.com.sg/rewards/>.



### 7.3. Transport Vouchers

Members at applicable Tiers will receive transport vouchers up to the value specified for their Tier. All vouchers are subject to the respective Merchant's terms and conditions that can be found in the App.

### 7.4. Partner Deals

Members may access a selection of third-party deals and discounts ("Partner Deals") as displayed on the app. Merchant-specific terms and conditions apply to all Partner Deals.

### 7.5. Free Personal Accident & Lifestyle Protection Plan

Members at applicable Tiers will enjoy free local Personal Accident insurance coverage. Please refer to the policy wording in the App for full coverage details, exclusions, and eligibility.

### 7.6. No Claims Cashback

Members who reach Platinum Tier will enjoy a **5% cashback** on eligible Tiq Travel Insurance policies, provided that no claims have been made on the policy. This cashback applies only to **policies purchased after** meeting the Platinum Qualifications (Clause 8.1(d) below) and during the Platinum Tier's Validity Period (Clause 9.1 below).

Policies purchased prior to attaining Platinum Tier are not eligible for the cashback. The cashback will be credited 45 days after the policy end date to the Member's Etiqa eWallet in the App.

## 8. Qualification of Tiers

### 8.1. Tier Qualification

Members who meet the requirements for the respective membership Tier as below will have their membership Tier automatically reflected in their Travel Pass.

#### a. Bronze Tier Qualification

To qualify as a Bronze Member, you must accumulate a minimum premium spend of **\$100** on Tiq Travel Insurance within a twelve (12) month period ("Bronze Qualifications").

#### b. Silver Tier Qualification

To qualify as a Silver Member, you must accumulate a minimum premium spend of **\$200** on Tiq Travel Insurance within a twelve (12) month period ("Silver Qualifications").

#### c. Gold Tier Qualification

To qualify as a Gold Member, you must accumulate a minimum premium spend of **\$500** on Tiq Travel Insurance within a twelve (12) month period ("Gold Qualifications").

#### d. Platinum Tier Qualification

To qualify as a Platinum Member, you must accumulate a minimum premium spend of **\$1,000** on Tiq Travel Insurance within a twelve (12) month period ("Platinum Qualifications").

### 8.2. Accumulated Premium Update Rules

Your Accumulated Premium will be updated in your Travel Pass in accordance with the following rules, provided that the relevant policy has not been cancelled or the premium paid refunded to you.

Accumulated Premium is **credited only to the policyholder** who owns the Travel Pass, even if the Tiq Travel Insurance policy is purchased on behalf of another person.

Premium amounts will still count toward Accumulated Premium for Tier qualification even if a claim has been made on the policy:

- **Single Trip Policies:** Accumulated Premium will be updated **three (3) days after** the policy end date.
- **Annual Multi-Trip Policies:** Accumulated Premium will be updated **thirty (30) days after** the policy start date.



### 8.3. Premium Validity Period

Each policy premium amount used towards Accumulated Premium to qualify for membership Tier is valid for a period of **three hundred and sixty-five (365) calendar days** from the policy start date (“Premium Validity Period”).

- Once the Premium Validity Period lapses, the corresponding premium amount will no longer count towards your Accumulated Premium for Tier qualification or Tier upgrade.

Your Premium Validity Period and the Accumulated Premium reflected therein are displayed within the Travel Pass section of the App.

## 9. Tier Management: Upgrade and Downgrade Rules

### 9.1. Tier Review

Each Tier will be valid for twelve (12) months from the date the Member qualifies for the relevant membership Tier (“Tier Validity Period”). A new Tier Validity Period will commence once the Member qualifies for a new Membership Tier, and any previously applicable Tier Validity Period will no longer apply.

At the end of each Tier Validity Period, your membership Tier will be **reviewed based on your total Accumulated Premium** over the immediately preceding twelve (12) months.

### 9.2. Tier Upgrade

Members will be upgraded automatically once they meet the Accumulated Premium for a higher Tier. Upgrades can occur at any time within Tier Validity Period and Members may be upgraded beyond the next immediate Tier provided the Accumulated Premium for the relevant higher Tier is met.

- If your Accumulated Premium meets the Bronze Qualifications, you qualify for Bronze.
- If your Accumulated Premium meets the Silver Qualifications, you qualify for Silver.
- If your accumulated premium meets the Gold Qualifications, you qualify for Gold.
- If your Accumulated Premium meets the Platinum Qualifications, you qualify for Platinum.

### 9.3. Tier Downgrade

At the end of your Tier Validity Period, your Tier will be determined based on your **Accumulated Premium** over the preceding 12 months.

Members whose Accumulated Premium falls below the Bronze Qualifications will no longer have an active Travel Pass membership. Downgrades can result in any lower Tier, depending on where your Accumulated Premium falls relative to the Tier qualifications, not limited to a single Tier downgrade.

## 9.4. Illustrations of Tier Upgrade and Downgrade

### 9.4.1. Scenario 1 (Tier Upgrade)

Tier	Tier Validity Period	Amount	Accumulated Premium	Notes
NA		\$80	-	Purchased & completion of your 1 <sup>st</sup> Tiq Travel Single Trip Policy
Bronze	Bronze Tier Validity Period	\$80	\$160	<ul style="list-style-type: none"> <li>• Purchased &amp; completion of your 2<sup>nd</sup> Tiq Travel Single Trip Policy</li> <li>• Travel Pass Membership Activated</li> <li>• Qualify for Bronze Tier</li> </ul>
Platinum	New Platinum Tier Validity Period	\$900	\$1,060	<ul style="list-style-type: none"> <li>• Purchased &amp; completion of your Tiq Travel Annual Multi-Trip Policy</li> <li>• Upgraded to Platinum Tier</li> </ul>



**9.4.2. Scenario 2 (Tier Upgrade + Tier Downgrade)**

Tier	Tier Expiry Date	Amount	Accumulated Premium	Notes
Bronze	Bronze Tier Validity Period	\$150	-	<ul style="list-style-type: none"> <li>Purchased &amp; completion of your 1<sup>st</sup> Tiq Travel Single Trip Policy 1<sup>st</sup> Tiq Travel Single Trip Policy Purchased</li> <li>Travel Pass Membership Activated</li> <li>Qualify for Bronze Tier</li> </ul>
Gold	New Gold Tier Validity Period	\$400	\$560	<ul style="list-style-type: none"> <li>Purchased &amp; completion of your 1<sup>st</sup> Tiq Travel Single Trip Policy Tiq Travel Annual Multi-Trip Policy</li> <li>Upgraded to Gold Tier</li> </ul>
Silver	New Silver Tier Validity Period	\$290	\$290	<ul style="list-style-type: none"> <li>Purchased &amp; completion of your 1<sup>st</sup> Tiq Travel Single Trip Policy Tiq Travel Annual Multi-Trip Policy after Gold Tier Expiry Date</li> <li>Downgraded to Silver Tier</li> </ul>

**9.4.3. Scenario 3 (Maintain Tier)**

Tier	Tier Expiry Date	Amount	Accumulated Premium	Notes
Bronze	Bronze Tier Validity Period	\$150	-	<ul style="list-style-type: none"> <li>Purchased &amp; completion of your 1<sup>st</sup> Tiq Travel Single Trip Policy</li> <li>Travel Pass Membership Activated</li> <li>Qualify for Bronze Tier</li> </ul>
Silver	New Silver Tier Validity Period	\$80	\$230	<ul style="list-style-type: none"> <li>Purchased &amp; completion of your 2<sup>nd</sup> Tiq Travel Single Trip Policy</li> <li>Upgraded to Silver Tier</li> </ul>
Silver	No change	\$120	\$350	<ul style="list-style-type: none"> <li>Purchased &amp; completion of your 3<sup>rd</sup> Tiq Travel Single Trip Policy</li> <li>Tier maintained</li> </ul>

**10. Policy Cancellation**

If a Tiq Travel Insurance policy is cancelled or refunded, the premium paid for such policy will not be included in the Member's Accumulated Premium for Travel Pass membership. Any Travel Pass perks that have not been utilised will remain valid for the remainder of the Member's current Tier Validity Period, unless otherwise stated in these Terms and Conditions.

- The Travel Pass membership is non-transferable and shall be for personal use of the respective Member only. For the avoidance of doubt, the Travel Pass benefits can only be enjoyed by the owner of the respective membership.
- Etiqa shall have the right to monitor the activity in your Travel Pass. In the event Etiqa has reasonable grounds to believe that your Travel Pass shows signs of abuse, fraud, suspicious activity or improper conduct (collectively, "Improper Activity"), Etiqa reserves the right to close or freeze your Travel Pass immediately. Further, if such Improper Activity is found to have occurred, you may lose your Travel Pass membership and Etiqa shall reserve the right to take any necessary legal action.

In addition, you may be liable to Etiqa for any losses and damages arising from such Improper Activity, including litigation costs and damages, and you may not be allowed to participate in the Travel Pass membership in the future.



13. Etiqa shall have the right at its sole discretion to disqualify any Member that Etiqa reasonably believes to be abusing, misusing, or tampering with the operation of the Travel Pass or to be acting in breach of these terms and conditions or acting in a fraudulent or deceptive manner. Etiqa reserves the right to take legal action against any such person to the fullest extent permitted by law.
14. Etiqa does not provide any guarantee, warranty or representation of any kind concerning the Travel Pass membership, including that it will always be available or uninterrupted. Etiqa shall not be liable to you if for any reason the Travel Pass membership is unavailable at any time or for any period, for whatsoever reason. Nothing in these terms and conditions is intended to exclude or restrict any non-excludable rights that any Member has under any applicable laws.
15. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Travel Pass at any point in time without prior notice, by posting such amendment(s) or termination to <https://tiq.com.sg/>.
16. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with Travel Pass, these terms and conditions shall prevail.
17. By being a Member in Travel Pass, the Member agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa's negligence), losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Travel Pass membership.
18. By being a Member in Travel Pass, the Member consents to Etiqa and its related companies, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa's website, which the Member confirmed that they have read and understood.
19. The Member confirms and agrees that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law. In addition, where personal data of any person is disclosed by the Member, the Member further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
20. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in Travel Pass.
21. If Etiqa subsequently determines that a person is in fact not eligible for the Travel Pass, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel the Travel Pass without prior notice.
22. Etiqa's decision on all matters relating to the Travel Pass is final and binding on all applicable persons.
23. The terms and conditions of the Travel Pass shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.



24. The policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (<http://www.gia.org.sg/> or [www.sdic.org.sg/](http://www.sdic.org.sg/)).

All information is correct as of 4 June 2026.