

Travel Insurance Coverage for Trips Affected by Natural Disaster

Frequently Asked Questions

We understand that natural disasters can disrupt your travel plans. If you are currently travelling or planning to travel soon, here's what your Etiqa travel insurance may cover.

All benefits are subject to your travel insurance policy's terms, conditions, limits and exclusions.

Q: My flight is cancelled or delayed due to a natural disaster. Am I covered?

Yes. Your travel insurance policy provides benefits for eligible travel disruptions caused by natural disasters.

If your flight is cancelled or delayed due to a natural disaster (for e.g. flood, volcanic eruption, earthquake etc.), you may be eligible to claim under the Trip Cancellation or Travel Delay benefits, subject to your policy's terms, conditions and limits.

What to do: Contact your airline first and keep any documentation confirming the cancellation or delay, as well as your revised itinerary.

Q: I am currently overseas and cannot continue with my trip.

If a natural disaster prevents you from continuing your planned trip, you may be eligible to claim under the Trip Curtailment benefit.

Eligible benefits may include reimbursement for the necessary additional accommodation and/or transportation costs in order for you to return immediately to Singapore, subject to your policy terms and limits.

Q: I'm travelling soon. What should I do?

You can continue to monitor your flight status with your airline and stay updated on the latest official travel advisories.

If your trip is affected and you need to cancel or change your travel plans, please check your travel insurance policy before making any arrangements. Eligibility for claims depends on the circumstances of the disruption and when your policy was purchased, and is subject to your policy's terms, conditions and limits.

Important Information for Affected Travellers

Keep your documents

If your travel plans are disrupted, keep your:

- Airline cancellation/delay confirmation
- Revised itinerary / boarding pass
- Receipts for additional expenses
- Proof of non-refundable travel costs

24/7 Overseas Travel Assistance

Emergency assistance hotline: **+65 6415 8694**

Information is correct as of 7 September 2026.