TIQ TRAVEL INSURANCE

ENDORSEMENT NOTE

(Effective date: 7 September 2026)

Tiq Travel Insurance has been enhanced to extend coverage for certain situations related to trip disruption by including losses that:

- have arisen due to the Trip Disruption Covered Events; and
- could reasonably have been expected to lead to a claim which would otherwise be excluded under the general exclusions section of Your policy.

Please note:

1. This Endorsement will form part of Your policy.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the policy except as they are specifically updated by this Endorsement. If any provision, limitation or exclusion in the policy is inconsistent with this Endorsement, the terms of this Endorsement shall prevail.

Trip Disruption Extension

We will pay up to the amount shown in the tables in this Endorsement Note for claims relating directly to trip disruption according to the following plan type:

Benefits	Benefit Limit Per Insured Person		
	Entry	Savvy	Luxury
Trip Disruption	$1,000	$2,000	$3,000

Covered Events

If the Trip is disrupted while the Insured Person(s) is Overseas and is forced to alter the itinerary due to any of the events below:

(a) Serious Injury or Serious Illness of the Insured Person(s). Written medical advice must be provided by a Medical Practitioner that the Insured Person(s) is medically unfit for travel;

(b) Major Unexpected Event at the place the Insured Person(s) is in, or plan to travel to based on the original itinerary; or

(c) the Insured Person(s)'s scheduled flight is cancelled due to airport, runway or airspace closure or poor weather conditions,

We will pay for the additional transport (economy class) and/or accommodation (standard room) expenses incurred in order to continue the Trip or the unused irrecoverable transport and accommodation expenses paid in advance for the Trip.

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Etiqa Insurance

Conditions Applicable to Trip Disruption

The Insured Person(s) must provide documentary proof that there was a first attempt to seek a refund of any prepaid expenses from the transport or accommodation provider and the refund request has been denied by them. We will pay the balance of the irrecoverable travel or accommodation expenses after deducting the amount that has been refunded by the transport or accommodation provider.

Exclusions Applicable to Trip Disruption

We will not pay for:

(a) any loss or charges that is covered by any other existing insurance scheme or government program;

(b) any other additional expenses incurred to extend the Trip longer than what was originally scheduled;

(c) the extra cost incurred to upgrade the Insured Person(s) to a better class or category of transport or accommodation compared to your original itinerary. For example, the Insured Person(s) cannot change from a budget airline to a commercial airline.

(d) compensation for any air miles, credit card/membership card points redemption or holiday points the Insured Person(s) used to pay for the Trip in part or in full; or

(e) any claim that results from your scheduled flight being cancelled due to any fault on the airline's part such as aircrew rotation, rescheduled flights, operational requirements or mechanical breakdown of the airplane.

Note: This Policy will only pay for claims under any one of Sections 12, 13, 14, 18, 19, 21, 22, 33, 34, 38 for the same event but not for more than one of these Sections.

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