

Explorer – Frequently Asked Questions

COVID-19 Coverage

(Applicable for Essential and Ultimate single-trip policies and annual multi-trip policies, each trip must not exceed 90 days.)

Before purchasing the policy, please note that:

- Your Trip is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- For single-trip and annual multi-trip policies, the extension only applies if the trip is no longer than 90 days in a row.
- The extension is applicable to Essential and Ultimate plans only.
- You are not serving stay home notice or quarantined due to COVID-19 or traveled to any countries other than the list of countries permitted as per Singapore Government travel advisory within 14 days before your trip started.
- If required by authorities, you must take a COVID-19 Polymerase Chain Reaction (PCR) test or any COVID-19 equivalent test approved by Singapore authorities within 72 hours before the start of your Trip and you must be tested negative. Otherwise, there is no cover under section 33a - Medical expenses while overseas, section 33b – Emergency medical evacuation and section 33c - Repatriation of this extension.
- We will not cover you if you, a relative, or a travel companion is diagnosed (or suspected of being infected) with COVID-19 at the point of purchase of this policy or trip.

General

Q1: What are the benefits provided for the COVID-19 cover?

Please refer to the table below for the COVID-19 coverage:

| COVID-19 Coverage Extension | Plan Name | | |
|--|-------------|---|---|
| | Starter | Essential | Ultimate |
| 33a. Medical Expenses while overseas Adults under 70 years Adult age 70 years and above Child Maximum limit for family cover | Not covered | \$50,000 \$15,000 \$50,000 \$150,000 | \$150,000 \$50,000 \$150,000 \$400,000 |
| 33b. Emergency Medical Evacuation Each Insured Person maximum limit Maximum limit for family cover | Not covered | \$50,000 \$150,000 | \$150,000 \$400,000 |
| 33c. Repatriation and Compassionate Expenses | Not covered | \$5,000 | \$5,000 |
| 33d. Trip Cancellation <i>(if you, a relative, or a travel companion is diagnosed with COVID-19 within 30 days before your trip commences)</i> | Not covered | \$3,000 | \$5,000 |
| 33e. Trip Postponement | Not covered | \$1,000 | \$1,500 |

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|---|-------------|--------------------------|---------------------------|
| <i>(If you, a relative, or a travel companion is diagnosed with COVID-19 before your trip started)</i> | | | |
| 33f. Trip Interruption <i>(if you, a relative, or a travel companion is diagnosed with COVID-19 while you are overseas)</i> | Not covered | \$3,000 | \$4,000 |
| 33g. Overseas quarantine allowance <i>(If you are placed under mandatory quarantine by the local authorities as a result of you being diagnosed with COVID-19 while you are overseas)</i> | Not covered | \$50/day Up to 14days | \$100/day Up to 14days |
| 33h. Overseas hospital allowance <i>(If you are hospitalized as a result of you being diagnosed with COVID-19 while you are overseas)</i> | Not covered | \$50/day Up to 14days | \$100/day Up to 14days |
| 33i. Automatic extension of cover <i>(If you are hospitalized or quarantined overseas as a result of you being diagnosed with COVID-19 while you are overseas)</i> | Not covered | Up to 30 days | Up to 30 days |

Q2: Will I be covered for the COVID-19 extension if I purchase an annual policy or I am an existing annual plan policyholder?

COVID-19 extension is applicable to both single-trip policies and annual multi-trip policies for up to 90 consecutive days under the Essential and Ultimate plans.

For annual multi-trip, you can spend 60 days in Australia and subsequently spend another 30 days in New Zealand. So long as the multi-trip is up to 90 consecutive days.

Q3: Will I still receive COVID-19 coverage if my destination has been suspended from the permitted travel arrangement?

No. COVID-19 is only applicable should the trip is permitted under the latest permitted travel arrangement as per Singapore Government travel advisory.

You may refer to <https://safetravel.ica.gov.sg/> for more information on the latest travel advisories issued by the Singapore government.

Q4: I purchased a policy prior to this and my policy does not have the new enhanced COVID-19 coverage. I would like to get a new policy with the enhanced COVID-19 benefits. Can I cancel my existing policy and get a full refund?

If you purchased a single trip policy before 24 May 2022, it does not cover the new enhanced COVID-19 benefits. If your trip has not started, we will allow full refund for cancellation of the existing policy provided no claims is made on the policy.

Please contact 1800 248 2888 (Mon-Fri, 9am to 5.30pm) or email to GICare-sg@greasterngeneral.com if you would like to cancel your policy.

Q5: Where can I find details on the latest permitted travel arrangements issued by the Singapore government?

For the latest permitted travel arrangements issued by the Singapore government, please visit ICA Safe Travel website at <https://safetravel.ica.gov.sg/>.

Q6: If the destination that I am going to has been suspended from the latest permitted travel arrangement as per the Singapore authorities, will I still be covered for the COVID-19 extension if I proceed with the trip?

No, the COVID-19 extension is only applicable if your trip is under the permitted travel arrangements as per the Singapore Government travel advisory at the point of your trip commencement.

Q7: Can I choose to purchase Explorer Travel Insurance without the COVID-19 extension?

If you are looking for Explorer Travel Insurance without the COVID-19 extension, you may choose the Starter Plan.

Q8: If I have already departed for my trip before the permitted travel arrangement was suspended by the Singapore authorities, will I still be covered for the COVID-19 extension?

Yes, you will still be covered under the COVID-19 extension in view that the permitted travel arrangement was suspended after you have departed for your trip.

Before your trip:

Q9: Will self-administered test kit be sufficient to prove I am negative from COVID-19 before my departure?

We will follow all vaccination, pre-departure tests and post-arrival tests requirements imposed by the authorities.

For some countries, self-administered ART, PCR or other self-test kit will not be accepted for pre-departure COVID-19 test to fly out of Singapore.

You must make an appointment from the list of MOH-approved COVID-19 test providers found on MOH website (<https://www.moh.gov.sg/licensing-and-regulation/regulations-guidelines-and-circulars/details/list-of-COVID-19-swab-providers>).

Q10: I'm going on cruise to nowhere, does the policy covers me if I contacted COVID-19 while on board the cruise?

Yes, the policy covers your trip on Cruise to nowhere, applicable only for Essential and Ultimate plan. Please select Malaysia as destination for a cruise to nowhere from Singapore.

Q11: I was diagnosed with COVID-19 and have fully recovered, am I able to purchase Explorer with COVID-19 coverage?

Yes, you are able to purchase the plan as long as you have fully recovered and is diagnosed negative for COVID-19.

Q12: Before my trip departure, I received an SMS that I am with close contact of a positive COVID-19 case. Will the policy cover my trip cancellation?

The COVID-19 Trip Cancellation coverage is claimable if you are forced to cancel your trip within the 30 days that it was due to start as a result of you, a relative, or a travel companion being diagnosed with COVID-19 by a medical practitioner in Singapore.

Q13: Will the policy cover my loss if I need to cancel my trip due to being diagnosed with COVID-19?

Yes, the COVID-19 Trip Cancellation coverage is claimable if you are forced to cancel your trip within the 30 days that it was due to start as a result of you, a relative or a travel companion being diagnosed with COVID-19 by a medical practitioner in Singapore.

Please note that reimbursement of any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes is excluded. If the policy is purchased less than seven days before your departure date, the Trip Cancellation benefit will only apply upon death due to COVID-19.

Q14: Will the policy cover my loss if I need to postpone my trip due to being diagnosed with COVID-19?

We will reimburse up to the sub-limit that applies for your selected plan (as shown in the table below) for non-recoverable travel expenses, accommodation costs and entertainment fees that you paid for if you are forced to postpone your trip within the 30 days before it was due to start as a direct result of you, a relative, or a travel companion being diagnosed with COVID-19 by a medical practitioner in Singapore.

Please note that reimbursement of any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes is excluded.

Q15: I want to cancel my travel plans because I'm afraid to travel due to COVID-19. Am I covered?

Trip cancellation due to concern or fear of travel because of COVID-19 is not covered under the policy.

Q16: If I am scheduled for the flight tomorrow but I am currently waiting for the test result and recommended to avoid travel by medical practitioner, can I claim for compensation?

Unless you, a relative, or a travel companion is diagnosed with COVID-19, we will not pay for any loss incurred for the cancellation or postponement of the trip.

Q17: Can I claim for compensation if my flight is delayed by airline following instruction or recommendation by the government due to COVID-19 situation?

Flight delay by airline following instruction or recommendation of the government due to COVID-19 situation does not fall under the policy coverage.

Q18: If the airline and/or government demand a "Fit to fly" Health Certificate, can I claim for medical check-up fee?

We will not pay as the trip has not started and medical screening does not fall under the policy coverage.

Q19: My travel companion is diagnosed with COVID-19, resulting me to cancel or postpone my trip. Will the policy cover me for Trip Cancellation or Trip Postponement?

Yes, the policy covers for Trip cancellation or Trip postponement in the event if you, a relative, or a travel companion is diagnosed with COVID-19 before your trip commences.

During your trip:

Q20: If I contracted COVID-19 while traveling overseas, can I claim for medical expenses incurred?

We will reimburse the overseas medical expenses incurred up to 90 consecutive days from the date you are diagnosed with COVID-19.

Please note that the policy will not cover your overseas medical expenses incurred if you are travelling against the advice of the Government or any local authority at the destination.

Q21: Will the policy cover my loss if I am diagnosed with COVID-19 during my trip and as a result, I am unable to continue with the trip?

We will reimburse you for the reasonable additional travel expenses or any non-recoverable travel (on economy class), accommodation expenses and/or cost of entertainment tickets that you paid in advance if you are forced to change any part of your trip as a direct result of you, a relative on the same trip, or a travel companion being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Please note that reimbursement of any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes is excluded.

Q22: Will my policy be automatically extended in the event that I am hospitalised overseas or quarantined due to COVID-19?

Yes, we will automatically extend your period of insurance with no extra premium for up to 30 days if you are hospitalized or quarantined overseas as a direct result of you being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Q23: If I am quarantined overseas, am I entitled to any overseas quarantine allowance under my travel insurance

We will pay you a cash benefit up to the limit that applies to your selected plan for each full 24-hour period of quarantine, if you are placed under mandatory quarantine by the local authorities as a direct result of you being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Quarantine benefit is payable for quarantine at designated facility which is legally recognized by respective countries' legislation.

Q24: If I am hospitalised overseas, am I entitled to any hospital allowance under my travel insurance?

We will pay you a cash benefit that applies to your selected plan for each full 24-hour period that you are in hospital overseas as an inpatient as a direct result of you being diagnosed with COVID-19 by a medical practitioner while you are overseas.

Q25: Is there any rules on authorized medical facility to certify that I am diagnosed with COVID-19 while overseas? Will a hard copy of medical certificate or receipt be required if the insured person is diagnosed and hospitalized overseas due to COVID-19?

A Medical practitioner has to diagnose that you are positive with COVID-19 while overseas. You are required to provide us with supporting documents such as Inpatient Discharge Summary Report (IPDS), doctor's memo or diagnosis indicated on the Medical Certificate.

A Medical practitioner is a person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorized by the medical licensing authority of the relevant country to provide the medical or surgical services their licence and training relate to.

The medical practitioner cannot be the insured or an insured person, or:

- Their husband, wife or unmarried partner;
- Their business partner, employer, employee or agent;
- Their travel companion; or
- Any person who is related to an insured person or the insured in any way, including by marriage or adoption.

After your trip:

Q26: If I contracted COVID-19 upon my return to Singapore, am I covered under the policy?

The policy is designed to protect you during your overseas journey. If you are diagnosed with COVID-19 upon arriving in Singapore, after your journey, you will not be covered by the policy.

Q27: If I contracted COVID-19 upon my return to Singapore, can I claim for medical reimbursement?

The policy is designed to protect you during your overseas journey. If you are diagnosed with COVID-19 within Singapore after your journey, your policy will not cover the costs of any medical expenses incurred locally.

Overview and Eligibility

Q28: Who can purchase Explorer?

In order to qualify for travel insurance from Great Eastern, you must meet the following criteria:

- You are a Singaporean or Singapore Permanent Resident; or foreigner with a valid Employment Pass, Work Permit, Dependant's Pass, Student's Pass or Long Term Social Visit Pass residing in Singapore.
- You are at least 18 years old at the time of purchase (only required if you are the applicant).
- You are not travelling contrary to the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment.
- You bought the policy before you leave Singapore on your trip.

Q29: What is the difference between Explorer Essential and Ultimate Plans?

The differences are in the policy features and maximum amounts payable per person per trip in the event of a claim. For the best cover and highest protection, we suggest you choose the Ultimate plan. You can view the travel policy document and compare the amounts payable for each of the policy features, to help you choose a suitable plan.

Q30: Who is considered as Family under Explorer?

For Single Trip two-way travel Policies, Family means:

- An adult and/or his/her spouse and unlimited number of biological or legally adopted children; or
 - One (1) or two (2) adults who are not related by marriage and a maximum of four (4) children who must be at least family related (i.e. biological or legally adopted child or ward, sibling, grandchild, niece, nephew or cousin) to any one of the adults; and
- All insured persons under the Single Trip Family Cover must depart from and return back to Singapore together at the same time as a Family.

For Annual Multi-Trip Policies, Family means:

- An adult and/or his/her spouse and unlimited number of biological or legally adopted children; and
- The insured persons under the family cover are not required to travel together on a journey. However, child insured person under the age of ten (10) years must be accompanied by a parent or adult guardian for any trip made during the period of insurance.

Q31: What do I indicate as the Period of Insurance?

You will need to indicate the start date and end date of your trip for the Period of Insurance. The start and end date will be based on Singapore time.

- Start date: The date you are departing from Singapore (e.g. If you are departing from Singapore on 04 Dec 2020 23:50, you should indicate the Start Date as 04 Dec 2020).
- End date: The date you are arriving in Singapore (e.g. If you are arriving in Singapore on 05 Dec 2020 00:30, you should indicate the End Date as 05 Dec 2020).

Q32: Can I purchase Explorer for my child who is traveling on a student exchange program or field trip?

Yes, child below 18 years old can apply for any plans under an individual cover, provided the proposal is made in the parent or adult guardian's name.

Child below 10 years old must be accompanied by an adult (parent or guardian) for the entire trip.

Please note that child benefits apply.

Q33: Can I purchase travel insurance if I am already overseas?

No, you will need to purchase your travel insurance before setting off for your overseas trip from Singapore. We strongly encourage you to purchase early before departure as our travel insurance provides pre-journey coverage as well.

Q34: If I have pre-existing illness, can I still purchase travel insurance?

Yes, you may still buy the policy. However, please note that the policy does not cover any loss, damage or liability directly or indirectly arising as a result of any pre-existing medical condition. For more information, please refer to your policy documents.

Q35: I will be travelling to more than two countries and will be back to Singapore before flying to the next country (e.g. Singapore > Bangkok > Singapore > Seoul > Singapore). Can I purchase one single trip policy for the entire journey in this case?

Sounds like a great trip! In this case, you will need to buy 2 separate single trip policies because the coverage for a single trip policy ends when you return to Singapore.

Q36: I'm travelling to more than one country during my trip. Can I still get a policy?

Yes, please select all destinations on your itinerary.

Q37: If I am travelling overseas to seek medical treatment, can I take up travel insurance?

Our policy covers people who are travelling overseas for business or for holiday. It is not intended to cover people who are travelling to seek medical treatment.

Q38: Are any countries excluded from coverage?

Explorer does not cover any travel in, to, or through UN sanction list of countries such as:

- Cuba
- Iran
- Syria
- Crimea Region
- North Korea

Q39: Am I covered for emergency medical treatment including air ambulance to get me home?

Yes, if the treating doctor and our medical emergency assistance provider agree that an air ambulance is necessary, you will be covered up to the limits shown in your policy.

Q40: How can I get emergency assistance when I am overseas?

You can get 24-hour emergency travel and medical assistance by calling the hotline +65 6708 7453. The following assistance are provided:

Travel assistance:

1. Inoculation and Visa Requirement Information
2. Interpreter Referral
3. Weather and Foreign Exchange Information Services
4. Embassy Referral
5. Lost Luggage Assistance
6. Lost Document Advice and assistance
7. Legal Referral
8. Emergency Translation Assistance
9. Emergency Message Transmission
10. Arrange Transportation and Accommodation for Accompanying Family Members

Medical:

1. Telephone Medical Advice
2. Medical Service Provider Referral
3. Arrangement of Hospital Admission
4. Guarantee of Medical Expenses Incurred during hospitalisation & monitoring of medical condition during hospitalisation
5. Arrangement of Emergency Medical Evacuation
6. Arrangement of Emergency Medical Repatriation
7. Arrangement of Repatriation of Mortal Remains
8. Arrangement of Return of Minor Children
9. Arrangement of Compassionate Visit
10. Arrangement of Appointments with Local Doctors for Treatment

Claims

Q41: What should I do if I fall sick or encounter an accident abroad?

Please contact our 24-hour Emergency Assistance Services Hotline at +65 6708 7453 if you need emergency medical assistance while travelling.

Q42: How do I file for a claim?

To submit a claim, you can download a copy of our claim form here: https://giexchange-sg.greateasterngeneral.com/giexchange/pdf/Travel_Claim_Form.pdf. Claims submission should be filled in with full particulars and full facts of the claim including its occurrence, detailed circumstances and extent of loss, and submit it with any supporting documents as soon as reasonably possible but no later than **30 days** after the incident.

For general enquiries, please contact our Customer Service Hotline at 6248 2888, Mondays to Fridays, 9am to 5.30pm (excluding public holidays) or email us GICare-sg@greateasterngeneral.com.

Policy Cancellation

Q43: Will I receive a premium refund if I decide not to proceed with my Trip?

In the event for cancellation for Single-trip policies and Annual multi-trip policies, the policyholder may cancel this Policy at any time prior to the commencement of this Policy coverage and the cancellation will apply from the date we receive the notice of cancellation.

We will refund the premium paid less S\$25 administrative charge. However, there will be no refund if we receive the notice of cancellation on or after your trip departure date.