

## Frequently Asked Questions – *Smart Traveller* (single trip plan)

1. [Can I call from overseas to effect a travel policy if I have overlooked to purchase one prior to my departure?](#)

No, all travel policies must be taken before commencement of trip.

2. [If I already have a personal accident policy, is it necessary to buy a travel policy?](#)

A travel policy covers many other risks which are not covered on any other standard policies, such as baggage delay, travel delay, misconnection, trip curtailment etc. Thus, it is advisable to purchase a travel policy that caters specifically to your travel needs.

3. [How do you define a family?](#)

'Family' means you and your spouse and accompanying children below the age of 18 or up to 23 if they are studying full-time.

4. [What's the maximum number of days allowed under single trip travel policy?](#)

A single trip policy covers up to a maximum of 182 days each trip. Traveller must commence trip from Singapore and arrive back in Singapore within 182 days.

5. [Is terrorism covered?](#)

Our **Smart Traveller** policy has been enhanced to cover losses due to terrorism; be it nuclear, chemical or biological. However, direct participation in terrorist acts will not be covered.

6. [What if I need assistance while abroad?](#)

You can call our 24-hour assistance hotline at 65- 6322 2566.

7. [My mother-in-law is on a social visit pass and will be going on a trip with us to China. Can she purchase a travel policy?](#)

If her return trip is back to Singapore, we can consider on an accommodating basis. Please contact your insurance agent or call our hotline at 1800-880 4741 for further discussion.