

## FAQ for SmartTraveller (for policies purchased on 15 Jan 2017 or later)

No.	Type	Sub-type	Question	Answer
1	Claims	Procedure	What are the alternative proof of travel if I do not require passport stamp when entering Malaysia.	An alternative proof of travel to passport stamps are as follows: <ul style="list-style-type: none"> <li>- travel tickets</li> <li>- hotel bookings</li> <li>- entertainment ticket</li> <li>- invitation letter</li> <li>- receipt of purchase items in Malaysia etc.</li> </ul>
2	Claims	Procedure	How do I claim for my personal belonging which is dropped accidentally whilst overseas?	To claim for your damaged personal belonging which is dropped accidentally whilst overseas, please provide: <ul style="list-style-type: none"> <li>- the photograph of the damaged item;</li> <li>- repair invoice; and</li> <li>- damaged incident report from the repairer.</li> </ul>
3	Claims	Coverage	Can I insure my expensive photographic equipment / musical instrument / sports equipment separately with a higher SI than the standard policy?	We do not provide a separate cover from our standard travel policy.
4	Claims	Coverage	Am I covered if I rent equipment from a service provider (e.g. Wi-Fi dongle)?	Rented equipment is not covered.
5	Claims	Coverage	Is it compulsory for me to be referred by a GP to a specialist for my medical expenses claim?	Before you seek any treatment by a specialist, you must first obtain a referral from GP.

6	Claims	Duplication	I have 2 travel policies with AXA, one of which is purchased by my company and the other is purchased individually. Which policy number should I provide during claim? Do I indicate 2 policy numbers?	If you have more than one (1) travel insurance policy with us insuring the same trip, you may state both policies number. However, we will pay you only from the policy which has the higher benefit.
7	Claims	Pre-existing	If I have pre-existing illness, can I still purchase travel insurance?	You can purchase the travel insurance. However, we will not pay for any loss or liability directly or indirectly arising as a result of any pre-existing medical condition.
8	Claims	Pregnancy	Am I covered if I am pregnant?	<p><u>You are covered for:</u></p> <p>a) illnesses arising from the pregnancy b) accidental causes e.g. miscarriage</p> <p><u>You are not covered for:</u></p> <ul style="list-style-type: none"> <li>- First trimester of pregnancy (i.e. 0-12 weeks).</li> <li>- Tests or treatment relating to fertility, contraception, sterilization, birth defects or congenital illness.</li> <li>- Ectopic pregnancy or childbirth including premature childbirth or stillbirth.</li> <li>- Depressive, psychological or psychiatric illness, including post-natal depression.</li> <li>- One-Way Trip</li> <li>- The cost of cancellation/postponement/ curtailment of trip or replacement of traveller</li> </ul>

9	Claims	Rental excess	What is your definition of Comprehensive Motor Policy (Section: 40 Rental Vehicle Excess)?	<p>A comprehensive motor policy comprises of:</p> <ul style="list-style-type: none"> <li>a) Death or injury of a third party, including liability towards passengers;</li> <li>b) Damage to third party's property; and</li> <li>c) Loss of or damage to insured's vehicle.</li> </ul>
10	Claims	Replacement	Am I covered if my travelling companion is seriously ill before the trip?	<p>You are covered for:</p> <ul style="list-style-type: none"> <li>a) Your unutilized travel and accommodation expenses, and pre-paid entertainment tickets if you cancelled your trip; or</li> <li>b) The charges to postpone your trip or the cost of another traveller to replace you for the trip: <ul style="list-style-type: none"> <li>i) Administrative charges; and</li> <li>ii) Additional economy class travel fare; and standard room expenses, not exceeding the original cost of the replaced travel ticket and replaced accommodation.</li> </ul> </li> </ul> <p>You are not covered for:</p> <ul style="list-style-type: none"> <li>- the cost of another traveller to replace your travel companion</li> </ul>

11	Claims	Sports	What are sporting activities which are covered?	<p>Adventure sports are covered subject to the following conditions:</p> <ul style="list-style-type: none"> <li>- They are open to the general public without restriction;</li> <li>- They are for leisure and non-competitive purpose; and</li> <li>- They are organized by a licensed operator.</li> </ul> <p>Please take note of the limitations for the following activities:</p> <ul style="list-style-type: none"> <li>- <b>Flying or hot air balloon rides</b> for leisure;</li> <li>- <b>Hiking or trekking</b> up to 3500 meters above sea level;</li> <li>- <b>Mountaineering</b> that ordinarily does not require the use of specific climbing equipment and ropes;</li> <li>- <b>Ice Sports; Snow sports</b> within approved areas of the ski resort;</li> <li>- <b>White water rafting</b> up to grade 3;</li> <li>- <b>Scuba Diving</b> no deeper than 30 meters under the supervision of a qualified diving instructor, or within the certified depth under Your PADI certification (or equivalent qualification) and you are diving with a buddy who holds the same or higher PADI certification (or equivalent qualification);</li> </ul> <p><u>Not covered</u></p> <p>a) Extreme Sports as they present a high level of inherent danger. This includes sports such as:</p> <ul style="list-style-type: none"> <li>- big wave surfing</li> <li>- cliff jumping</li> <li>- horse jumping</li> <li>- potholing</li> <li>- ultra marathons</li> <li>- biathlons</li> <li>- triathlons</li> <li>- stunt riding.</li> <li>- underwater activities requiring the use of artificial breathing apparatus;</li> </ul> <p>b) Participating in sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.</p>
12	Claims	Sports	Am I covered when I am learning scuba diving to obtain certification during my trip?	You are covered if you dive no deeper than 30 metres and accompanied by a qualified diving instructor.

13	Claims	Transport	Am I covered if I go on a cruise? Which travel region should I purchase - Region or Global?	<p>Yes, we cover cruises provided that insured person departs from Singapore.</p> <p>The destination of the cruise will determine the travel region.</p>
14	Claims	Transport	Am I covered if I arrange my own transport (i.e. private bus, private car)?	<p>As private vehicles do not fall under the definition of 'Public Transport', you will not be able to claim under the following sections:</p> <p>Section 1 – Double Public Transport Coverage  Section 24 – Travel Delay/ Alternative Travel Arrangement  Section 25 – Travel Diversion  Section 27 – Travel Misconnection  Section 28– Baggage Delay  Section 41 – Safety</p>
15	Eligibility	Child cover	Can I buy travel insurance for my child who is below 18 years old and is travelling with her school (i.e. fellow students and teachers)?	<p>You can purchase the travel insurance on behalf of your child who is below 18 years old.</p> <p><u>For Single Trip</u>  - Child can travel alone or with a group</p> <p><u>For Annual Trip</u>  - You or your spouse must be insured under an annual travel policy with AXA  - Your child must travelled together with the insured adults during a trip</p>

16	Eligibility	Child cover	Can I get an Adult cover for my child who is not 18 years old?	No, you cannot buy Adult cover if your child is below 18 years ago on the effective date of the Policy.
17	Eligibility	Nationality	My friend holds a social visit pass and she is traveling with me outside of Singapore. Is she eligible to purchase the travel insurance?	Your friend can purchase the travel policy subject to the following conditions: - You have purchased and are covered under AXA's travel insurance; - You and your friend will be travelling together to the same trip destination, departing from and returning to Singapore; and - The trip destination cannot be your friend's home country.  Please submit your application form to us.
18	Eligibility	One way trip	Can I purchase one-way trip policy for my domestic helper who is returning to her home country for good?	Yes, if she still holds a valid employment pass or work permit.

19	Eligibility	Single Trip	My trip itinerary is from Singapore > Malaysia > Paris > Singapore. Can I cover for my Paris sector?	No, the cover must start from and end in Singapore.
20	Eligibility	Single Trip	My trip itinerary is from Singapore > Bangkok > Singapore > Taiwan > Singapore. Can I purchase a single trip policy for the entire journey?	You must purchase two single trips as you depart from Singapore twice. However, if you are transiting in Singapore, then you need to only buy 1 policy.
21	Eligibility	Single/Annual trip	How early should I buy the travel insurance?	As the cover for some benefits start more than 30 days before the trip commences e.g. trip cancellation, you should buy your travel insurance early.
22	Eligibility	Single/Annual Trip	Can I buy the travel insurance if I forget to purchase prior to my departure?	No, it must be purchased prior to your trip and before you depart Singapore.
23	Endorsement	Addition of pax	Can I add new travellers after I have purchased the policy?	<u>For Single Trip Plan</u> Addition of travelers can be done only before the trip  <u>For Annual Plan</u> Addition of travelers can be done any time during the policy period and before their trip starts.
24	Endorsement	Age Extension	As my parents are above 70 years old, can I pay additional premium to increase their coverage?	The sum insured is fixed.
25	Endorsement	Geographical limit	Can I change from Asia to Global region?	Yes, we allow the change subject to: - Additional premium from Asia to Global - Amendment made before the trip

26	Endorsement	Trip extension	Can I extend my travel insurance while overseas?	<p><u>For Single Trip</u> Extension beyond 182 days per trip while you are overseas is subject to our approval on case-by-case basis.</p> <p><u>For Annual Plan</u> Extension beyond 92 days per trip while you are overseas is subject to our approval on case-to-case basis.</p>
27	General enquiry	Annual Trip	Why should I buy an annual plan?	<p>Annual plan is better value for the frequent traveller:</p> <ul style="list-style-type: none"> <li>- You save on premium</li> <li>- You save the hassle of buying a policy for each trip.</li> <li>- You can make multiple trips during the policy year.</li> </ul>
28	General enquiry	Cancellation	What are the conditions to cancel my travel policy and get a refund? How do I cancel my policy?	<p><u>For Single Trip</u> Full refund provided that:</p> <ol style="list-style-type: none"> <li>1. Policy is cancelled before the trip; and</li> <li>2. No claims</li> <li>3. The premium is at least \$25</li> </ol> <p><u>For Annual Trip</u> Cancellation of policy is allowed anytime during the Period of Insurance. We will provide a refund based on the table provided in policy wording (Page 14) subject to no claims.</p> <p>You can cancel the policy by email to your servicing distributor or AXA Customer Care</p>

29	General enquiry	Nomination	Can I do a nomination for my policy?	We allow nomination only for an annual plan.
30	General enquiry	Personal needs	What is the difference between a Personal Accident (PA) and travel policy?	<p>Generally, a PA policy provides 24/7 worldwide coverage due to any accidental cause.</p> <p>A travel policy includes a PA cover (whilst on a trip) and other benefits:</p> <ul style="list-style-type: none"> <li>- travel inconveniences e.g. trip cancellation</li> <li>- emergency medical evacuation</li> </ul>
31	General enquiry	Personal needs	Which travel policy would best suit my needs?	<p>A travel insurance policy typically covers your trip delay/cancellation/curtailment, medical expenses, and loss of baggage whilst overseas.</p> <p>Evaluate the items that you will bring and activities you will be engaged in to decide the travel policy which best suit your needs.</p>
32	General enquiry	Personal needs	Should I buy travel insurance from my airline?	Most of the time, travel insurance offered by the airlines provide a basic cover. You may want to consider a more comprehensive cover from our travel policy.

33	General enquiry	Personal needs	Why should I buy a travel insurance?	<p>An emergency evacuation can cost as much as S\$100,000.</p> <p>To avoid the nightmare of being stuck in a foreign country when you are seriously ill or injured, a travel insurance can support you financially or mentally, to get you treated and flown home safely.</p>
34	General enquiry	Personal needs	How do I verify my relationship with my fiancé, fiancée or Partner?	<p>For fiancé and fiancée: Contract for wedding venue, receipts of your engagement ring or wedding gown, and purchase of house in joint names.</p> <p>For Partners: Shared residence lease, banking/credit card statements or identification documents stating the same residential address</p>