

About EQ Insurance

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.

Call us today:

**EQ Insurance Company Limited**  
5 Maxwell Road, #17-00 Tower Block  
MND Complex, Singapore 069110  
Tel: (65) 6223 9433 • Fax: (65) 6224 3903  
www.eqinsurance.com.sg (Co. Reg. 1978-00490-N)

**Important Note:**  
This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

**POLICY OWNERS' PROTECTION SCHEME:** This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Premium Table

Area	Length of Trip (Days)	Deluxe \$(SGD)		Essential \$(SGD)	
		Individual	Family	Individual	Family
ASEAN	1 - 3	29	65	22	50
	4 - 6	35	86	26	64
	7 - 10	48	113	32	80
	11 - 14	64	138	45	102
	15 - 18	78	178	58	128
	19 - 22	88	202	68	140
	23 - 27	99	217	80	168
	28 - 31	108	242	86	190
	Each Additional Week	18	42	14	34
ASIA	Annual Plan	NA	NA	NA	NA
	1 - 3	40	88	28	70
	4 - 6	46	115	35	90
	7 - 10	62	153	45	114
	11 - 14	80	182	58	142
	15 - 18	96	215	68	164
	19 - 22	106	254	80	182
	23 - 27	120	275	88	198
	28 - 31	127	296	100	217
WORLDWIDE	Each Additional Week	22	50	20	42
	Annual Plan	290	520	230	420
	1 - 3	55	130	38	92
	4 - 6	64	154	48	112
	7 - 10	77	187	61	146
	11 - 14	98	233	81	170
	15 - 18	122	280	105	231
	19 - 22	135	305	122	275
	23 - 27	143	336	131	315
Geographical Coverage	28 - 31	152	379	144	353
	Each Additional Week	28	70	22	55
	Annual Plan	380	650	289	550
Geographical Coverage					
ASEAN - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam					
ASIA - ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan					
WORLDWIDE - ASEAN, ASIA, Nepal, Tibet and the rest of the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria					

Essential Details to Know

- **ELIGIBILITY**

Singaporean, Permanent Resident or Foreigner with a valid Employment Pass, Work Permit, Dependant Pass or Student Pass and living in Singapore. Your child(ren) can be covered in the same policy if they are below 18 years or up to 24 years and studying full-time in an accredited education institution.
- **FAMILY**

  - Single Trip Plan  
1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be related to either of the insured adults. All of them must depart and return together.
  - Annual Plan  
Legally married couple with any number of legally dependent children. Each child must be accompanied by either parent for any trips under this plan.
- **TRIP DURATION**

All trips must start and end in Singapore.

  - Single Trip Plan  
Coverage is up to 182 days
  - Annual Plan  
Coverage is up to 91 days for each trip
- **REFUND POLICY**

No refund of premium for Single Trip Plan once the Certificate of Insurance has been issued.
- **MAJOR EXCLUSIONS**

  - Pre-existing Medical or Physical Conditions
  - Sexually transmitted diseases, HIV, AIDS, childbirth, pregnancy, self-injury, suicide
  - Air travel other than as a fare-paying passenger
  - Participation in professional or competitive sports
  - Flying as cabin crew, air crew, technical crew or manual occupation
  - War, hostilities, rebellion and the like



EQ Travel

Safeguard Yourself and Your Family While Travelling



Are you covered for emergency medical assistance and travel inconveniences while on vacation or on a business trip?

EQ Travel is your ideal companion to globe trot around the world with peace of mind.

EQ Travel’s ADVANTAGE

for you and your family while on vacation or business trip, we also cover travel related problems that you may encounter.

EQ Travel is definitely an added advantage when you travel. Simply choose from our 2 exciting plans according to the destination and the number of days of your trip.

- **PERSONAL ACCIDENT**  
Pays double for accidental death or permanent disablement while overseas and travelling as a passenger on a public transport.
- **MEDICAL EXPENSES**  
Pays for medical expenses incurred while overseas arising from injury or illness and provides **UNLIMITED** Emergency Medical Evacuation and Expatriation Cover.
- **TRAVEL INCONVENIENCE**  
Pays for travel & accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant documents.
- **SPOILAGE OF FOOD AND DRINKS IN REFRIGERATOR OR FREEZER**  
Covers for spoilage of food and drinks in the refrigerator or in the freezer at your residence which were left vacant for the full duration of the trip.
- **WINTER SPORTS EQUIPMENT RENTAL**  
Pays for losses or damage to rented Winter Sports Equipment under your care.

Global Assistance & Healthcare (GAH)  
**24 HOURS WORLDWIDE EMERGENCY MEDICAL ASSISTANCE**  
**(65) 6672 5091**  
Hotline for Emergency Medical Assistance including Medical Evacuation and Repatriation



Personal Accident		Deluxe (SGD)	Essential (SGD)
Section 1	<b>Accidental Death &amp; Permanent Disablement</b> <ul style="list-style-type: none"><li>Insured Person before attaining 70 years and below</li><li>Insured Person upon attaining 70 years and above</li><li>Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning</li></ul>	\$350,000 \$100,000 \$100,000	\$250,000 \$50,000 \$50,000
Section 2	<b>Public Transport Double Cover</b> <ul style="list-style-type: none"><li>Insured Person before attaining 70 years and below</li><li>Insured Person upon attaining 70 years and above</li><li>Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning</li></ul>	\$700,000 \$200,000 \$200,000	\$500,000 \$100,000 \$100,000
Section 3	<b>Child Education Subsidy</b>	\$5,000	\$3,000
Medical & Dental / Emergency Medical Assistance / Evacuation		Deluxe (SGD)	Essential (SGD)
Section 4	<b>Medical &amp; Accidental Dental Expenses Incurred Overseas</b> <ul style="list-style-type: none"><li>Insured Person before attaining 70 years and below</li><li>Insured Person upon attaining 70 years and above</li><li>Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning</li></ul>	\$500,000 \$75,000 \$500,000	\$300,000 \$50,000 \$300,000
Section 5	<b>Medical Expenses Incurred in Singapore</b> <ul style="list-style-type: none"><li>Insured Person before attaining 70 years and below</li><li>Insured Person upon attaining 70 years and above</li><li>Insured Child before attaining 18 years or 24 years if studying in a recognised institution of higher learning</li></ul>	\$25,000 \$5,000 \$25,000	\$15,000 \$2,500 \$15,000
Section 6	<b>Overseas Hospitalisation Allowance</b>	\$40,000	\$20,000
Section 7	<b>Double Hospitalisation Allowance whilst overseas in ICU from an Accident</b>	\$4,000	\$2,000
Section 8	<b>Overseas Daily Quarantine Allowance</b>	\$700	\$350
Section 9	<b>Singapore Hospitalisation Allowance</b>	\$1,000	\$500
Section 10	<b>Hospital Visit</b>	\$25,000	\$15,000
Section 11	<b>Compassionate Visit</b>	\$5,000	\$3,000
Section 12	<b>Pregnancy Related Expenses</b>	\$5,000	\$2,000
Section 13	<b>Emergency Medical Evacuation</b>	Unlimited	Unlimited
Section 14	<b>Repatriation/Local Burial</b>	Unlimited	Unlimited
Section 15	<b>Child Guard</b>	\$25,000	\$15,000
Section 16	<b>Emergency Handphone Charges</b>	\$200	\$100

Travel Inconvenience		Deluxe (SGD)	Essential (SGD)
Section 17	<b>Trip Cancellation</b>	\$12,000	\$6,000
Section 18	<b>Travel Postponement</b>	\$1,000	\$500
Section 19	<b>Travel Curtailment</b>	\$12,000	\$6,000
Section 20	<b>Travel Interruption</b>	\$25,000	\$15,000
Section 21	<b>Travel Delay</b>	\$1,000	\$1,000
Section 22	<b>Flight Diversion</b>	\$1,000	\$1,000
Section 23	<b>Flight Misconnection</b>	\$300	\$200
Section 24	<b>Flight Overbooking</b>	\$150	\$150
Section 25	<b>Baggage &amp; Personal Effects including Valuables &amp; Laptop Computer</b>	\$8,000	\$5,000
Section 26	<b>Baggage Delay</b>	\$1,000	\$1,000
Section 27	<b>Personal Money &amp; Travel Documents</b>	\$5,000	\$3,000
Section 28	<b>Loss of Credit Card</b>	\$1,000	\$1,000
Section 29	<b>Kidnap &amp; Hostage</b>	\$5,000	\$5,000
Section 30	<b>Delay Due To Hijack</b>	\$5,000	\$5,000
Section 31	<b>Loss of Hotel Facilities</b>	\$200	\$200
Section 32	<b>Financial Collapse of Travel Agency</b>	\$12,000	\$6,000
Section 33	<b>Personal Liability</b>	\$1,000,000	\$1,000,000
Golfer's Benefit		Deluxe (SGD)	Essential (SGD)
Section 34	<b>Golf Equipment</b>	\$1,000	\$750
Section 35	<b>Hire Golf Equipments</b>	\$500	\$250
Section 36	<b>Hole-In-One</b>	\$300	\$150
Section 37	<b>Spoilage of Food and Drinks in Refrigerator or Freezer</b>	\$200	\$100
Section 38	<b>Home Guard</b>	\$5,000	\$2,500
Section 39	<b>Winter Sports Equipment Rental</b>	\$300	\$200
Section 40	<b>Rental Car Excess</b>	\$750	\$750
Section 41	<b>Pet Care</b>	\$300	\$100
Section 42	<b>Terrorism</b>	Yes	Yes