

GEM TRAVELSURE

FREQUENTLY ASKED QUESTIONS

1. Eligibility of Cover

- Single application is open to all Students, Teachers, Lecturers and Staff/Employees.
- No maximum enrolment age.
- Group Applications is open to Staff and Student Clubs, Societies, Departments and Research Centers of the School.
- Insured Person must be domiciled in Singapore i.e. the insured must be studying or working in Singapore under a valid Student, Professional, Dependent Pass or Work Permit.
- The trip must start and end in Singapore within the Period of Insurance. See item 7 for exceptions.
- Provided that the applicant is not travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of seeking medical treatment.

2. Who is eligible to buy the Essential Plan, Comprehensive Plan and Supreme Plan?

- Students are eligible to buy the Essential Plan or Comprehensive Plan.
- Staff are eligible to buy the Essential Plan, Comprehensive Plan or Supreme Plan.

3. What is the difference in the Essential Plan, Comprehensive Plan and Supreme Plan?

- Essential Plan provides cover meant for leisure or business travel. Activities covered will include holiday, vacation, tours, skiing, scuba diving, hiking and trekking (to be accompanied by a trained/licensed instructor/guide), leisure cycling (non-competitive), non-contact leisure sports such as badminton, tennis, table tennis, running, swimming and badminton.
- Comprehensive Plan and Supreme Plan extend to include the Insured Person while they are participating in competitive/contact sports and/or activities. Examples of competitive/contact sports and/or activities are inter-university sports event, participation in community services (without use of machinery or electrical tools), football, basketball, judo, rugby, wrestling and boxing, MMA and Krav Maga.

4. What are the major activities not covered in the Essential Plan, Comprehensive Plan and Supreme Plan?

- Some of the major activities excluded are:
 - Engaging in adventure sports and/or any activity involving the Insured Person being airborne (whether suspended or not). Examples of these activities:
 - Bungee jumping
 - Mountain biking
 - Hot-air balloon
 - Parachuting
 - Kiteboarding
 - Engaging in motor rallies or motor racing.
 - Rock climbing and hiking/trekking in remote areas unless with licensed guides.

For full terms and exclusions of the GEM TravelSure policy, please refer to the Policy Contract.

5. What is meant by Single Trip under Plan Type?

- If your travel period is 3 months and above, your single trip under Plan Type will entitle you to two return trips to Singapore.
Trips which are shorter than 3 months will only entitle you to one return trip to Singapore.

6. Am I covered if I travel to another country during my overseas trip?

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- You are covered regardless of number of trips to countries within your selected zone. There will be no cover if you travel to countries outside your selected zone.

7. Am I able to commence my Industrial or Exchange program from my home country?

- Yes. At least one leg of the trip must be in Singapore and you must also be an international student. Do note that no claims will be payable for trips that commence and ends outside of Singapore.

8. I am travelling to a few countries in the Trip, how do I choose my geographical area?

- If the same Trip involves travel to a few countries and to different zones, the premium to be charged shall be based on the furthest zone.

9. Can we buy a one-way journey?

- No. We do not provide travel insurance for a one-way journey.

10. How early can I buy the travel insurance?

- You can buy the travel insurance 365 days prior to your departure from Singapore. Travel insurance must be purchased before you embark on your trip.

11. Am I allowed to cancel the travel insurance certificate/policy after I have purchased it?

- Yes. You may cancel your travel certificate/policy and request for a premium refund.
- Your application together with valid reasons must be submitted at least one week prior to commencement of travel. This will be subject to approval by UOI.

12. Can I authorize someone to buy the insurance for me once I have left Singapore?

- No. The insurance must be purchased prior to your departure from Singapore.

13. If my overseas attachment is extended or if I need to stay longer during the trip, can I extend the policy whilst I am still overseas?

- Yes. Your policy can be extended, subject to UOI's approval prior to the expiry of your policy. You must notify us giving reasons of your extension. You are also to provide your full name and your certificate number at least 1 week in advance of the extension via email to: admin@wyeresources.com.sg. Additional premium will be payable.

14. When does the policy commence?

- The insurance will commence when the Insured Person leaves his/her place of residence or business in Singapore (whichever is later) to commence the Trip until the time of return to his/her place of residence or business in Singapore or the expiry of the Certificate of Insurance and/or Policy (whichever is the earlier) on completion of the trip.
- As for the coverage of Loss of Deposit or Cancellation, it is effective immediately upon issuance of the Certificate of Insurance and/or Policy and terminates on commencement of the Trip from Singapore.

15. If I suffer from a pre-existing medical illness, physical condition or congenital defects, will I be able to claim for the medical expenses during my trip?

- All pre-existing medical or physical conditions are excluded.
- All congenital defects (known or unknown) are excluded.

16. Are Dental Treatments covered?

- No. Only Accidental dental expenses following an accident are covered.

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17. Are medical screening, examination, checkup and vaccinations covered?

- Medical screening, examinations/checkup, x-rays, CT scan, ultrasound and vaccinations are not covered whether they are pre-departure requirements, or are required by your overseas hosts, education institutions or organisations.

18. I fell sick whilst overseas but did not seek treatment during the trip; can I do so upon my return to Singapore?

- Yes. You must seek treatment within 48 hours upon your return to Singapore.
- You can also continue with medical treatment in Singapore for a medical conditions or injuries sustained during the trip for up to 45 days.

19. Who can I call during a Medical Emergency/Situation whilst on the trip?

- You can contact the 24 Hour Alarm Centre of International SOS at + (65) 6337 9126.
- The services provided by ISOS include:
 - Emergency medical evacuation and/or repatriation.
 - Repatriation of mortal remains.
 - Medical assistance.
 - Telephone medical advice.
 - Medical service provider referral.
 - Dispatch of medicine and/or physician.
 - Arrangement of hospital admission
 - Monitoring of medical condition when hospitalized.
 - Arrangement of compassionate visit.

20. If my travel agency becomes insolvent (bankrupt), and I am unable to travel, will I be able to recover the money which I have already paid to them?

- We will cover you for the loss of irrecoverable deposits/airfares paid in advance for trip cancellation due to insolvency of a Travel Agency that is incorporated in Singapore.

21. What is the mode of payment for online purchase?

- We accept MasterCard, VISA and AMEX. Debit and Credit Cards are acceptable. Please ensure the card is valid and details are accurate during submission, and that you have sufficient fund to pay the premium.

22. When do I know if my online application has been successfully made?

- The PDF copy of the Travel Certificate will be issued and sent to your registered Email within 5 working days. Your policy is activated instantly upon receipt of our Auto email reply to you, even though you have yet to receive the Certificate. Your insurance premium will be deducted within 5 working days. No hard copies or receipts will be sent. The PDF copy of the Insurance certificate serves as evidence of purchase and your receipt upon successful deduction of your premium.

23. What are the insurance documents I will need for VISA and/or residency Permit Application?

- Depending on other specific requirements, the PDF copy of the insurance certificate issued to you and the Policy Wordings which can be obtained from our website should be sufficient for your VISA and/or residency Permit application.

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24. Claims are on reimbursement basis

- All claims arising from your travel are on reimbursement basis. You are to keep all original receipts, medical reports, police reports, airline boarding pass and all supporting documents when you submit the completed claims form. Claims are subject to our Policy Terms and conditions.

25. Are there specific clinics or hospitals that I need to seek treatment at?

- You may consult any Medical clinic or hospital of your choice for out-patient consultation or in-patient treatment. Do keep all original invoice/receipts for submission of Claims.

26. Will a Letter of Guarantee be issued to the hospital if I am hospitalized overseas due to an illness or accident and I cannot afford to pay the hospitalization expenses?

- You are to contact ISOS for assistance by furnishing to them your Certificate number and personal particulars.
- ISOS will assist you and if necessary arrange for the issuance of the Letter of Guarantee, should this be required.

27. What constitutes Baggage and Personal Effects?

- Your baggage and personal effects will include personal property such as your luggage, personal belongings, camera, laptop, mobile phone, watch, travel documents and such other items that are owned or held by you.
- Do note that the loss of unattended baggage and personal belongings in public areas/storage facilities are not covered.

28. While in my overseas Campus, my bicycle is stolen while it is parked in a public area, will the loss be covered?

- If the bicycle is left unattended in Campus, designated bicycle park or a public area (even if it is secured by a lock or chain) or in the open compound of a house, garden - the loss will not be covered.
- Be aware that there is high incidence of bicycle theft within overseas Campus. Parking of your bicycle in Campus and public area is at your own risk.

29. If I accidentally damaged the properties in my rental room/apartment, will I be covered for such damages?

- No. Damages to landlord's property will not be covered as the terms and conditions of the Tenancy Contract are between the Landlord and your good-self.

30. If I accidentally misplaced or lost the key to my rental room/apartment, will I be covered for the cost of replacement and associated cost including the change of the lock set?

- No. The loss of the key and associated claims such as labour cost and replacement of key and or lock set are not covered as the terms and conditions of the Tenancy Contract are between the Landlord and your good-self.

31. How do I file a travel claim?

- Please download and complete the Travel Insurance Claims Form. You may submit this online to inform us of impending claims. You are to submit the hard copies and original supporting documents to our Claims Handling Agent, Crawford & Company International Pte Ltd. You are advised to file your claim as soon as possible upon your return to

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Singapore. All claims must be notified not later than thirty-one (31) days after the expiry of the policy.

32. I have other queries concerning the policy coverage which have not been answered in this FAQ?

- Please refer to the Policy wordings which you can find in this website for a detailed explanation or you may direct your queries to us at admin@wyeresources.com.sg. We will respond to you within 3 working days.