

Travel Guard® FAQs

[How do I purchase travel insurance?](#)

Our Travel Guard Insurance can be purchased via the following channels:

Channel	Payment Method
Immediate purchase 24/7 via our website	Credit Card (Visa, MasterCard, Amex)
Immediate purchase 24/7 via our mobile app - iOS and Android	Credit Card (Visa, MasterCard, Amex)
AXS machines located islandwide	NETS
Agent/Brokers	Credit Card (Visa, MasterCard, Amex)
Selected Travel Agents	Please ask Travel Agent for their preferred payment methods

[Where can I find out more about the coverage for Travel Guard?](#)

Please visit <http://www.aig.com.sg/personal/travel-insurance/travelguard> for more details.

[How is a family defined for the Family Annual Multi-Trip Plan?](#)

Please visit our [Claims page](#) to find out more.

[How do I submit a travel claim?](#)

In the event of an emergency while travelling overseas, please call Travel Guard Call Centre at (65) 6733 2552.

[Whom do I contact in the event of a medical emergency when I am overseas?](#)

A Family Per Trip Plan is for 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be legally related to either 1 of the adults.

The family must depart and return to Singapore together.

[How is a family defined for the Family Per Trip Plan?](#)

Annual Multi-Trip Plan is for frequent travellers. It provides coverage for an unlimited number of overseas trip made within the policy year, provided that each trip is less than 90 consecutive days.

We have an Individual Annual Multi-Trip Plan and a Family Annual Multi-Trip Plan.

Note: Under a Family Annual Multi-Trip Plan, each adult can travel individually, but children must travel with at least 1 of the adults.

[What is an Annual Multi-Trip Plan?](#)

The Family Annual Multi-Trip Plan is for 2 adults who are legally married to each other, with any number of children legally related to 1 or both of the adults.

[How is a child defined?](#)

A child is an unmarried person under 18 years of age or a full-time student who is below 23 years of age during the policy period.

For a **Family Per-Trip Plan**, the child must be legally related to either of the 2 insured adults and not working.

For a **Family Annual Multi-Trip Plan**, the child must:

- Be the natural or legally adopted child of the 2 insured adults who are legally married to each other.
- Be dependent on either or both of them for financial support and travelling with 1 or both of them on the entire trip.

[What is the maximum period of coverage for an overseas trip?](#)

- For a Per Trip Policy: 182 consecutive days
- For an Annual Multi-Trip Policy: 90 consecutive days for each overseas trip

[When does the coverage start?](#)

All coverage starts on departure from Singapore, except for the following:

This coverage	Starts
Accidental Death & Permanent Disablement	3 hours before you leave your home or office for a direct journey to the place of embarkation in Singapore
Travel Cancellation, Travel Postponement	60 days before the departure date or the policy issuance date, whichever is later
Travel Cancellation due to insolvency	From the policy issuance date (provided that policy was purchased at least 3 days before the departure date)

[What are some examples of a "major travel event"?](#)

Major travel events include:

- Natural disaster
- Epidemic or pandemic as declared by the World Health Organization
- Major industrial accident
- Civil unrest resulting in cancellation of scheduled Common Carrier services
- Any event leading to airspace or multiple airport closure

[I am stranded in a country and my policy is expiring. Can it be extended?](#)

Your policy can be extended for up to 72 hours after it expires if you are unable to notify us to extend it, for example, because of a natural disaster, epidemic, civil unrest, or airspace closure.

You won't have to pay an additional premium for this extension of policy.

[Can I cancel my Per Trip Policy and get a refund of the premium?](#)

No, there will be no refund of premium once the policy is issued.

[What are some of Travel Guard's general exclusions?](#)

Travel Guard does not cover any loss, injury or damage arising if:

- You have a pre-existing medical condition.
- You participate in extreme sports or sporting activities.
- You are not fit to travel or are travelling against the advice of a doctor.
- It arises from AIDS, mental and nervous disorders, suicide or self-inflicted injury.
- It is related to pregnancy or childbirth - except for the Women's Benefit (Section 3) and Emergency Medical Evacuation (Section 7).

[Are any countries excluded from coverage?](#)

Travel Guard does not cover any travel in, to, or through these countries:

- Afghanistan
- Cuba
- Democratic Republic of Congo
- Iran
- Iraq
- Liberia
- Sudan
- Syria
- Crimea Region

Note: Please refer to the policy for the full terms, conditions and exclusions.