

# Klook x Chubb Travel Insurance

A travel insurance designed for Klook customers and underwritten by Chubb Insurance Singapore Limited



Your well-deserved vacation can be disrupted by inconveniences like losing your baggage, flight delays or even having to see a doctor overseas. Make **Klook x Chubb Travel Insurance** part of your travel plans so you can travel with ease and confidence, knowing that you have the right coverage.

## What Do We Cover

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Klook x Chubb Travel Insurance offers great coverage and essential benefits to meet your travel needs. Our plans are specially designed to meet the protection and needs of individual travellers like you. Coverage includes overseas medical arrangements, flight cancellations, travel delays and misconnections and baggage losses, among others.

In addition, Klook x Chubb Travel Insurance now comes with **COVID-19 cover** for overseas hospitalisation and medical cost, overseas hospital confinement, journey cancellation/curtailment, and more due to COVID-19.

<b>Covered Destinations</b>	<b>ASEAN</b> Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam  <b>APAC</b> Australia, China, Hong Kong SAR, India, Japan, Macau SAR, Mongolia, New Zealand, South Korea, Sri Lanka, Taiwan, Timor-Leste  <b>Worldwide excluding USA, Canada and Cuba</b> Worldwide including Nepal, Tibet, ASEAN and APAC; excluding Cuba, USA and Canada  <b>Worldwide excluding Cuba</b>
<b>Insured Person Age Eligibility</b>	Minimum 8 days old Maximum up to and including 75 years old

## Benefits Table

Summary of Benefits		Sum Insured (SGD)
1	<b>Personal Accident</b>	Up to \$200,000
2	<b>Overseas Medical Expenses</b> - Maximum \$750 for Alternative Medicine Expenses	Up to \$150,000
3	<b>Medical Evacuation and Repatriation</b>	Unlimited
4	<b>Repatriation of Mortal Remains</b>	Unlimited
5	<b>Overseas Hospital Visit</b>	Up to \$4,000
6	<b>Overseas Compassionate Visit</b>	Up to \$5,000
7	<b>Loss of or Damage to Personal Property and Baggage</b> - Maximum \$300 for money - Maximum \$150 per Article or set of Article - Maximum \$1,000 for Portable Computer (excess of \$50 is applicable) - Maximum \$150 for Mobile Device (excess of \$50 is applicable)	Up to \$3,000
8	<b>Baggage Delay</b> (\$200 per 6 consecutive hours)	Up to \$400
9	<b>Travel Delay</b> (\$200 per 6 consecutive hours)	Up to \$400
10	<b>Journey Cancellation</b>	Up to \$5,000
11	<b>Journey Curtailment</b>	Up to \$5,000
12	<b>Credit Card Indemnity</b>	Up to \$5,000
13	<b>Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency</b>	Up to \$1,000
14	<b>Personal Liability</b>	Up to \$500,000
15	<b>Child Education Grant</b>	\$2,500
16	<b>Home Guard</b>	\$5,000
17	<b>24-hour Travel Assistance</b>	Included
18	<b>24-hour Medical Assistance</b>	Included
19	<b>Terrorism Extension</b>	Included
20A	<b>Overseas Hospitalisation and Medical Cost due to COVID-19</b>	Up to \$150,000
20B	<b>Overseas Quarantine Cost due to COVID-19</b>	\$100 per day, up to maximum 14 days
20C	<b>Repatriation of Mortal Remains due to COVID-19</b>	Up to \$50,000
20D	<b>Overseas Hospital Confinement due to COVID-19</b> (2 days deductible applies)	\$100 per day, up to maximum 14 days
20E	<b>Journey Cancellation due to COVID-19</b>	Up to \$5,000
20F	<b>Journey Curtailment due to COVID-19</b>	Up to \$5,000

## Important Notes:

1. The amounts listed above are the maximum coverage payable for each Benefit.
2. All Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1, 8, 9, 15, 17, 18, 19, 20B and 20D.
3. Pre-existing Medical Condition will not be covered.
4. Please refer to the [Policy Wording](#) for full specifications, conditions and exclusions.

## Frequently Asked Questions (FAQs)

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Klook x Chubb Travel Insurance will take care of your travel worries – leaving you free to enjoy your trip. But do you know what you are covered for? Here are some of the frequently asked questions to help you better understand the coverage of Klook x Chubb Travel Insurance.

If you require further assistance, you may contact us at:

### Chubb Travel Insurance Customer Service

T +65 6398 8776 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays)

E [Travel.SG@chubb.com](mailto:Travel.SG@chubb.com)

### Who provides this travel insurance cover?

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Klook x Chubb Travel Insurance is underwritten by Chubb Insurance Singapore Limited (Chubb) (Company No. 199702449H) and distributed by Klook Travel Technology Pte Ltd (Klook) (Company No. 201604352Z) as an insurance agent. It has been specially designed to cater to your needs. Klook x Chubb Travel Insurance is administered only in English Language.

### How can I purchase Klook x Chubb Travel Insurance?

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You can purchase Klook x Chubb Travel Insurance via the **Klook App or website:** <https://www.klook.com/en-SG/>.

### Who can purchase Klook x Chubb Travel Insurance?

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- Singapore Residents aged 8 days and up to 75 years old for the Core Product.
- Singapore Resident means a Singapore citizen, Singapore permanent resident, work permit holder, employment pass holder, dependant's pass holder, long-term social visit pass holder or student pass holder.
- In the event the traveller is below the age of 18, his/her guardian can enter into this contract of insurance on behalf of the passenger.
- Travellers who are departing from and returning to Singapore.
- Travellers who are travelling for 30 days or less.

### Am I covered for any pre-existing illness?

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No. We do not cover any pre-existing conditions which the insured person was diagnosed, treated or knew about before the effective date of the policy. Pre-existing conditions refer to a disease (including complications), symptom or abnormality for which the insured person has received a diagnosis, care and treatment or of which the insured person becomes aware and which is sufficiently significant that a reasonable person would seek a diagnosis, care or treatment or a doctor would be able to provide diagnosis, care or treatment.

What are the benefits offered?

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For the full list of benefits, please refer to the Benefit Table for further details. For full terms, conditions and exclusions, please read the [Policy Wording](#).

Do I have to pay an excess if I make a claim?

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Excess is only applicable to Loss of or Damage to Personal Property and Baggage benefit. Excess of \$50 is applicable to Portable Computer and Mobile Device respectively.

My upcoming trip is 35 days long – can the travel insurance be extended to cover me throughout the trip?

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Currently Klook x Chubb Travel Insurance is available for up to 30 days cover. Extension of cover is not available.

What shall I do if I need emergency assistance whilst overseas?

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The Chubb Assistance team is ready to assist you. Please call the 24-hour hotline: **+65 6836 2922** for immediate support.

Am I covered for COVID-19?

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Yes, Klook x Chubb Travel Insurance includes COVID-19 cover for overseas hospitalisation and medical cost, overseas hospital confinement, journey cancellation/curtailment, and more due to COVID-19, for up to 30 days journey.

Do I need to be vaccinated to be eligible for the COVID-19 cover?

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No, vaccination is not required.

Does Klook x Chubb Travel Insurance meet the minimum COVID-19 medical expenses requirement of the respective destinations under the Vaccinated Travel Lanes (VTL)?

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Klook x Chubb Travel Insurance covers up to S\$150,000 for Overseas Hospitalisation and Medical Cost due to COVID-19, which meets the requirement of most destinations.

Can I make a claim if my trip is cancelled due to the cancellation or postponement of the Vaccinated Travel Lanes (VTL)?

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No, cancellation due to changes in regulations or orders given by the government and/or authorities is not covered.

Will I be covered if I am diagnosed with COVID-19 upon return to Singapore?

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No, the COVID-19 cover will cease upon your return to Singapore.

The above Frequently Asked Questions (FAQs) should be read and construed in light of, and subject to, all terms, conditions and exclusions contained in the [Policy Wording](#).

## How to Make a Claim

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To avoid delay and to ensure your claim is handled promptly and efficiently, we have provided this guide on what to do if you wish to make a claim.

### What to do in the event of a Claim

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- Submit the claim form and all supporting documentation as soon as practicable, in any event within 30 days of the incident giving rise to a claim.
- For travel or baggage delays, a document must be obtained from the airline to confirm the delay period and reason for the delay.
- Immediately (at the latest within 24 hours) report any loss, theft of or damage to checked-in baggage to the airline and submit a claim to them. In some instances, they may be responsible for the damage and/or loss. Please also obtain a loss/damage Property Irregularity Report from the Airline Representative.
- Report any other baggage loss or damage to the local authority/police within 24 hours and retain the police report for the submission with the claim form.
- Loss of Travel Documents must be reported to the local authorities within 24 hours and written acknowledgment must be obtained.
- In respect of medical claims, you should submit the claims to your private health insurance provider prior to lodgement with Chubb.
- For liability claims, do not make any admission or offer. Request for the claim against you be put in writing.
- For medical claims in respect of COVID-19, you are required to notify Chubb Assistance for hospitalisation and medical arrangement.

### How to Submit Your Claim

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1. All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.
2. Submit your claim online at the [Chubb Claim Centre](#).

## About Chubb in Singapore

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg).

## Contact Us

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+65 6398 8776 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays)  
[Travel.SG@chubb.com](mailto:Travel.SG@chubb.com)

### **Chubb Assistance (Overseas)**

+65 6836 2922 (24 hours)

### **Chubb Travel Insurance Claim Services**

[TravelClaims.SG@chubb.com](mailto:TravelClaims.SG@chubb.com)