



## SECTION A: APPLICATION DETAILS

### WHAT IS THE APPLICATION PERIOD FOR AIA TRAVEL COVER?

- From 1 February 2023 to 30 June 2023

(or upon full redemption of the 25,000 applications, whichever is earlier).

### AM I/ WE ELIGIBLE TO APPLY FOR AIA TRAVEL COVER?

- To be eligible to apply for AIA TRAVEL COVER (the “plan”), the Eligible Citibank customer must:
  - (A) at the time of the Effective Date of Coverage:
    - (i) be a Singapore Resident and hold a valid NRIC/ FIN; and
    - (ii) be aged between 21 years old and 65 years old (age last birthday); and
    - (iii) not be an individual residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil or New Zealand; and
    - (iv) not be a citizen of a sanctioned country, and is not a Prohibited Person; and
  - (B) at the time of Policy application:
    - (i) be a primary/ main account holder with a relationship in Citibank, Citi Priority, Citi Plus, Citigold or Citigold Private Client.

**Note:** Please refer to the Policy Contract and the Promotion’s Terms and Conditions for the meaning of defined terms in this FAQ and for further details.

### IS THERE AN AGE RANGE TO ENJOY THIS FREE AIA TRAVEL COVER?

- Yes. All insured(s) must be aged between 21 years old to 65 years old (age last birthday) to be covered under this plan.

### I AM CURRENTLY NOT AN AIA CUSTOMER. CAN I APPLY?

- Yes. As long as you have received the invitation to apply for this insurance coverage from our distributor, Citibank Singapore Limited, and satisfy the eligibility conditions, you may apply for the coverage through our distributor, Citibank Singapore Limited.

### WILL I RECEIVE ANY HARD COPY POLICY DOCUMENTS?

- No. You will receive an email confirmation from AIA within 1 to 3 working days from date of application with a link to the policy contract. Alternatively, you may download a copy of your policy contract at the following link: <https://www.aia.com.sg/en/travelcover.html>
-

## **DO I NEED TO PURCHASE ANY AIA PLANS OR PAY ANY FEES FOR THIS FREE AIA TRAVEL COVER?**

- No, this offer is complimentary and offered to eligible Citibank customers. No additional purchase of insurance plan is required. By signing up, you provide consent for Citibank to disclose your personal details (name, NRIC/FIN, gender, date of birth, nationality, customer segment, mobile number and email address) to AIA for the purposes of policy application, fulfilment and/or servicing; and also for Citibank to contact you to market insurance products and/or services including via the telephone.

## **SECTION B: COVERAGE**

### **WHEN DOES THIS FREE AIA TRAVEL COVER START AND END?**

- Effective date of coverage: Coverage will begin on the date stipulated in the enrolment confirmation email from AIA
- Expiry date of coverage: 31 July 2023

### **WHAT IS MY AMOUNT COVERED UNDER THE AIA TRAVEL COVER?**

- Amount covered will be determined by your customer segment with Citibank on the date of application as stipulated in the table of benefits in the policy contract. You may refer to the policy contract at the following link: <https://www.aia.com.sg/en/travelcover.html>

### **WHAT AM I COVERED FOR UNDER THE AIA TRAVEL COVER?**

- This plan provides coverage for the following benefits below. For the full list of definitions, you may refer to the policy contract at the following link: <https://www.aia.com.sg/en/travelcover.html>

#### **✓ Travel Cancellation**

AIA shall pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within sixty (60) days before the date of commencement of the Trip up to the specified limit applicable to the plan:

- a) death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Immediate Family Members or Travel Companion or business partner who is resident in Singapore;
- b) Unexpected outbreak of Strike, Riot or Civil Commotion or Epidemic or Natural Disaster arising out of circumstances beyond the control of the Insured Person at the planned destination;

- c) Serious damage to the Insured Person's principal residence from a Natural Disaster within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date;
- d) Witness summons or jury service of the Insured Person;
- e) Insolvency of a travel agent from which the Trip was purchased
- f) Any event leading to airspace or airport closures; or
- g) Hospitalisation for care and treatment of diagnosed mental or psychological condition for the Insured Person.

AIA shall pay up to the benefit limit of S\$500 (for Insured Person who is a primary/ main account holder with a relationship in Citi Plus, Citi Priority and Citibank), S\$1,000 (for Insured Person who is a primary/ main account holder with a relationship in Citigold), or S\$1,500 (for Insured Person who is a primary/ main account holder with a relationship in Citigold Private Client). Please refer to the policy contract for full terms, conditions and exclusions.

✓ **Travel Rearrangement**

Whilst an Insured Person is on a Trip and having to curtail or alter the itinerary of any part of his/her planned Trip necessitated by any Covered Causes, AIA shall reimburse the reasonable traveling and hotel expenses or board incurred by such Insured Person to return to the place or country at which the original Trip was curtailed provided the rearrangement to return is within sixty (60) days from the curtailment date, up to the specified limit applicable to the plan.

Covered Causes means:

- a) Serious Injury or Serious Sickness of the Insured Person;
- b) Hijacking of the Common Carrier or automobile in which the Insured Person is travelling as a passenger;
- c) Unexpected death or Serious Injury or Serious Sickness as defined in this Policy of the Insured's Immediate Family Members or Travel Companion or business partner who is resident in Singapore;
- d) Epidemic or Natural Disaster which prevent the Insured Person from continuing with his/her scheduled Trip; or unexpected outbreak of Civil Unrest, Riot or Commotion arising out of circumstances beyond the control of the Insured Person's control is not able to travel and return home;
- e) Serious damage to the Insured Person's principal residence from Natural Disaster;
- f) Witness summons or jury service of the Insured Person;
- g) Any event leading to airspace or airport closures; or
- h) Hospitalisation for care and treatment of mental or psychological condition for the Insured Person.

AIA shall pay up to the benefit limit of S\$500 (for Insured Person who is a primary/ main account holder with a relationship in Citi Plus, Citi Priority and Citibank), S\$1,000 (for Insured Person who is a primary/ main account holder with a relationship in Citigold), or S\$1,500 (for Insured Person who is a primary/ main account holder with a relationship in Citigold Private Client). Please refer to the policy contract for full terms, conditions and exclusions.

✓ **Travel Delay**

In the event that the scheduled Common Carrier in which the Insured Person had arranged to travel in overseas and in Singapore is delayed for at least six (6) consecutive hours from the scheduled time as specified in the itinerary supplied due to Strike/industrial action, bomb threat, adverse weather condition, mechanical breakdown / derangement and structural defect of Common Carrier, AIA shall pay S\$100 for every full six (6) consecutive hours of delay:

- a) up to the benefit limit of S\$500 (for Insured Person who is a primary/ main account holder with a relationship in Citi Plus, Citi Priority and Citibank), S\$1,000 (for Insured Person who is a primary/ main account holder with a relationship in Citigold), or S\$1,500 (for Insured Person who is a primary/ main account holder with a relationship in Citigold Private Client) for delay occurring overseas; or
- b) up to S\$100 for delay occurring in Singapore.

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

✓ **Baggage Delay**

AIA shall pay the Insured Person if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier after every full six (6) consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled overseas destination and in Singapore:

- a) up to the benefit limit of S\$600 (for Insured Person who is a primary/ main account holder with a relationship in Citi Plus, Citi Priority and Citibank), S\$1,200 (for Insured Person who is a primary/ main account holder with a relationship in Citigold), or S\$1,800 (for Insured Person who is a primary/ main account holder with a relationship in Citigold Private Client) for delay occurring overseas, or S\$200 if there is no specified limit under the Plan; or
- b) up to S\$200 for delay occurring in Singapore.

For the avoidance of doubt, the above specified amounts are for all checked-in baggage and not each piece of baggage checked in. Please refer to the policy contract for full terms, conditions and exclusions.

✓ **Loss of Baggage & Portable computer**

AIA shall pay the Insured Person up to the specified benefit limit applicable to the Plan for loss of or damage sustained overseas to personal baggage taken or purchased, including loss of or damage due to Natural Disasters arising out of circumstances beyond the control of the Insured Person at the planned destination for the Trip. This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by or in the custody which is loaned or entrusted to the Insured Person.

AIA shall pay up to the benefit limit of S\$1,000 (for Insured Person who is a primary/main account holder with a relationship in Citi Plus, Citi Priority and Citibank), S\$1,500 (for Insured Person who is a primary/main account holder with a relationship in Citigold), or S\$2,000 (for Insured Person who is a primary/main account holder with a relationship in Citigold Private Client).

For the same event, AIA will admit only one valid claim under either Baggage Delay or Loss of Baggage and Portable Computer section, as determined by the AIA.

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

✓ **Accidental Death & Dismemberment & Burns Benefits**

In the event the Insured Person sustains an Injury during the Trip which results in accidental death, dismemberment or third degree burns within 180 days from the date of the Accident, AIA will pay a lump sum amount equal to the percentage of the Amount Covered as set out in Section B1 & B2 of the policy contract.

AIA shall pay up to the benefit limit of S\$25,000 (for Insured Person who is a primary/main account holder with a relationship in Citi Plus, Citi Priority and Citibank), S\$30,000 (for Insured Person who is a primary/main account holder with a relationship in Citigold), or S\$35,000 (for Insured Person who is a primary/main account holder with a relationship in Citigold Private Client). Please refer to the policy contract for full terms, conditions and exclusions.

✓ **Coverage for Strike, Civil Unrest, Riot or Commotion or Terrorist Act**

The Insured Person is covered against death or Injury or inconveniences as specified as a result of Strike, Civil Unrest, Riot or Commotion or Terrorist Act whilst overseas.

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

**IS THERE ANY COVID-19 COVERAGE UNDER THE POLICY? ARE TRAVEL CANCELLATIONS, TRAVEL REARRANGEMENTS AND TRAVEL DELAYS DUE TO COVID OR COVID-RELATED MATTERS COVERED BY THE POLICY?**

- There is no COVID-19 coverage under the policy. No benefit will be paid under this policy for travel cancellations, rearrangements and/or delays due to COVID-19 related matters. This includes any loss or expenses directly or indirectly arising from COVID-19 related matters, including but not limited to laws and regulations of that country relating to COVID-19 and any of that country's government-imposed restrictions, orders, directives, protocols and measures required to be complied with in connection with COVID-19 related matters, regardless of whether or not the Insured Person was infected with COVID-19 at the relevant time. Please refer to the policy contract for full terms, conditions and exclusions.

## SECTION C: CLAIMS

### HOW CAN CLAIMS BE SUBMITTED?

- You must submit to AIA a duly completed claim form and other proof of loss documents as may be required by AIA. Such claim submission and proof of loss must be filed with AIA within 90 days after the date of loss, and there must be sufficient particulars.
- The claim form can be downloaded from AIA's website at:  
<https://www.aia.com.sg/en/travelcover.html>
- All hard-copy claim forms together with the supporting documents must be mailed to AIA at:  
3 Tampines Grande, #07-00, AIA Tampines, Singapore 528799
- Please refer to the 'Claims Provisions and Payment' section in the policy contract for further details
- The claims will be processed by AIA within 21 working days upon receipt of complete documents
- For any claims related queries, please contact AIA Employee Benefit Hotline at 6248 8328 or email AIA at [sg.cs.campaign@aia.com](mailto:sg.cs.campaign@aia.com).

### IS THERE A CUSTOMER HOTLINE THAT I MAY REACH OUT TO:

For AIA Travel Cover-related queries such as application and insurance claims issues:

- **Hotline Number:** +65 6248 8328
- **Email Address:** [SG.CS.CAMPAIGN@AIA.COM](mailto:SG.CS.CAMPAIGN@AIA.COM)

Please note that all insureds should contact AIA directly at the contact information stated above for any queries relating to this AIA Travel Cover.