



## **FAQ – Central Travel Account (CTA) / Lodge Card Account (LCA) / Virtual Card Account (VCA)**

### **1. Who are covered under the travel policy?**

An Insured Person shall mean a person who:

- a) has attained the age of twenty-one (21), and below 75 years old, at inception of his or her Covered Trip under this Policy; and
- b) who is, at the time of occurrence of an event, must be an authorized personnel whose Full Fare for his or her Covered Trip is charged to a valid Central Travel Account (CTA) &/or Lodge Card Account (LCA) &/or Virtual Card Account (VCA) which is billed from Singapore.

### **2. What trips are covered?**

Trips taken by the Insured Person between the Point of Departure and the Final Destination as shown on the Insured Person's ticket and where the Full Fare of the air ticket for such trip has been charged entirely to the Insured Person's CTA or LCA or VCA issued by You in advance prior to any Injury or Sickness

### **3. When is the coverage for policy effective?**

The coverage will be effective three (3) hours before the Insured Person(s) leaves Republic of Singapore as the original point of departure for and return from the Covered Trip and ceasing on whichever of the following occurs first:

- a) the expiry of the period specified in the Policy;
- b) the Insured Person's return to his permanent place of residence in Singapore;
- c) within three (3) hours upon arrival into Singapore;
- d) the maximum duration of coverage provided for any one round Covered Trip not exceeding 90 days

### **4. Is there a limit to the number of trips I can take?**

There's no limit to the number of trips you can take so long as the duration of each trip is not more than 90 consecutive days and whilst the policy is in force.

### **5. If I am travelling to multiple countries, is the coverage effective for the entire trip?**

We cover you for the entire trip so long as the Point of Departure and the Final Destination is the Republic of Singapore and such trip is not more than 90 consecutive days.

**NOTE: This FAQ is intended to give you a brief outline of the insurance coverage under Citi's Travel Insurance Policy. It is strictly for information only and is not intended to create legally binding obligations. This is not a cover note or a certificate of insurance and does not, in any way, modify or supplement the Travel Insurance Policy. It should not be used in any way to interpret the terms and conditions of the Travel Insurance Policy. This summary may not contain all the information you require, may become outdated, and may become superseded by changes in the Travel Insurance Policy. Accordingly, please always refer to the actual insurance policy for the full terms and conditions of our Travel Insurance Policy.**



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### **6. What constitutes a Full Fare?**

- a) a round trip air ticket fare departing from and arriving back to Singapore
- b) issued under the Insured Person’s name and
- c) the travel’s related expense for the Insured Person’s covered trip which is entirely charged to an active CTA or LCA or VCA by any registered airlines company, travel agent or tour & travel company.

### **7. Does the policy cover any trips departing from countries that are not Singapore?**

The Policy does not cover trips that are not departing from Singapore.

### **8. Are sports such as mountaineering and rock-climbing covered?**

If the sporting activities you are participating in are usual tourist activities that are accessible to the general public and are provided by recognised local tour operators for leisure purposes, and you are under the guidance and supervision of qualified guides and/or instructors, we will cover you at no extra insurance premium.

Participation in any sporting activities where you would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind is excluded.

### **9. What are the benefits of the policy?**

<b>Summary of Benefits</b>	<b>Sum Insured Up to (S\$)</b>
<b>Personal &amp; Accident Benefits</b>	
Accidental Death & Permanent Disablement in Common Carrier	1,000,000
<b>Overseas Medical Expenses</b>	
Overseas Medical Expenses	25,000
<b>Travel Inconveniences Benefits</b>	
Baggage Delay (S\$250/- after 6 full consecutive hours of delay whilst overseas)	250
Flight Delay (S\$250/- after 6 full consecutive hours of delay)	250
Loss of Damage of Personal Baggage (Max S\$200 for any article or pair or set of articles whilst overseas)	1,000

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**10. I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expense if I need treatment while on my trip?**

No, the policy excludes pre-existing medical conditions i.e. any condition for which an Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within 365 days prior to the commencement of a trip or for which condition medical advice or treatment was recommended by a medical practitioner within such 365 days preceding the commencement of a trip or the condition is one which a reasonable person would be expected to be aware of within 365 days preceding the commencement of a trip.

**11. After seeking treatment overseas for an injury sustained whilst overseas, can I continue my medical treatment after my return to Singapore?**

Yes. You have a maximum of twenty-one (21) days to continue treatment in Singapore or up to a maximum sum of 5% of the benefit limit as stated above, whichever occurs first.

**12. If I was ill overseas but did not seek medical treatment, can I do so upon my return to Singapore?**

Yes, but you must seek treatment in Singapore within one week upon return to Singapore. From the date of first treatment in Singapore, you have up to a maximum of twenty-one (21) days to continue medical treatment in Singapore or up to a maximum sum of 5% of the benefit limit as stated above, whichever occurs first.

**13. Are dental expenses covered?**

Accidental dental expenses are covered, i.e. dental treatment that is necessarily incurred to restore sound and natural teeth following an Accident whilst overseas.

**14. If my belongings are left outside on a bench while I am in a queue are they covered if stolen?**

No, we will not be liable for loss or damage to your baggage left unattended in any public place or where you failed to take due care and precaution for the safeguard and security of your property.

**15. If I send a suitcase back to Singapore early, will it be covered?**

No, baggage sent in advance, mailed or shipped separately is not covered.

**16. The customs department will not let me take foodstuff (or any of other item) into the country of my destination. May I claim it as a loss?**

No, seizure or destruction under customs regulations is not covered.

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**17. What is the limit of cover for loss of any one article?**

Up to \$200 for any one item or set or pair of articles. The limit for laptop/hand-held computer is \$500.

**18. What happens if there's no police station at the remote area that I visited?**

You will have to report the incident at the nearest available police station within the 24 hour period.

**19. Is Baggage Delay at Singapore airport covered?**

No, the policy will pay S\$250 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier for at least (6) consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled destination on a Covered Trip outside Singapore.

**20. Is Flight Delay covered in Singapore when my plane does not take off due to a mechanical failure?**

Yes, we will pay up \$250 for travel delay in Singapore, provided that the delay is for more than 6 hours.

**21. The flight I am on is diverted to another destination due to adverse weather conditions, am I covered?**

The pays \$250 after 6 full consecutive hours of delay due to your flight being diverted due to adverse weather conditions which prevents you from continuing with your trip as scheduled and you are delayed in arriving at your planned destination.

**22. Does the policy cover events resulting from Acts of Terrorism?**

Yes, subject to the respective limits of the selected plans and the terms and exclusions of the Policy.

**23. What are the major policy exclusions\*?**

- a) Any act of War, act of a foreign enemy, civil war, revolution, insurrection or military power;
- b) Any Pre-existing Medical Conditions
- c) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications
- d) The Insured Person employed on merchant vessels, engaging in naval, military or air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore activities or in mining, aerial photography or handling of explosives or ammunition, firearms;

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### **24. What should I do once a claimable incident has occurred?**

The loss must be reported to the police or relevant authority such as the Hotel and Airline management that has jurisdiction at the place of the loss, within **24 hours** of the incident.

Please ensure that written documentation of the incident is obtained from such authorities, as you will have to include them in the claim form.

### **25. If I have any questions on the policy coverage, who can I contact?**

Please contact AIG at 6419 3000 for assistance.

### **26. Where can I get the claim form and claims procedure?**

Please contact AIG at 6419 3000 for assistance.

### **27. Where should I submit the claim to?**

Please mail the claim form and supporting documents to:

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way  
#09-16  
Singapore 079120

You can contact the insurance provider at 6419 3000 for assistance in tracking your claims and for other claim-related enquiries

**\*Please refer to Citibank for the Policy Wording on specific terms, conditions and exclusions.**

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