

Frequently Asked Questions

Below is a list of Frequently Asked Questions.

COVID -19 FAQs

If you are purchasing a new policy, we have enhanced the coverage offered by Travel Guard Direct to cover certain situations pertaining to COVID-19, depending on whether you are purchasing a return or one-way trip. Full terms, conditions and exclusions can be found [here](#). For a detailed summary of what is covered or not covered for COVID-19 for both types of trips, please [click here](#) for more information. For the latest information on Safe Travel arrangements for arrival, transit or departure, please [click here](#).

1) What are the benefits of Travel Guard Direct's key COVID-19 coverage?

Travel Guard Direct offers different COVID-19 coverage depending on whether the cover is for a one-way trip, a return trip, or an annual policy.

The following key benefits of Travel Guard Direct's COVID-19 coverage will apply if you are diagnosed with COVID-19:

Return trips and annual policies

- Up to S\$250,000 for medical expenses incurred overseas and emergency medical evacuation and repatriation
- Up to S\$7,500 for travel cancellation or up to S\$1,500 for travel postponement
- Up to S\$100 daily cash allowance for out-of-country COVID-19 diagnosis quarantine allowance, capped at 14 consecutive days

One-way trips

- Up to S\$7,500 for travel cancellation
- Up to S\$1,500 for travel postponement

2) Do I need to be fully vaccinated to be eligible for Travel Guard Direct?

You do not need to be fully vaccinated to purchase Travel Guard Direct. However, do note that the country that you are travelling to may have specific prevailing entry and safe travel lane requirements, including a requirement for you to be vaccinated before embarking on your trip. Please [click here](#) for relevant travel information regarding your travel destination(s) including any transit countries. Please note also that Travel Guard Direct will not provide any cover if you are refused entry to any location because you do not meet the location's entry requirements.

3) Is a COVID-19 swab test required before purchasing Travel Guard Direct?

You do not need to have a COVID-19 swab test to purchase Travel Guard Direct. However, the country that you are travelling to may have specific prevailing entry and safe travel lane requirements, including a requirement for you to clear a swab test in order to travel. Please [click here](#) for relevant travel information regarding your travel destination(s) including any transit countries. Please note also that Travel Guard Direct will not provide any cover if you are refused entry to any location because you do not meet the location's entry requirements.

4) Can I choose to purchase Travel Guard Direct without the COVID-19 coverage?

Travel Guard Direct comes with COVID-19 coverage as part of the standard benefits for one-way trips, return trips and annual policies.

5) Will I be covered under Travel Guard Direct's COVID-19 benefits even though I am not travelling under the Vaccinated Travel Lanes (VTL) or other Safe Travel Lanes schemes approved by the Singapore government?

You may be covered under Travel Guard Direct's COVID-19 benefits provided that you meet the eligibility criteria under [General FAQ question 1](#). Please review the Terms and Conditions carefully for a full description of the coverage.

6) What happens if I have a trip booked and the Singapore government or the destination country's government closes borders?

This policy has a General Exclusion for any claim arising solely from border closures, quarantine or other government orders, advisories, regulations or directives. This means that you will not be able to claim under any section of the policy if the Singapore government or the destination country's government closes the border at any stage before or during your trip. Please refer to the General Exclusions section in the policy wording for full details.

7) I am travelling from Singapore to another country. If I test positive for COVID-19 when I land back in Singapore, will I be covered for medical expenses?

Any medical expenses incurred after your arrival back in Singapore will be considered post-trip expenses. Travel Guard Direct COVID-19 coverage does not cover post-trip medical expenses, such as treatment by physicians.

8) Is there any coverage if I am quarantined upon arrival in Singapore?

No, there is no coverage for quarantine in Singapore.

9) Does Travel Guard Direct cover me for expenses for COVID-19 diagnostic tests?

No, Travel Guard Direct does not cover expenses incurred for mandatory COVID-19 diagnostic tests for any pre-departure or post-departure testing requirements.

General FAQs

1) Who can purchase Travel Guard Direct?

You can purchase Travel Guard Direct if: (a) you are departing from Singapore, (b) are ordinarily resident in Singapore, and (c) undertaking travel to an overseas destination not exceeding 182 consecutive days.

2) Does Travel Guard Direct include any age limit or restriction?

No, this is for travellers of all ages.

3) What plan do I select if I am going on a cruise?

If you are travelling on a cruise, select the region based on the farthest destination of your cruise.

4) Are there any destinations that are excluded for Travel Guard Direct?

Travel Guard Direct will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region.

5) If I need to change my trip dates, can I change my travel insurance dates?

Yes, you may change the dates of your travel insurance coverage provided you have not begun your trip. You may do so via our [online form](#).

6) Can I cancel my Travel Guard Direct policy and get my premium refunded?

Per Trip Policy: The policy can be cancelled but the premium will not be refunded once the policy is issued.

Annual Multi-Trip Policy: If the policy is cancelled less than 6 months from the policy effective date, a short rate will apply except if there has been a claim against the policy during that time period. A short rate is an insurance premium which we charge if your coverage is less than one year. It is not pro-rated. There will be no refund if you cancel the policy after nine months from the policy effective date.

7) Can I extend my policy while I'm away?

Yes, you can. Prior to the expiry date of your original policy, you can apply for an extension of your original policy via our [online form](#) and completing the payment of the additional premium.

You will be required to confirm your travel arrangements when you extend the policy, and approval for your application for extended cover is subject to our review. Additional terms and conditions may apply and we reserve the right to decline any extension application.

The policy coverage must not exceed 182 days in total from the departure date listed on your original Certificate of Insurance.

8) How can I file for a claim?

Claims may be submitted online at <https://www.aig.sg/personal-claims/travel-claim>.