

Travel Protect360**Frequently Asked Questions**

Q: Can I continue my medical treatment for injury or sickness sustained overseas, when I return to Singapore?

A: Yes. We pay for the medical expenses, up to the Sub-limit, reasonably incurred by you in Singapore within 30 days after your return from the trip.

Q: I am currently under mediation for some medical conditions. Can I claim for medical expenses related to these medical conditions during the trip?

A: No. Our Policy excludes all pre-existing medical conditions prior to the trip.

Q: If I am pregnant, am I covered for any medical treatment incurred overseas?

A: No. Our policy does not cover any pregnancy-related issues.

Q: If I was injured or sick overseas but did not seek medical treatment, can I do so upon my return to Singapore?

A: Yes. The Company will indemnify you up to the Benefits Payable under the Policy for the treatment seek within three (3) days after your return from the Journey where initial treatment for Bodily Injury or Sickness was not sought overseas, up to a maximum of thirty (30) days from the date of first treatment in Singapore.

Q: Is dental treatment covered while I am overseas?

A: Yes, dental treatment is covered (as a result of Bodily Injury only).

Q: What is the time frame for submitting travel claim when I return to Singapore?

A: You will need to submit a claim within thirty (30) days upon returning to Singapore.

Q: What should I do if I lose my money or travel documents during my trip?

A: If your loss arises out of robbery, burglary or theft, you should report the loss to the local police within 24 hours after the loss / incident and obtain a written statement from the police to substantiate your claim.

Q: What should I do if I need assistance while overseas?

A: One of the benefits of our travel insurance is the 24 hours Travel, Emergency Medical and Evacuation Assistance which provides for loss of travel documents and baggages, air tickets arrangements, emergency medical evacuation, referral services for interpreter / translator, legal, embassy, hospital admission and other medical facilities etc. These services are available 24/7 by calling our Hotline at (65) 6922 6009.

Q: Will I be covered if I am going overseas to receive medical treatment?

A: No. We do not cover you if you are travelling contrary to the advice of any Qualified Medical Practitioner or for the purpose of obtaining medical treatment.

Q: What are the Terms and Conditions for Travel Protect360?

A: You can find out more about our Terms and Conditions for Travel Protect360 [here](#).

Q: As an Annual Travel Renewal customer, how do I find out the list of Healthway GP clinics?

A: The list of Healthway GP clinics can be found [here](#). Special rates will apply for renewal customers only.

Q: As an Annual Travel renewal customer, how do I find out the list of Healthway Dental clinics?

A: The list of Healthway Dental clinics can be found [here](#). Special rates will apply for renewal customers only.

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