

## FAQs for Wanderlust

### **A. Eligibility and Purchase**

#### **1. Who can purchase Wanderlust?**

- a) Anyone who holds a valid Singapore identification document, such as Singapore NRIC, Birth Certificate (for Child), Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass, can purchase Wanderlust.
- b) You can buy an adult cover if you are aged 18 and above at the commencement date of the policy.
- c) You can buy a child cover if you are unmarried, unemployed and aged below 18, or up to age 25 if enrolled or still studying full-time in a recognised institution of higher learning.

For child cover, you must be covered with at least one adult.

#### **2. How can I purchase a policy?**

You can only purchase Wanderlust at <https://www.axa.com.sg/travel-insurance/buy/>.

Take note of the following:

- a) The original point of departure of your trip must be from Singapore; and
- b) You must purchase the policy and must have fully paid your premium before your trip.

#### **3. What is the maximum duration per trip allowed?**

- a) For single-trip policies, your trip cannot exceed 182 days.
- b) For annual policies, your trip cannot exceed 92 days.

#### **4. Can I still buy a policy after I have departed Singapore?**

No, the policy must be purchased before you depart Singapore.

#### **5. If my trip itinerary is from Singapore > Bangkok > Singapore > Taiwan > Singapore, can I purchase a single-trip policy for the entire journey?**

If you are only transiting in Singapore at the airport, you will need to buy only one single-trip policy. Otherwise, you will have to purchase two single-trip policies as you depart from Singapore twice.

#### **6. If my trip itinerary is from Singapore > Malaysia > Paris > Singapore, can I purchase a cover for only a portion of my trip (e.g. only the Malaysia > Paris sector)?**

No, the policy does not cover you if you purchase the policy only for a section of your trip. You must purchase the policy for your entire trip, from your date of departure from Singapore to your date of return to Singapore.

#### **7. My friend holds a social visit pass and is travelling with me from Singapore. Is my friend eligible to purchase a cover?**

No, because your friend is not residing in Singapore.

**8. Can I purchase a one-way cover for my domestic helper who is returning to her home country for good?**

Yes, if she holds a valid employment pass or work permit.

**B. Product Benefits (for full details, please refer to the Wanderlust Policy Wordings)**

**Medical Expenses**

**9. What are the key medical benefits which I am covered for?**

Please refer to the following table for an overview:

<b>Benefit</b>	<b>Lite</b>	<b>Easy</b>	<b>Pro</b>
<b>Overseas Medical Expenses</b>	Covered	Covered	Covered
<i>(a) Inpatient Treatment</i>	✓	✓	✓
<i>Excess</i>	Nil	Nil	Nil
<i>(b) Outpatient Treatment</i>	X	✓	✓
<i>Excess</i>	N.A.	\$50 for each occurrence (can be removed by purchasing an excess removal add-on)	\$50 for each occurrence (can be removed by purchasing an excess removal add-on)
<b>Post-Trip Medical Expenses</b>	Not Covered	Available as add-on	Available as add-on
<i>(a) Inpatient Treatment</i>	X	✓	✓
<i>Excess</i>	N.A.	Nil	Nil
<i>(b) Outpatient Treatment</i>	X	✓	✓
<i>Excess</i>	N.A.	\$50 for each occurrence (can be removed by purchasing an excess removal add-on)	\$50 for each occurrence (can be removed by purchasing an excess removal add-on)
<b>Dental Treatment</b>  (to restore sound and natural teeth due solely to an accident)	Covered  (Part of Overseas Medical Expenses benefit)	Covered  (Part of Overseas Medical Expenses and Post-Trip Medical Expenses benefit)	Covered  (Part of Overseas Medical Expenses and Post-Trip Medical Expenses benefit)

## **10. Am I covered for specialist medical treatment whilst overseas?**

To see a specialist, please obtain a referral from a GP.

## **11. If I fell sick overseas, am I covered for the medical expenses incurred after I have returned to Singapore?**

Yes, if you have purchased the Post-Trip Medical Expenses add-on benefit.

Cover is subject to the following:

- a) If you have sought medical treatment whilst overseas, you will be covered for up to 15 days from the date of return to Singapore for the follow-up treatment; or
- b) If you have not sought prior medical treatment whilst overseas, you will have to seek the first treatment within 3 days upon returning to Singapore, and you will be further covered for up to 15 days from the first treatment in Singapore for any follow-up treatment.

An excess of \$50 shall apply for each and every occurrence (for outpatient treatment only), unless you have purchased an add-on to remove this excess.

## **Baggage & Personal Belongings**

### **12. Is the cover for my lost/ damaged baggage and personal belongings subject to any limits?**

Yes, the limits are as follows:

- a) For any one article: up to \$200 (if you are covered under Lite or Easy plans) or \$300 (if you are covered under Pro plan)
- b) For all valuables: up to \$500
- c) For mobile devices: up to \$500
- d) For loss of passport: up to \$500

In addition, an excess of \$50 shall apply for each and every baggage and personal belongings claim if you are covered under Lite plan.

### **13. Can I insure my expensive items (e.g. photographic equipment/ musical instrument) separately with a higher sum insured than the standard Wanderlust plans?**

No, the benefit levels under each standard plan are fixed.

## **Trip Cancellation and Curtailment**

### **14. Under what circumstances can I claim for Trip Cancellation?**

If you have to cancel your planned trip within 30 days before your departure date due to any of these events:

- a) Death or serious injury or illness occurring to you, your family member or travel companion;
- b) Outbreak of strike, riot or civil commotion at the planned destination;
- c) Witness summons not made known to you before the trip was booked;
- d) Serious damage to your residence in Singapore from fire or flood occurring within 1 week before your trip;
- e) An epidemic or natural disaster at the planned destination;
- f) Any event leading to airspace or airport closure; and/or
- g) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

Your policy must be purchased at least 3 days before the departure date.

### **15. Does the Trip Cancellation benefit cover me if I am unable to travel due to work commitments and need to cancel my trip?**

No, as work-related reasons are not in the list above.

### **16. What does trip curtailment mean, and under what circumstances can I claim for Trip Curtailment?**

Trip curtailment means you have to cut short your trip after you have departed and are already overseas.

You can claim for Trip Curtailment if you have to curtail your trip due to any of these events:

- a) Death or serious injury or illness occurring to you, your family member or travel companion;
- b) Outbreak of strike, riot or civil commotion at the planned destination;
- c) Witness summons not made known to you before the trip was booked;
- d) Serious damage to your residence in Singapore from fire or flood;
- e) An epidemic or natural disaster at the place which you are in or plan to travel to;
- f) Any event leading to airspace or airport closure;
- g) Hijacking of the public transport which you are travelling on-board as a passenger; and/or
- h) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

### **Others**

### **17. Am I covered if I have pre-existing medical conditions?**

No.

Pre-existing medical conditions refers to any injury or illness which:

- a) you have received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of your trip; or
- b) symptoms or manifestations have existed, whether treatment was actually received within 182 days prior to the commencement of your trip; or
- c) a reasonable person in the circumstances would be expected to be aware of within 182 days prior to the commencement of your trip.

### **18. Am I covered if I am pregnant?**

Pregnancy and its related conditions are excluded from cover. However, miscarriage due to an accident is covered.

### **19. Am I covered for adventure sports and other similar activities?**

The Adventure Cover benefit covers you for participation in adventurous activities whilst overseas, provided that they are carried out:

- a) for leisure and non-competitive purpose; and
- b) with a licensed operator.

Adventurous activities which are covered include:

- a) Bungee jumping;
- b) Hot air balloon rides for sightseeing;
- c) Hiking up to 3,500 metres above sea level;
- d) Mountaineering that does not require the use of specific climbing equipment and ropes;
- e) Rock climbing;
- f) Parachuting, sky-diving, hang-gliding;
- g) Snow sports within approved areas of the ski resort;
- h) White water rafting up to grade 3;
- i) Scuba diving no deeper than 30 metres under the supervision of a qualified diving instructor; or diving with a buddy and both of you are PADI-certified (or its equivalent); and
- j) Any other sporting activities that are open to the general public without restriction (other than height or general health or fitness warnings).

## 20. Am I covered if I go on a cruise?

Yes, provided that you depart for your cruise from Singapore. The destination for the cruise will determine the travel region.

## 21. Is there any excess applicable to my cover? Can I remove the excess?

Yes, some benefits are subject to an excess, as outlined below:

Benefit	What is the excess applicable?	Can the excess be removed?
Section 1 – Overseas Medical Expenses	An excess of \$50 applies for each and every occurrence (for outpatient treatment only), if you are covered under the Easy or Pro plans	Yes, by purchasing an add-on to remove the excess
Section 5 – Post-Trip Medical Expenses	An excess of \$50 applies for each and every occurrence (for outpatient treatment only)	Yes, by purchasing an add-on to remove the excess
Section 25 – Loss/Damage to Baggage & Personal Belongings	An excess of \$50 applies for each and every claim, if you are covered under the Lite plan	No

## C. Making Changes to My Policy

### 22. Can I change the start date of my single-trip policy after it has been issued?

Yes, provided that we receive your written request at least one working day before the original start date of your policy.

Please call our Customer Care hotline for assistance.

### 23. Can I shorten or extend the Period of Insurance of my single-trip policy before my trip commences?

Yes, provided that:

- a) we receive your written request at least one working day before the start date of your policy;
- b) reason for change is provided;
- c) you pay any applicable additional premium for the change.

Please call our Customer Care hotline for assistance.

#### **24. Can I add or remove travellers after I have purchased my policy?**

Yes, please call our Customer Care hotline for assistance. Additional premium will apply for addition of travellers.

#### **25. Can I change my travel region(s) after I have purchased the policy?**

Yes, please call our Customer Care hotline for assistance. Additional premium may apply.

#### **26. Will I get a premium refund if I have to cancel my policy?**

You may cancel your policy at any time.

For single-trip policies, there will be no refund of premium for cancellation once the policy is issued.

For annual policies, we will grant a short rate refund of the premium paid corresponding to the unexpired Period of Insurance, subject to the following:

- a) The amount to be refunded is at least \$25; and
- b) No claim has been paid prior to the cancellation of the policy.

#### **27. Can I do a nomination for my policy?**

You may do a nomination only for an annual plan.

### **D. Claims**

#### **28. How can I file a claim?**

You may file your claims online at [www.axa.com.sg/customer-care/file-a-claim](http://www.axa.com.sg/customer-care/file-a-claim).

#### **29. What supporting documents do I need to submit when I file a claim?**

You may refer to [www.axa.com.sg/customer-care/file-a-claim](http://www.axa.com.sg/customer-care/file-a-claim) for the supporting documents required for different types of claims.

#### **30. I have 2 travel policies with AXA, one of which is purchased by my company and the other is a Wanderlust policy purchased individually. Which policy number should I provide during a claim? Do I indicate 2 policy numbers?**

If you have more than one travel insurance policy with us insuring the same trip, you may state both policy numbers. However, we will pay you only from the policy which has the higher benefit.