

Frequently Asked Travel Claims Questions

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1. **WHO DO I CONTACT IN THE EVENT OF MEDICAL EMERGENCY OVERSEAS?**

Please call +65 6322 2566.

2. **WHEN DOES MY TRAVEL COVERAGE START AND END? WHAT IS THE PERIOD OF INSURANCE?**

Your policy will take effect upon purchase. Some benefits will commence even before your depart for your trip (example: Trip cancellation, replacement of travelers etc...) Some benefits will continue even after you return to Singapore after your trip such as post trip medical expenses etc...

3. **HOW LONG DO I HAVE TO SUBMIT A CLAIM AFTER I RETURN FROM MY TRIP?**

Upon your return to Singapore, if you need medical assistance due to something that happened during your trip, you will be covered for medical assistance if you go to the doctor within 5 days of your return. For any other claims concerning that trip, they must be submitted within 30 days of incurring your loss.

4. **IF MY LUGGAGE IS LOST, DAMAGED, MISPLACED or DELAYED WILL I BE COVERED?**

Yes.

If your luggage is lost or damaged you must notify the relevant authorities within 24hours and you will be covered.

If your luggage is delayed abroad you will receive S\$100 every 6hours of the delay. If you are in Singapore you will receive a S\$100 lump sum.

However, please note that you will only be covered for one of the cases above: you can submit a damage claim or a delay claim but not both.

5. **WILL I BE COVERED IF I HAVE TO CANCEL MY TRIP?**

Yes, you will be covered for reasons such as: there has been the death of a relative, if you have contracted a serious illness of which you were unaware of before booking your trip or up to 30 days prior before your departure date, airspaces of airport closure ground your plane etc... Please check your policy document for the full list of conditions.

6. **ARE THERE ANY COUNTRIES WHERE I AM NOT COVERED?**

Yes, Afghanistan, Cuba, Congo, Iran, Iraq, Liberia, Sudan, Syria and countries where the Singapore government has advised against non-essential travel.

7. **WHAT IS THE MAXIMUM NUMBER OF DAYS I CAN TRAVEL? CAN I GET A ONE YEAR TRAVEL INSURANCE?**

Yes you can get a one year travel policy "annual plan".

Under the single trip plan the maximum number of days is 182 per trip.

Under the annual plan you are insured for trips of up to 92 days each.

8. **WILL I BE COVERED FOR THE EXCESS CHARGED BY A CAR HIRE COMPANY IF I HAVE DAMAGED THE RENTAL CAR?**

Yes, if you purchase the Rental Car Excess add on.

9. IF I AM SEEKING MEDICAL TREATMENT ABROAD, WILL MY TRAVEL INSURANCE COVER ME?

Yes, but please not that your travel policy only covers for injury and accidents that you incur while you are abroad and for which you did not have any preexisting conditions.

10. AM I COVERED IF MY TRAVEL DOCUMENT IS LOST OR STOLEN?

Yes you are. We will pay for the cost of obtaining a replacement of your new travel documents (i.e. passport, visas or travel tickets) that are lost while overseas as well as any travel expenses and/or hotel accommodation necessary to replace such lost travel documents. To substantiate your claim you must report the loss to the police within 24hours after the incident and must obtain a written statement from them. Do keep in mind that all claims you make are subject to your policy claim limit.

11. AM I COVERED FOR THE LOSS OR THEFT OF MONEY, JEWELRY OR WATCHES DURING AN OVERSEAS TRIP?

Yes, however you are responsible for making sure your valuables are kept in a safe place. If you are shopping and you must leave your belongings outside the shop on the trolley, HSBC Life will not cover you for any losses or theft or property as they are considered left unattended. If you lose any valuable items please complete a police report and submit it to us along with the receipts. In the case of money theft we will reimburse you up to S\$500.

12. CAN I CANCEL MY TRIP AND BE REIMBURSED IF A FRIEND OR RELATIVE IS SICK PRIOR OR DURING MY TRIP?

If a family member or the person going on the trip with you has a life threatening illness which you did not know about at the time of buying your insurance or 30 days before your departure date and must be hospitalised we will reimburse the loss of travel and accommodation that were paid in advance, as well as any pre-paid charges that are non-refundable.

13. DOES SMARTTRAVELLER COVER THE COSTS OF REPLACING A TRAVELLING COMPANION IF ONE FALLS SERIOUSLY ILL BEFORE THE TRIP?

If you or the policy holder falls seriously ill, HSBC Life will cover the cost to allow someone to go on the trip instead of the policy holder. However if the policy holder's travelling companion falls sick, we do not cover any charges relating to replacing the travelling companion.

14. DOES SMARTTRAVELLER ALSO COVER MY HOME CONTENTS AGAINST FIRE DURING TRAVEL?

Yes, if you choose to purchase the Safety add-on.

15. IF I AM HELD HOSTAGE OVERSEAS OR THE VICTIM OF A TERRORIST ATTACK, WILL I BE COVERED?

Yes, you are covered for any claims incurred due to terrorism (nuclear, biochemical or others). You may also be covered for any losses due to a terrorism event.

Regarding the hostage situation, you will only be covered for a hostage situation if you purchase the "Safety" add on.

16. IF I AM STRANDED DUE TO A NATURAL DISASTER OR UNEXPECTED POLITICAL RIOT, AM I COVERED?

Yes, you will be covered for any trip curtailment and travel delay (if your public transport is delayed). If you have not departed for your trip, you will be covered for trip cancellation or travel delay (if your public transport is delayed).

Please be advised that these answers are relevant for any new SmartTraveller policy issued after August 25, 2015. Please refer to the policy wordings for the full terms and conditions and exclusion of the policy.