

## Travel how you want - UniTravel will handle the 'what ifs'

With UniTravel insurance, enjoy comprehensive coverage for:



Reimbursement for overseas medical expenses of up to S\$1,750,000



Coverage for loss of frequent flyer miles of up to S\$25,000 used to purchase airline tickets



Plan includes coverage for COVID-19 and common influenza at no extra cost

Protected up to specified limits by SDIC

Your key benefit(s) / Individual limits	Maximum benefit for each plan		
	Value	Plus	Pro
Trip cancellation	S\$3,000	S\$5,000	S\$10,000
Sub-limit for trip postponement	S\$500	S\$1,000	S\$1,500
Sub-limit for replacement of traveller	-	S\$100	S\$200
Accidental death and permanent total disablement	S\$50,000	S\$100,000	S\$300,000
Each adult below age 70 years old	S\$50,000	S\$100,000	S\$300,000
Each adult age 70 years old and above	S\$25,000	S\$50,000	S\$150,000
Each child	S\$25,000	S\$50,000	S\$150,000
Medical, dental, and other expenses incurred overseas	S\$100,000	S\$250,000	S\$700,000
Each adult below age 70 years old	S\$100,000	S\$250,000	S\$700,000
Each adult age 70 years old and above	S\$50,000	S\$125,000	S\$350,000
Each child	S\$100,000	S\$250,000	S\$700,000
Travel delay	S\$500	S\$1,000	S\$1,500
Limit for each full 6 consecutive hours delay while overseas	S\$50	S\$100	S\$100
Lump sum limit after full 6 consecutive hours delay in Singapore	S\$50	S\$100	S\$100
Baggage and personal effects	S\$1,000	S\$3,000	S\$6,000
Limit per article or pair or set of articles	S\$200	S\$300	S\$500
Maximum total limit for all valuables	S\$200	S\$300	S\$500
Laptop, wireless, handheld device, and mobile phone	S\$500	S\$800	S\$1,000
COVID-19 cover	✓	✓	✓

With UniTravel insurance, you're covered for a range of unexpected expenses if something goes wrong — here are just a few examples:



Scenario 1  
Trip cancellation



Scenario 2  
Medical repatriation



Scenario 3  
Baggage loss

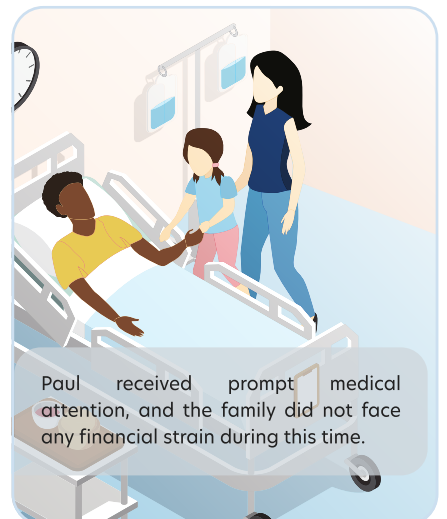
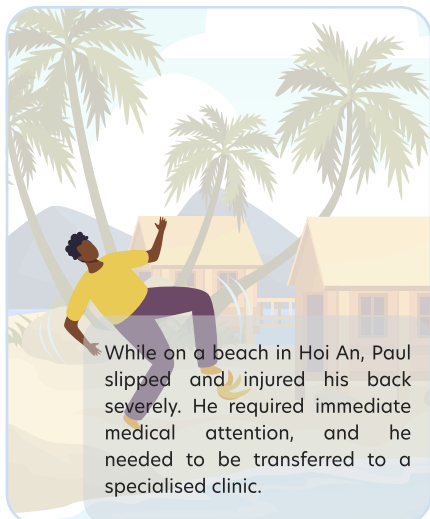
Important notice:

- Applicant must be at least 18 years old and residing in Singapore
- The Policy covers travellers up to 80 years old for Single Trip
- The policy covers travellers from 18 to 75 years for Annual Multi-Trip plan.
- The policy must be purchased before the trip commencement
- Pre-existing condition and known events are not covered.

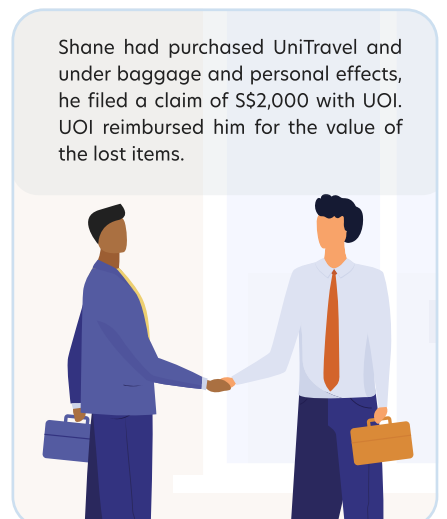
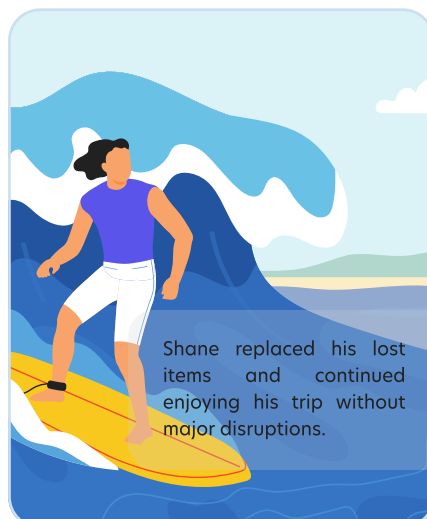
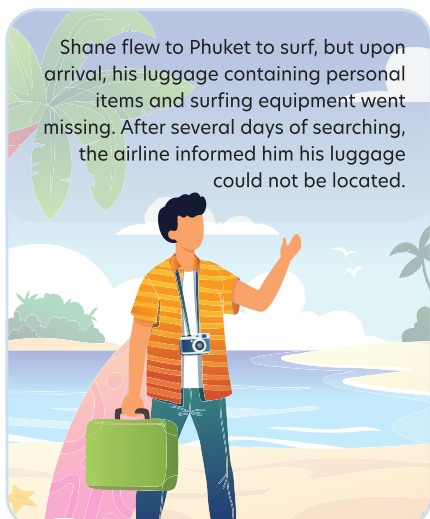
## Trip Cancellation



## Medical repatriation



## Baggage loss



# Making a travel claim?



## Prepare Your Claim Form

Completed claim form along with the supporting document(s)



## Send to Our Claims Handling Agent

Send to our appointed Claims Handling Agent at the following address:

Broadspire by Crawford & Company  
Travel Insurance Claims Department  
6 Shenton Way  
#19-10 OUE Downtown 2  
Singapore 068809  
Tel: 6632 8639 | Fax: (65) 6632 8040  
Email: [travel-uoi@broadspire.asia](mailto:travel-uoi@broadspire.asia)



## Submit Within 31 Days

All claims are to be submitted within thirty-one (31) days after the expiry of insurance and/ or upon return to Singapore.



UniTravel Policy  
Wording



Claim Form

## Important notice and disclaimers

The product brochure is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy and will be sent to you upon acceptance of your application by United Overseas Insurance Limited ("UOI"). You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you. United Overseas Bank Limited does not hold itself out to be an insurer or insurance broker.

## Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## United Overseas Insurance Limited

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## Business hours

Monday to Thursday 8.45am to 5.45pm  
Friday 8.45am to 4.45pm  
Closed on weekends and public holidays



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