

## UniTravel FAQ

1. What is new with UniTravel (since January 2025)?
  - We've enhanced our product to include:
    - A wider age eligibility for Annual Multi-Trip.
    - A new Basic Plan for Annual Multi-Trip.
    - An increased Rental Vehicle Excess limit, now up to S\$3,000.
2. Who is eligible for Coverage?
  - You must be a Singapore Citizen, Permanent Resident, or hold a valid Employment Pass, Work Permit, Dependent Pass, or Long-Term Visit Pass in Singapore.
  - Your trip must start and end in Singapore, and it cannot be for medical treatment purposes.
3. What is included in a 'Family Plan'?
  - A Family Plan covers you, your spouse, and any dependent children.
  - Children: Must be unmarried, under 18 years old, or up to 23 years old if a full-time student.
  - Children aged 16 or above can travel alone on the Family Plan.
4. What are the Age Limits?
  - You can purchase UniTravel if you're between 18 and 80 years old.
  - For Annual Multi-Trip, the coverage is available for those aged 18-75 years.
  - If you're 70 or older, certain benefits might have reduced coverage limits.
5. When Does Coverage Start?
  - Coverage begins when you leave your residence or business in Singapore and ends when you return, or at the policy's expiration, whichever comes first.
6. What is the Trip Duration for each plan?
  - Single Trip: Coverage is available for up to 185 days.
  - Annual Multi-Trip: Each trip is covered for up to 90 days.
7. Refund & Cancellation
  - Single Trip: If you cancel before your trip, you will get a refund minus S\$25 (per insured person). No refund if the trip has already started.
  - Annual Multi-Trip: If you cancel within 30 days before your policy starts, we'll refund you based on short-term rates as stated in the policy wording, as long as no claims have been made.



Member of the UOB Group

#### Important Notes:

- Travel Areas: If you're visiting multiple countries, choose the furthest destination for your geographical area.
- One-Way Trips: Our coverage only applies to trips that start and end in Singapore.
- Known Events: If you're traveling to a place affected by a known event (like a natural disaster), you need to have purchased the policy before the event was publicly reported.
- For the full exclusion list, please refer to the UniTravel [Policy Wording](#).

#### Emergency Support

If you need emergency medical assistance during your trip, call our 24-hour emergency hotline at +65-6222 7737.

#### How to Make a Claim

Simply submit your claim form and any supporting documents to Broadspire at travel-uoi@broadspire.asia or reach them at +65 6632 8639 within 31 days of your policy's expiry.

#### Amend Your Travel Details?

If you need to make any changes, please reach out to us at 6222 7733 during our business hours or email us at [contactus@uoi.com.sg](mailto:contactus@uoi.com.sg).

#### UOI business hours

Monday-Thursday	8:45 am to 5:45 pm
Friday	8:45 am to 4:45 pm