

News Release

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ST&T International and United Overseas Insurance Celebrate Another Successful Hajj Supporting 900 Pilgrims with Seamless Medical Services and Enhanced Insurance Protection

Singapore, 21 February 2025 - United Overseas Insurance (UOI), a leading provider of general insurance solutions, and ST&T International, a service provider company for travelers and pilgrims, partnered for another year to support pilgrims during the 2025 Hajj pilgrimage. This collaboration ensured that pilgrims remained safe and protected— a critical need for many pilgrims undertaking this once-in-a-lifetime spiritual journey.

Throughout the pilgrimage, ST&T International delivered comprehensive on-ground support, offering seamless and cashless medical services—both inpatient and outpatient—through their extensive hospital network across Madinah and Makkah. From minor ailments to more complex medical needs, pilgrims were able to access immediate, high-quality healthcare, enabling them to participate in their Hajj rituals with minimal disruption.

In parallel, UOI played a vital role in providing comprehensive insurance coverage, including medical evacuations, unforeseen trip cancellations and uniquely extended protection to pilgrims with pre-existing medical conditions. This was particularly meaningful for many elderly or vulnerable pilgrims who had long awaited the opportunity to fulfil their Hajj obligations.

During the recent Hajj, an example of this support provided included a pilgrim that was diagnosed with pneumonia. ST&T's on-site team ensured they were swiftly treated at a local partner private hospital with an upfront cashless arrangement, while working closely with the UOI team to facilitate claims handling and medical expenses under their travel insurance policy. This real-time close collaboration ensured the affected pilgrims were well cared for from end to end.

“This partnership exemplifies our commitment to delivering peace of mind where it matters most,” said Tanya Godbeer, Head, Retail Distribution Division at UOI. “Together with ST&T International, we ensured that every pilgrim could focus fully on their spiritual journey while remaining safe and protected.”

“We are honoured to have supported pilgrims during this sacred time,” added Dr Hj Ammar Angullia, Managing Director at ST&T International. “Our on-ground teams worked tirelessly to deliver compassionate, immediate care, and we are proud of the results this collaboration has achieved.”

The success of this initiative underscores the importance of integrated service delivery in high-impact environments like the Hajj. Both organisations look forward to expanding this partnership in future pilgrimages.

About United Overseas Insurance Limited

UOI is one of Singapore’s leading general insurers and a member of the UOB Group. Listed on the Singapore Exchange (SGX), UOI has been serving Singapore communities for more than 50 years. The company offers a comprehensive range of personal and commercial insurance solutions and is known for its customer-focused approach. Leveraging the UOB Group’s extensive regional network, UOI is committed to making insurance accessible, affordable and relevant for individuals and businesses across Singapore and the ASEAN region.

About ST&T International

Established in 1998, ST&T International Pte Ltd is a registered member of the General Insurance Association of Singapore. As the exclusive provider of travel insurance with a dedicated focus on Travel Health services for Hajj and Umrah pilgrims in Singapore, we are committed to delivering exceptional support throughout the pilgrimage journey.

ST&T International’s pioneering cashless and seamless care model is designed to ease the logistical and financial burdens faced by pilgrims, enabling them to focus on what truly matters, their spiritual experience. ST&T International put pilgrims first.