

## Important Details

### Eligibility for Cover

- Singapore Citizens, Permanent Residents of Singapore, Employment Pass/Work Permit/Dependent Pass/Student Pass Holders
- The participant must be domiciled in Singapore
- The trip must not be for the purpose of seeking medical treatment
- Child under any Plan throughout the policy period must be under the age of 18 years old or up to 23 years old who is still studying full-time in a higher institution of learning and is not married nor in employment.

### Commencement of Coverage

- All trips must start and end in Singapore
- Cover must be incepted before commencement of trip from Singapore.

### Refund Policy

No refund of takaful contribution is allowed once the Certificate of Takaful and Policy has been issued.

### Main Exclusions

- 1) War and kindred risks and government acts.
- 2) Nuclear/Chemical/Biological Terrorism Exclusion (LSW1176)
- 3) Nuclear hazards
- 4) Self-inflicted injury or Pre-existing medical conditions
- 5) AIDS or AIDS Related Complex
- 6) Unreasonable care & attention
- 7) Pregnancy including childbirth, caesarean operation, abortion, miscarriage (and all complications therefrom) except miscarriage due to accidental bodily injury as provided under 2 (c).

For more details on the Exclusions, please refer to the Policy Terms and Conditions.

### Takaful Contribution (Per participant)

#### Trip Duration

1 - 10 Days	\$25
More than 10 Days	\$29

GIA Registered Insurance Agency



Underwritten by



## Umrah Takaful



Covers Personal Effects,  
Travel Inconvenience,  
Medical Expenses &  
many more!

390 Victoria Street #01-30 Golden Landmark Singapore 188061  
Tel : 62992345 Fax : 62991235 (Co Reg No : 199803720H)

**1. Accidental Dental & Permanent Disablement**

a) Adult below 70 years old	S\$100,000
b) Adult 70 years and above	S\$50,000
c) Child as defined	S\$25,000

**2. Medical, Dental & Other Expenses Incurred Overseas**

a) Adult below 70 years old / Child as defined	S\$100,000
b) Adult 70 years old and above (Including limit for Emergency Medical Evacuation & Repatriation)	S\$50,000

**3. Follow up Medical Expenses Incurred Upon Return To Singapore**

We will reimburse :

a) the participant for necessary follow-up medical, hospital & treatment expenses reasonably incurred by him/her in Singapore within 31 days after return from overseas (where such expenses incurred arising from an Accident or illness sustained overseas by the Participant during the Period of takaful)	S\$3,000
b) If participant seek medical treatment within 2 days upon return to Singapore, where initial treatment for that Injury or illness by him/her was not sought overseas	

**4. Traditional Chinese Medicine (TCM) Expenses**

S\$300

**5. Emergency Mobile Phone Charges**

S\$100

**6. Overseas Hospital Confinement**

Limit per person for each complete day - S\$50

**7. Emergency Medical Evacuation & Repatriation**

a) Adult below 70 years old / Child as defined	Unlimited
b) Adult 70 years old and above (Including limit for Medical, Dental & Other Expenses incurred Overseas)	S\$50,000

**8. Repatriation Expenses for Mortal Remains**

Unlimited

**9. Compassionate Visit by a Relative or Friend**

S\$3,000

**10. Child Help**

S\$3,000

**11. Loss of Deposit or Cancellation**

Sub-limit for Trip Postponement - S\$500

**Limit per participant****12. Flight Deviation**

Limit for each full 6 consecutive hours - S\$100

**13. Curtailment**

S\$3,000

**14. Travel Delay**

- a) S\$500  
 - S\$50 for each 6 consecutive hours delay, up to 250 and S\$250 partial trip cancellation  
 b) S\$3000 for curtailment due to Travel Delay

**15. Travel Misconnection**

S\$100

**16. Overbooked Scheduled Public Conveyance**

S\$100

**17. Baggage & Personal Effects**

Limit per set or pair of article - S\$800

**18. Baggage Delay**

Limit for each full 6 consecutive hours of delay while overseas - S\$100  
 Limit for each full 6 consecutive hours of delay upon return to Singapore - S\$50

S\$500

**19. Personal Money & Travel Documents**

Sub-limit for Personal Money - S\$300

S\$3,000

**20. Credit Card Indemnity**

S\$250

**21. Personal Liability**

S\$500,000

**22. Hijacking**

Limit for each full 12 hour - S\$100

S\$3,000

**23. HomeSure**

Sub-limit for Burglary - S\$1000

S\$3,000

**24. Rental Vehicle Excess**

No Cover

**25. Terrorism**

Included

**Remarks :** This is a brief explanation of the coverage and not a contract of insurance. The specific details applicable to this insurance are set out in the Policy which is the operative document. Terms, Conditions and Exclusions of the policy apply. You should seek advice from a qualified advisor if in doubt.