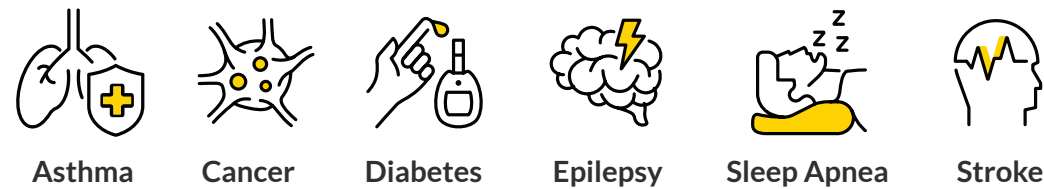


What are Pre-existing Medical Conditions?

A pre-existing medical condition refers to any illness or injury that you had before the start of your trip. This includes conditions you were aware of, or for which you received medical advice, treatment, a diagnosis, or prescription medication within the 12 months prior to your trip.

Examples of pre-existing medical conditions:



Many travel insurance policies exclude coverage related to pre-existing medical conditions while you are overseas. **This is where added protection makes a difference.** With optional coverage, your medical history does not have to hold you back, so you can enjoy your travel plans with greater peace of mind.

How we support your journey

Farah, 34, lives with epilepsy and is preparing for her Umrah journey. To travel with greater confidence, she purchases Travel Takaful and includes the optional add-on for pre-existing medical conditions.

What happened:
Two days before her return flight, Farah experiences a medical episode and is taken by ambulance to a hospital for immediate treatment. She is hospitalised for three days, which requires her to extend her stay in Makkah and rebook her return flight.

How Travel Takaful helped:
With the add-on coverage in place, Travel Takaful helps cover the unexpected expenses incurred during her trip.

Total amount claimable under Travel Takaful:
\$31,000
Trip disruption¹
\$1,000
Overseas medical expenses:
\$30,000



¹ After 50% co-payment.

TRAVEL ZONE

ZONE 1	ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Thailand, Philippines and Vietnam.
ZONE 2	Zone 1; Asia: Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, China (excluding Tibet), Cyprus, Georgia, Hong Kong, India, Israel, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mauritius, Mongolia, New Zealand, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, South Korea, Sri Lanka, Taiwan, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates and Uzbekistan.
ZONE 3	Zone 1; Zone 2; Nepal, Tibet and Worldwide/ the rest of the world excluding the Sanctioned Countries List

Overseas Emergency Assistance Hotline
Call +65 6415 8694 from anywhere in the world

Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd. (Company Reg No. 201331905K), a member of Maybank Group.

This content is for reference only and is not a contract of insurance.

This policy does not provide cover for claims related to travel advisories or restrictions that were already in place, or known, before you booked your trip or purchased this policy. This includes prior travel warnings, border closures or mandatory quarantine requirements.

Full details of the policy terms and conditions can be found in the policy contract.

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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Information is correct as of 20 May 2026.



Scan for
Policy Wording



Scan for Sanctioned
Countries List

Etiqa Hotline +65 6887 8777



Etiqa Insurance Pte. Ltd.
(Company Registration Number 201331905K)

23 Church Street, #01-01 Capital Square
Singapore 049481

E customer.service@etiqa.com.sg
www.etiqa.com.sg

Underwritten by:



Travel Takaful
Built on care and shared responsibility,
for every journey.





Guided by Takaful principles, Travel Takaful offers dependable protection designed for travellers who want flexible and comprehensive coverage for a variety of travel purposes including Umrah journeys, leisure or business trips.

Key benefits at a glance

- 

Shariah-compliant travel protection, so you can focus on your journey with added peace of mind. Applicable for leisure travel, business trips and Umrah journeys.
- 

Overseas medical expenses coverage up to S\$2.5 million, helping you stay protected when medical needs arise while travelling.
- 

Hassle-free automatic payout for flight delays starting from 3 hours, even without submitting a claim.
- 

24-hour worldwide emergency travel assistance, providing support and guidance whenever and wherever you need it.
- 

Senior-friendly travel insurance with flexibility to double your benefit limits through our optional Senior Protector add-on for your golden adventures.
- 

Enhance protection with the optional Pre-existing Medical Conditions add-on, extending your coverage beyond overseas medical expenses to include losses arising from travel inconveniences.

Travel with purpose.
In the spirit of Takaful, Etiqa contributes 0.1% of premiums from all Travel Takaful plans to Community Chest, at no additional cost and without affecting your coverage or benefits.

Note
Please note that Travel Takaful is a Takaful product. It is a Shariah-compliant insurance product focus on general travel needs designed for leisure travel, business trips and Umrah purposes. To ensure the policy you choose meets your requirements, please review the specific terms, conditions, and exclusions in the Policy Wording before purchasing.
- Certified Shariah-compliant by Financial Shariah Advisory and Consultancy (FSAC) of Pergas Singapore
- With Takaful protection based on mutual assistance amongst policyholders
- Contract based on Takaful principles

Select from a choice of plans to suit your needs

Table of Benefits				
Sections		Classic	Deluxe	Suite
Personal Accident Benefits		(\$\$) Sum Insured		
1	Personal Accident (Accidental Death and Permanent Disablement)			
	Adult below 70 years old	200,000	350,000	500,000
	Adult 70 years old and above	50,000	100,000	150,000
	Child	75,000	125,000	200,000
	Maximum Per Family Plan	500,000	1,000,000	1,500,000
2	Child Education Grant (Maximum S\$5,000 per Child)	NA	20,000	20,000
Overseas Medical Benefits		(\$\$) Sum Insured		
3	Medical Expenses Incurred Overseas			
	Adult below 70 years old	500,000	1,500,000	2,500,000
	Adult 70 years old and above	75,000	150,000	250,000
	Child	200,000	600,000	1,000,000
	Maximum Per Family Plan	1,250,000	3,750,000	6,250,000
4	Hospital Visit	5,000	10,000	15,000
5	Compassionate Visit	3,000	5,000	10,000
6	Child(ren) Guardian	3,000	5,000	10,000
7	Hotel Extension	500	750	1,000
8	Overseas Hospital Income (S\$200 every 24 hours)	10,000	30,000	50,000
9	Mobility Aid Reimbursement	NA	1,000	2,000
10	Women's Benefits (Coverage after 12 Weeks)	2,000	5,000	8,000
Local Medical Benefits		(\$\$) Sum Insured		
11	Post-Trip Medical Expenses Incurred in Singapore			
	Adult below 70 years old	10,000 (excess of 50)	30,000	50,000
	Adult 70 years old and above	1,000	3,000	5,000
	Child	10,000	10,000	10,000
12	Hospital Income in Singapore (S\$100 every 24 hours)	3,000	3,000	3,000
13	Local Quarantine Allowance (S\$50 per day)	NA	300	300
Travel Assistance Benefits		(\$\$) Sum Insured		
14	Emergency Medical Evacuation & Repatriation			
	Adult below 70 years old	1,000,000	Unlimited	Unlimited
	Adult 70 years old and above	1,000,000	Unlimited	Unlimited
	Child	1,000,000	Unlimited	Unlimited
15	Emergency Telephone Charges	100	250	300
Liability Benefits		(\$\$) Sum Insured		
16	Personal Liability Abroad	750,000	1,000,000	1,500,000
Travel Inconvenience Benefits		(\$\$) Sum Insured		
17	Trip Cancellation and Loss of Deposit (Up to 30 Days before Departure)	10,000	15,000	20,000
	Maximum Per Family Plan	30,000	45,000	60,000
18	Travel Curtailment (including Hijacking)	5,000	10,000	15,000
	Maximum Per Family Plan	15,000	30,000	45,000
19	Travel Postponement (Up to 30 Days before Departure)	500	1,000	2,000
	Maximum Per Family Plan	1,500	3,000	6,000
20	Trip Disruption	1,000	2,000	3,000
	Maximum Per Family Plan	3,000	6,000	9,000
21	Replacement Traveller (Up to 30 Days before Departure)	NA	500	1,000
22	Travel Delay (S\$50 every 3 hours)	1,000	2,000	3,000
	Maximum Per Family Plan	2,000	4,000	6,000

Sections		Classic	Deluxe	Suite
23	A) Travel Misconnection & B) Flight Diversion (\$\$100 every 6 hours)	500	750	1,000
	Maximum Per Family Plan	1,000	1,500	2,000
24	Personal Effects Including Laptop Computer			
	Individual	3,000	5,000	10,000
	Maximum Per Family Plan	6,000	10,000	20,000
25	Jewellery (due to Robbery, Theft or Burglary)	NA	500	1,000
26	Baggage Delay	500	1,500	2,000
	Delay while overseas every 6 consecutive hours	100	150	200
	Delay when arriving in Singapore for the first 6 consecutive hours only	100	150	200
	Maximum Per Family Plan	1,000	3,000	4,000
27	Loss of Travel Documents (including Money)	1,000	5,000	8,000
	Limit per Individual for Money	100	200	300
28	Fraudulent Credit Card Usage	1,000	2,000	3,000
29	Hijacking (\$\$250 every 24 hours)	3,000	5,000	10,000
30	Kidnapping or Hostage (\$\$250 every 24 hours)	3,000	5,000	10,000
31	Home Contents Cover	NA	5,000	5,000
32	Rental Vehicle Excess	2,000	3,000	5,000
33	Rental Vehicle Return	NA	600	1,000
34	Pet Care (\$\$50 every 6 hours)	NA	500	750
35	Golf Cover			
	A) Golf Hole-In-One	NA	250	250
	B) Golf Equipment	NA	1,000	1,500
	C) Unused Green Fee	NA	250	250
36	Loss of Frequent Flyer Miles	100	500	750
37	Sports Equipment Protector	NA	1,000	2,000
38	Loss of Deposit due to Insolvency of Travel Agent	1,000	3,000	5,000
	Maximum Per Family Plan	3,000	9,000	15,000
Others		(\$\$) Sum Insured		
39	Terrorism Extension	NA	Included	Included
40	Free Automatic Extension (up to 30 days)	Included	Included	Included
Optional Add-ons:				
Pre-existing Medical Conditions		(\$\$) Sum Insured		
41	Trip Cancellation and Loss of Deposit (50% co-payment)	10,000	15,000	20,000
42	Travel Curtailment (50% co-payment)	5,000	10,000	15,000
43	Travel Postponement (50% co-payment)	500	1,000	2,000
44	Trip Disruption (50% co-payment)	1,000	2,000	3,000
45	Medical Expenses Incurred Overseas (combined limit for Section 45 and 46)			
	Adult below 70 years old	300,000	400,000	500,000
	Adult 70 years old and above	75,000	100,000	150,000
	Child	120,000	160,000	200,000
46	Emergency Medical Evacuation & Repatriation (combined limit for Section 45 and 46)			
	Adult below 70 years old	300,000	400,000	500,000
	Adult 70 years old and above	75,000	100,000	150,000
	Child	120,000	160,000	200,000
Senior Protector		(\$\$) Sum Insured		
47	Personal Accident (Accidental Death or Permanent Disablement)	100,000	200,000	300,000
48	Medical Expenses Incurred Overseas	150,000	300,000	500,000
49	Post-Trip Medical Expenses Incurred in Singapore	2,000	6,000	10,000
50	Extension for Pre-existing Medical Conditions (this benefit only applies if Insured Person has purchased the Pre-existing Medical Conditions add-on)			
50A	Medical Expenses Incurred Overseas (due to pre-existing medical conditions)	Combined limit 150,000	Combined limit 200,000	Combined limit 300,000
50B	Emergency Medical Evacuation & Repatriation (due to pre-existing medical conditions)			