

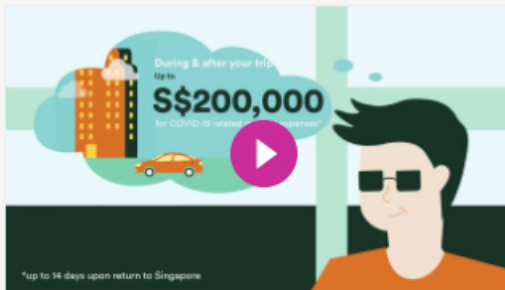
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travel insurance

Resume your travel plans and get protected by our coverage with COVID-19 add-on

[get a quote](#)



Enhance your coverage with COVID-19 add-on benefit

(for Single Trip plans with duration up to 90 days and Annual Trip plans with duration up to 90 days per trip)

Worried about COVID-19 related expenses? Learn how you can be protected with our COVID-19 add-on benefit in this 30s video.

 Policy wording

Key benefits for COVID-19 add on



Within 30 days pre-trip:

Up to S\$5,000 for trip cancellation due to COVID-19



During/after your trip:

Up to S\$200,000 in COVID-19 medical expenses incurred during/after your trip



Within 14 days post trip:

S\$100/day for up to 14 days if hospitalised due to COVID-19

Refer to our [FAQ](#) for more information about our COVID-19 add-on benefit.

This add-on is available for customers who purchase Single Trip plans with duration up to 90 days or Annual Trip plans with duration up to 90 days per trip.

All other benefits (e.g. coverage for overseas medical expenses, flight delays etc.) remain unchanged for our Single Trip and Annual Trip plans.

what's special about our travel insurance?



Convenient payment method NEW!

You can now pay for your policy easily with PayNow, Grabpay or other convenient payment modes that we offer.



Cashless medical claim

With FWD SG app, you can see a doctor online, enjoy cashless medical outpatient claim at our [Singapore panel clinics](#) and [worldwide emergency assistance](#) by just one click away.

Download now!



180-day advance purchase

Making travel plans in advance? You can purchase our travel insurance up to 180 days before your trip so you'll be well-prepared ahead of time.



Emergency medical evacuation & repatriation

If you suffer from a life-threatening condition as a result of an unexpected illness or injury that happens while overseas on a trip, we'll pay you for the transportation required to move you to a medical facility for treatment.



Delayed, theft of or damage to your baggage

Travelling as a family? Up to S\$900 for baggage delay and up to S\$18,750 for theft of or damage to your personal belongings, including your baggage. With simple and seamless claims submission and processing.

Information is correct as of October 2021

**our travel insurance covers just what you need.
no more, no less**

plan highlights	premium (max limit)	business (max limit)	first (max limit)
Overseas medical expenses (per adult below 70 years old)	S\$200,000	S\$500,000	S\$1,000,000
Theft of or damage to your personal belongings <i>Note: sub-limit of S\$300 per single item for Premium plan and S\$500 per single item for Business and First plan</i>	S\$3,000	S\$5,000	S\$7,500
Baggage delay (S\$150 for every six hours of delay overseas and S\$150 after six hours of delay in Singapore)	S\$150	S\$600	S\$900
Travel delay (S\$100 for every six hours of delay overseas and S\$100 after six hours of delay in Singapore)	S\$300	S\$500	S\$1,000
Liability for harm or damage you accidentally cause	S\$500,000	S\$750,000	S\$1,000,000
Automatic travel cover extension	7 days	14 days	21 days
– Worldwide emergency assistance (maximum reimbursement limit)			
24-hour emergency assistance	✓	✓	✓
Emergency medical evacuation & repatriation	Unlimited	Unlimited	Unlimited
Emergency phone charges	S\$200	S\$300	S\$400
– Travel disruption (maximum reimbursement limit per person)			
Trip cancelled before you leave Singapore	S\$7,500	S\$10,000	S\$15,000
Trip cancelled before you leave Singapore for Family Plans	S\$18,750	S\$25,000	S\$37,500
Trip postponed before you leave Singapore	S\$500	S\$1,000	S\$1,500
Trip cut short after you have left Singapore	S\$5,000	S\$10,000	S\$15,000
Trip cut short after you have left for Family Plans	S\$12,500	S\$25,000	S\$37,500
Trip disruption	S\$1,000	S\$2,000	S\$3,000
Insolvency protection	S\$1,000	S\$3,000	S\$5,000
Automatic policy extension	7 days	14 days	21 days
– Travel inconveniences (maximum benefit limit per person)			
Baggage delay (S\$150 for every six hours of delay overseas and S\$150 after six hours of delay in Singapore)	S\$150	S\$600	S\$900
Travel delay (S\$100 for every six hours of delay overseas and S\$100 after six hours of delay in Singapore)	S\$300	S\$500	S\$1,000
Missed connections (S\$100 for every six hours you are stranded)	S\$300	S\$500	S\$500
Trip diversion (S\$100 for every six hours you are diverted overseas)	S\$500	S\$1,000	S\$1,500

Loss of passport, travel documents & theft of money <i>Note: sub-limit for theft of money is S\$300</i>	S\$300	S\$600	S\$1,000
Payment of rental car excess if you have an accident	✘	S\$500	S\$1,000
– Theft of or damage to your personal belongings (maximum reimbursement limit per person)			
Overall limit for individual plans	S\$3,000	S\$5,000	S\$7,500
Sub-limit for 1 laptop/tablet	S\$1,000	S\$1,000	S\$1,000
Sub-limit for 1 mobile phone	S\$300	S\$500	S\$500
Sub-limit for jewellery (in total)	S\$300	S\$500	S\$500
Sub-limit for all other items (per item)	S\$300	S\$500	S\$500
Overall limit for Family Plans	S\$7,500	S\$12,500	S\$18,750
– Medical coverage			
– Medical expenses incurred overseas (maximum reimbursement limit)			
Adult below 70 years old	S\$200,000	S\$500,000	S\$1,000,000
Adult 70 years old or older	S\$40,000	S\$100,000	S\$200,000
Dental expenses (caused by Accident) sub-limit	S\$2,000	S\$5,000	S\$5,000
Overall limit for Family Plans	S\$500,000	S\$1,250,000	S\$2,500,000
Child younger than 21 and covered under Family Plans	S\$60,000	S\$150,000	S\$300,000
Mobility aids sub-limit	✘	S\$500	S\$1,000
– Medical expenses after returning to Singapore (maximum reimbursement limit)			
Adult below 70 years old	S\$6,000	S\$15,000	S\$30,000
Adult 70 years old or older	S\$1,200	S\$3,000	S\$6,000
Dental expenses (caused by Accident) sub-limit	S\$2,000	S\$5,000	S\$5,000
Overall limit for Family Plans	S\$15,000	S\$37,500	S\$75,000
Child younger than 21 and covered under Family Plans	S\$1,800	S\$4,500	S\$9,000
Mobility aids sub-limit	✘	S\$500	S\$1,000
– Chinese medicine, physiotherapist and chiropractor (maximum reimbursement limit per person)			
S\$50 per visit	S\$300	S\$500	S\$500
– Daily income if hospitalised (maximum benefit limit per person)			
S\$200 per day if hospitalised overseas	S\$5,000	S\$8,000	S\$10,000
S\$100 per day if hospitalised in Singapore <i>Note: daily income amount doubled if hospitalised in intensive care or in quarantine</i>	S\$1,000	S\$1,200	S\$1,500
– Other benefits (maximum reimbursement limit per person)			
Liability for harm or damage you accidentally cause	S\$500,000	S\$750,000	S\$1,000,000
Fraudulent personal credit card usage	S\$300	S\$600	S\$1,000
– Emergency family travel (maximum reimbursement limit per person)			
Flying a loved one to your side if you are hospitalised	S\$5,000	S\$7,500	S\$10,000
Flying your child home if you are hospitalised or dead	S\$5,000	S\$7,500	S\$10,000
Flying a loved one to repatriate your remains if you die	S\$5,000	S\$7,500	S\$10,000
– Death or permanent disability caused by accident that occurred whilst overseas (benefit limit per person)			
Adult below 70 years old	S\$200,000	S\$300,000	S\$400,000
Adult 70 years old or older	S\$40,000	S\$60,000	S\$80,000
Overall limit for Family Plans <i>Note: the benefit amount varies by the severity of the disability suffered</i>	S\$500,000	S\$750,000	S\$1,000,000
Child younger than 21 and covered under Family Plans	S\$60,000	S\$90,000	S\$120,000

[get a quote](#)

Frequently Asked Questions



What is the difference between FWD's COVID-19 Enhanced Travel Benefits and FWD Travel insurance?

FWD's COVID-19 Enhanced Travel Benefits is an add-on which can be purchased along with our FWD Travel insurance (Single or Annual Trip) for comprehensive coverage should you be diagnosed with COVID-19 before and/or during your trip.



How long before my travel date can I buy FWD's COVID-19 enhanced travel benefits?

You can buy FWD's COVID-19 enhanced travel benefits together with our travel insurance up to 180 days before your scheduled trip.



Where can I get a quote or purchase FWD's COVID-19 Enhanced Travel Benefits?

Click 'get a quote'. Select your trip type, traveller type, region of travel and travel dates. You are eligible for FWD's COVID-19 Enhanced Travel Benefits if you're purchasing a single trip and your travel period is 90 days or less or an annual trip plan (covers up to 90 days per trip).

[view all travel insurance FAQ's](#)

enhance your travel insurance coverage with these add-ons



Comprehensive COVID-19 coverage

Our COVID-19 enhanced travel benefit keeps you financially protected in the event you are diagnosed with COVID-19 before, during or after your trip.

This includes coverage for medical expenses, trip disruptions or cancellations, and emergency evacuation or repatriation.



Sports equipment protector

Up to S\$2,000 coverage for your sports equipment* being damaged or stolen, including up to S\$100 per day rental replacements.

*covers golf clubs, diving gear, skis (boards and poles), snowboards, wakeboards, bicycling and fishing tackle equipment.



Pet care

Get S\$50 for every six hours that your return home is delayed to cover additional kennel costs up to S\$150.



Home contents cover

Get your home contents protected from fire and theft for up to S\$6,000 while you're away.



Car rental excess

Get your car rental excess covered if you have an accident overseas.

Ready to embark on your trip?

know more and make better choices - find useful tips and ideas on our blog!



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Does Travel Insurance Cover Extreme ...

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here's what customers are saying about us

Trustpilot

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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 GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdlic.org.sg).

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