Singapore Travel Insurance

Your Complete Guide to Coverage, Claims & Savings

A comprehensive guide covering travel insurance coverage types, what to look for in a policy, how to compare plans, step-by-step claims process, and tips for getting the best value on your next trip.

Updated for 2026 - Includes COVID-19 coverage, flight delay standards, and baggage protection

1. Why You Need Travel Insurance

- Medical emergencies abroad cost an average of S$50,000-S$200,000 for hospitalisation and evacuation
- Singapore's Ministry of Foreign Affairs does not cover medical costs for Singaporeans overseas
- Flight delays, cancellations, and lost baggage are increasingly common - 2024 saw 30% more delay claims
- COVID-19 and new virus variants are still a risk - many countries require proof of coverage
- For S$30-S$100 per trip, you protect against unlimited financial downside
- Cruise and adventure travel often require specialised coverage not included in standard plans

Reality check: A single medevac from Bali to Singapore costs S$25,000-S$60,000. Your annual travel insurance premium is less than a fraction of that.

2. Types of Coverage Explained

Medical Coverage (the most important):

- Overseas medical expenses - hospitalisation, doctor visits, surgery, prescription drugs
- Emergency medical evacuation - transport to nearest adequate facility or repatriation to Singapore
- Repatriation of remains - covered by most comprehensive plans
- Dental emergency - limited to S$250-S$500 for urgent dental treatment

Trip-Related Coverage:

- Trip cancellation - reimburse pre-paid travel costs if you cancel due to illness, death in family, or jury duty
- Trip interruption - if you must cut your trip short and return home
- Flight delay - typically S$100-S$200 per 6 hours of delay, capped at S$500-S$1,000
- Missed connection - if you miss a connecting flight due to delay of your first flight

Baggage & Personal Effects:

- Lost or delayed baggage - S$500-S$3,000 per policy period
- Baggage delay - S$200-S$500 for essential items if bags are delayed 6-12+ hours
- Personal money and documents - S$200-S$500 for lost cash, S$500-S$1,000 for lost passport

Personal Liability & Other:

- Personal liability - S$500,000-S$1,000,000 if you accidentally injure someone or damage property
- Rental vehicle excess - S$500-S$2,000 if you damage a rental car
- Adventure sports - add-on for skiing, scuba diving, bungee jumping, hiking above 3,000m
- Home care - if someone needs to enter your home while you're away (pet, plant, elderly care)

3. How to Compare Insurance Plans

- Check the medical sub-limit - some plans cap at S$100K, others at S$500K or unlimited
- Look at the COVID-19 coverage clause - not all plans still cover pandemic-related claims
- Check the pre-existing condition exclusion - most plans exclude unless you declare and pay extra
- Flight delay threshold - 6 hours vs 8 hours vs 12 hours makes a big difference
- Baggage delay threshold - 6 hours vs 12 hours vs 24 hours
- Single trip vs annual multi-trip - annual is cheaper if you travel 3+ times per year
- Family plans - cover spouse and children for 1.5x-2x the single premium
- Excess/deductible - some plans have S$100-S$200 excess on certain claims
- Age limits - travellers over 65 or 70 may have capped benefits or higher premiums
- Destination region - some plans differentiate between Asia-only and Worldwide (incl USA)

Pro tip: Always read the Product Disclosure Sheet (PDS) before buying. The cheapest plan is not the best value if it has low medical limits or high excess.

4. Leading Travel Insurance Plans in Singapore

- Allianz Travel Hero - Comprehensive coverage with unlimited medical expenses, S$10K COVID-19 coverage, flight delay from 6 hours, adventure sports add-on available
- FWD Travel Insurance - Competitive pricing, S$500K medical, flight delay every 6 hours, easy online claims, good for budget-conscious travellers
- MSIG TravelEasy - Strong medical coverage, S$1M personal liability, baggage delay from 6 hours, good family plan pricing
- Singlife Travel - S$500K medical, S$1M personal liability, flight delay from 6 hours, 24/7 assistance hotline
- HLAS Travel Protect360 - S$500K medical, comprehensive trip cancellation, adventure sports included, good for active travellers
- TIQ Travel Insurance - S$500K medical, S$1M personal liability, baggage delay from 6 hours, competitive annual multi-trip pricing
- Starr TraveLead - S$500K medical, S$1M personal liability, includes rental vehicle excess cover, good for self-drive holidays
- SingSaver Comparison - Compare all plans side-by-side and pick the best value for your trip

Tip: Use SingSaver to compare plans side-by-side. Some plans offer cashback or vouchers when you apply through comparison platforms.

5. Step-by-Step Claims Process

Before You Travel:

- Save your policy number and 24/7 emergency hotline in your phone contacts
- Download the insurer's mobile app (most have app-based claims)
- Take photos of your baggage contents before checking in
- Keep a copy of your policy document (digital or print)

During the Incident:

- Contact the 24/7 emergency hotline FIRST for medical emergencies
- Get documentation at the scene: police report (theft), medical report (injury), airline letter (delay)
- Take photos and keep receipts for any expenses incurred
- Notify the airline/airport immediately for lost or delayed baggage

After Returning to Singapore:

- File your claim within 30 days (most insurers require this)
- Submit via the insurer's app or portal with all supporting documents
- Typical processing time: 7-14 working days for straightforward claims
- Follow up if you don't hear back within 2 weeks

Key: DOCUMENTATION IS EVERYTHING. Without receipts, police reports, or airline letters, your claim will be rejected.

6. Common Mistakes That Void Your Coverage

- Not declaring pre-existing medical conditions - automatic claim rejection
- Traveling against FCO/MFA travel advisories - most plans exclude 'do not travel' destinations
- Drinking under the influence - claims denied if alcohol or drugs are involved
- Participating in unlisted adventure sports without a rider - bungee, scuba, skiing require add-on
- Not taking reasonable care of your belongings - leaving valuables unattended
- Filing claims without documentation - no police report = no theft claim
- Delaying medical treatment - worsening conditions that could have been treated immediately
- Buying a single-trip plan for a 6-month overseas trip - most single-trip plans cap at 90-180 days

7. How to Save on Travel Insurance

- Annual multi-trip plan if you travel 3+ times a year - saves 40-60% vs single-trip plans
- Compare on SingSaver before buying - see all plans side-by-side
- Check if your credit card includes complimentary travel insurance - many premium cards do
- Family plans are cheaper than insuring each member separately
- Choose Asia-only plan if you only travel within ASEAN, East Asia, and South Asia
- Look for cashback promotions - some plans offer S$10-S$30 cashback
- Buy before your trip - some plans offer early-bird discounts if purchased 7+ days before departure
- Review your coverage annually - switch if your current insurer raises premiums or cuts benefits

8. Key Resources & Links

- SingSaver Travel Insurance Comparison: https://apply.creatory.singsaver.com.sg/click?o=535&a=3367
- Compare all Major Insurers: Allianz, FWD, MSIG, Singlife, HLAS, TIQ, Starr - side-by-side
- MFA Travel Advisory: https://www.mfa.gov.sg - check do-not-travel advisories
- Singapore Tourism Board: https://www.stb.gov.sg
- Changi Airport: https://www.changiairport.com
- NearMe.SG: https://nearme.sg - find local services and travel guides

Disclaimer: This guide is for informational purposes. Terms and conditions of insurance policies vary. Always read the Product Disclosure Sheet (PDS) be