

Top 10 Things That You Need to Know About Travel Insurance in Singapore.

It's July, the schools have broken up, and despite the constant heat, it seems as if everyone is heading off for 'the summer'. One of the amazing things about being an international living in Singapore is the travel. With access to so many incredible destinations, filling up your passport with stamps doesn't take long. It is easy to normalize the constant coming and going that a lot of us might enjoy here, which is why we need to have a think about our travel insurance and make sure that it's up to date for both ourselves and our families. If you haven't had a think about this in a while, it might be time to [send us an email](#) to check your travel insurance policy.

Travelling without a hitch is such an ordinary part of life in Singapore, that we overlook why we get travel insurance in the first place. Because of this, we've put together a list of the top ten things that you need to know about travel insurance in Singapore:

1. Don't leave it until the last minute

No getting on the plane and thinking 'Ah! I forgot!' and then jumping online to buy your policy. The moment you leave your place of residence to start your trip, is when your holiday begins. You won't be covered if you buy your policy after you have started your journey. Save yourself the hassle, [just call us now](#).

2. Check the limits

If you are traveling with a DSLR camera or a laptop, chances are your policy will only cover you for a portion of what these items actually cost. Check the limits. If they don't cut it, you can complement your travel insurance with a [comprehensive home and contents](#) policy that will cover your belongings worldwide. [Give our home and contents team a shout](#) and they can show you how this works.

3. Make sure that you are going to the correct region

Check that the country or countries that you are travelling to are covered under your policy. If, for example, you have an annual Asia/Pacific/Europe policy, but you land that pitch meeting in San Francisco, you'd need to get a single plan to cover your US trip because if anything happened to you while you were there, you would not be covered.

4. Not all policies cover you if you are pregnant

If you are expecting and looking to go overseas, please read the policy wording carefully with regard to its conditions on pregnancy. Some policies don't mention that they do not cover, pregnancy related complications like preterm labor or miscarriage. Double check by [asking us](#) if your pregnancy is covered by your policy.

5. It won't cover you if you have an accident while you have been drinking

Having a few drinks to unwind is part of being on holiday. If you go overboard and sustain injuries from doing so, this could void any insurance policy that you have taken out. In short, consume alcohol sensibly, don't drink and drive and stay aware of your surroundings.

6. Make sure that you are licensed

In response to the growing [numbers of stories](#) that we were hearing about uninsured motorcycle accidents in Asia, we wrote [this piece](#) on making sure that you are licensed to drive a scooter while you are travelling. If you do not carry a motor cycle license and you have an accident, you are not covered. [Talk to us](#) if you need more information.

7. Check if your activities are included

Most activities and sports are covered, but there are some that aren't. If you are doing any trekking at high altitudes, snow-boarding, watersports or competitive sports, you may need additional protection. This can be confusing, so [call us](#) to see that you will be taken care of.

8. Make sure that you've had all of your shots

If you travel to a region and you contract an illness that you could have been vaccinated for, you could forgo your cover. Always check with your doctor before you decide to go anywhere, just to make sure that all of your immunizations are up to date.

9. Credit card insurance won't cut it

A lot of banks are offering free travel insurance with their credit cards. If you have this, check it thoroughly and check it against a stand-alone travel policy. You may be missing some very important points. [Let us know](#) if you need help with this.

10. Play some golf

Under some policies, if you get a hole-in-one in a game of golf, your insurance provider will pick up the tab for the drinks that you have to buy all the players as per the tradition. It's basically a clause that insures you for being awesome at golf.

If you need any further explanation on any of these points, please feel free to [contact our team](#) and if you need to print out a PDF of this article, just click [here](#).

From all of us here at Expat Insurance, have a great trip!

