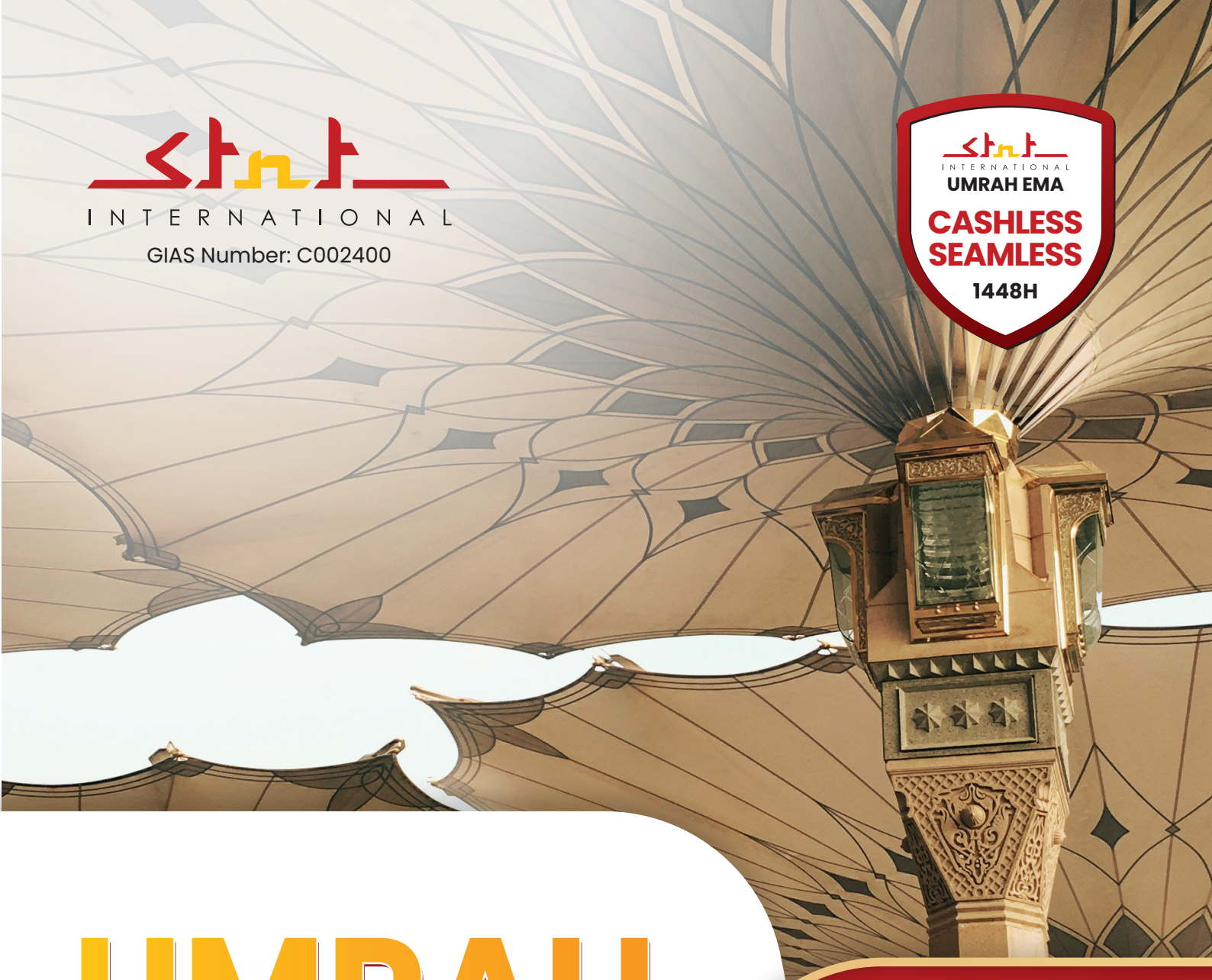
INTERNATIONAL

GIAS Number: C002400

INTERNATIONAL
UMRAH EMA
CASHLESS SEAMLESS
1448H



UMRAH TRAVEL POLICY 1448H

NEW
GOLD PLAN
ENHANCED PROTECTION FOR YOUR UMRAH JOURNEY

Protecting Pilgrims with Tailored Umrah Insurance

COMPREHENSIVE • RELIABLE • COMPASSIONATE

With Pre-existing Illness Coverage*
& COVID-19 Special Extension

**subject to terms and conditions*

24/7 Assistance Hotline
We're here for you, always

Trusted by Pilgrims
Backed by experience, driven by care

Underwritten by:

UOI
Member of the UOB Group

ABOUT

ST&T
INTERNATIONAL



We put **Pilgrims First**

Established in 1998, ST&T International Pte Ltd is a registered member of the General Insurance Association of Singapore and a specialist provider of travel insurance and travel health solutions.





We focus on Hajj and Umrah travel risk management, offering Emergency Medical Assistance (EMA) and insurance solutions designed specifically for pilgrims travelling to Saudi Arabia.



Our experience, strong hospital partnerships, and dedicated ground support ensure pilgrims and agents receive reliable, professional, and compliant coverage throughout the journey.



OUR VALUE

Coverage for Pre-existing Illnesses*

Covers pre-existing illnesses, so you can perform your Umrah with peace of mind

**subject to terms and conditions*

24-hour Service

24 hours service at our hospitals and medical centres

Cashless Seamless Services

Cashless services at our designated hospitals in Makkah, Madinah, Jeddah, and Taif

Professional & Friendly Staff

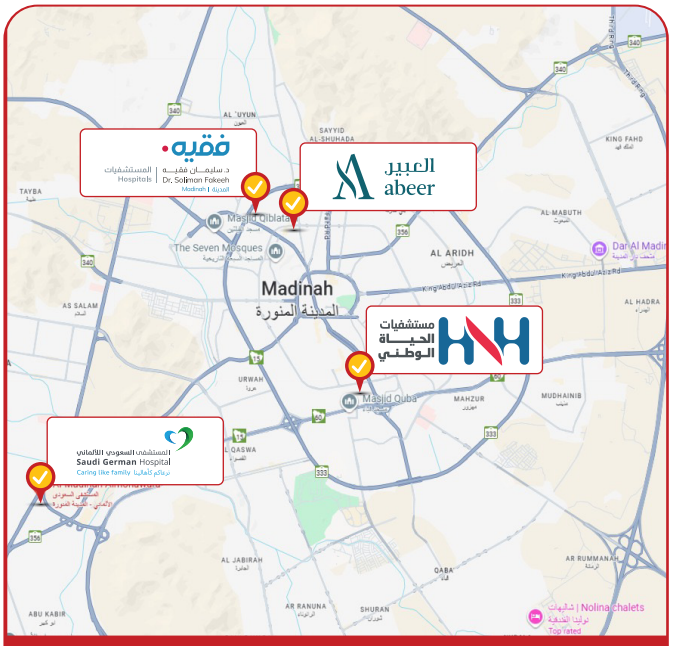
Friendly ground staff in Saudi Arabia, ready to serve you

STRATEGIC MEDICAL PRESENCE

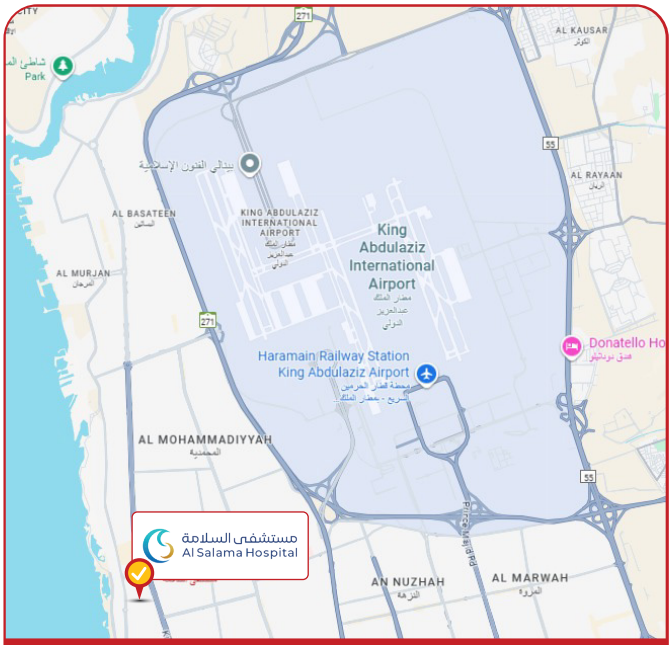
ST&T International maintains a strategically positioned medical network across Saudi Arabia to support Umrah pilgrims with timely and reliable care. With 5 facilities in Makkah, 4 in Madinah, 1 in Jeddah and 1 in Taif, our network ensures coordinated assistance and cashless treatment throughout the pilgrimage journey.



Makkah



Madinah



Jeddah



Taif

GOVERNANCE & TRUST

REGISTERED INSURANCE AGENT

ST&T International is registered with the Agents' Registration Board of the General Insurance Association of Singapore, pursuant to the requirements of MAS Notice 211 issued by the Monetary Authority of Singapore, as an insurance agent authorised to engage in General Insurance Business for United Overseas Insurance Ltd.

We understand the risks every jemaah faces, and we have the knowledge and expertise to assess your travel risks before recommending appropriate solutions to mitigate your exposure, so you can focus on fulfilling your Umrah or Hajj without distractions.



GENERAL INSURANCE ASSOCIATION

Certificate of Registration

ST&T International Pte Ltd

is registered with the Agents' Registration Board of the General Insurance Association of Singapore, pursuant to the requirement of MAS Notice 211 issued by the Monetary Authority of Singapore, as an insurance agent to engage in General Insurance Business

for
United Overseas Insurance Ltd *
Etiqa Insurance Pte. Ltd.

Expiry Date: 31 Dec 2026

GIAS Number: C002400

* Primary Principal

Note: It is the responsibility of the Agent to renew his registration with the GIA upon expiry of this Certificate. Upon termination of the Agency, the Agency shall return this certificate through the Principal to the Association.

This is a computer generated certificate. No signature is required.

GIAS Number: C002400



FSAC

بسم الله الرحمن الرحيم

In the Name of Allah, Most Gracious, Most Merciful. Praise be to Allah, Lord of the Universe. Peace and Blessings be upon His Final Messenger Prophet Muhammad, his Family, his Companions, and all those who follow their paths

Pronouncement of the FSAC Shariah Committee

The undersigned scholars of FSAC Shariah Committee have reviewed the business, model structure, and operation for:

ST&T International Pte Ltd

Each undersigned scholar has received and reviewed the company activities, business models, and financial statements of ST&T International Pte Ltd. The principal business operation is to provide health care and insurance services for pilgrims. We have assessed their main activities and other administration, operations, and financial activities presented to us and are satisfied that it is in compliance with Shariah. This decision is made based on the assurance that they have ceased providing any conventional insurance. We have not made any assessment as to the Shariah compliance of any other businesses of ST&T International Pte Ltd or any of its affiliates.

Based on our assessments on the terms of the above-mentioned documents and all other facts made known to us, the Shariah Committee hereby certifies that the company, **ST&T International Pte Ltd**, is compliant with Shariah rules and requirements. This certification is valid as long as the company does not involve in any non-Shariah compliant activities. ST&T International Pte Ltd should ensure that they continue to operate in accordance with the Shariah principles.

And Allah SWT knows best.

Ustaz Mohamad Hasbi Bin Hassan

Ustaz Pasuni Bin Maulan

Associate Professor Dr Hikmatullah Babu Sahib

Dr Shamsiah Binte Abdul Karim

Mr Azman Bin Ismail

SHARIAH COMPLIANCE CERTIFICATION

In 2020, ST&T International was certified as Shariah-compliant by the FSAC (Financial Shariah Advisory & Consultancy).

This review process was conducted by five FSAC committee members: Ustaz Mohamad Hasbi Hassan, Ustaz Pasuni bin Maulan, Associate Prof. Dr. Hikmatullah Babu Sahib, Dr. Shamsiah binte Abdul Karim, and Mr. Azman bin Ismail.

UMRAH EMA 1448H

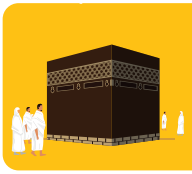
Scan QR code for the complete policy wording

PACKAGE

Coverage and its limits
(effective from 1 Muharram 1448H)

Sec.	POLICY BENEFITS / COVERAGE	Maximum Limit Per Plan			
		BASIC PLAN	DELUXE PLAN	SILVER PLAN	GOLD PLAN
1.	**Trip Cancellation**				
	1.1 Non Pre-existing Condition	No Cover	No Cover	S$5,000	S$10,000
	1.2 Trip Postponement	No Cover	No Cover	S$500	S$1,000
	1.3 Cancel for any Reason	No Cover	No Cover	No Cover	S$5,000
2.	**Bankruptcy or insolvency of Travel Agent**	S$3,000	S$3,000	S$3,000	S$5,000
3.	**Accidental Death**				
	Each Adult below Age 70 years old	S$35,000	S$35,000	S$100,000	S$100,000
	Each Adult Age 70 years old and above	S$35,000	S$35,000	S$50,000	S$50,000
	Each Child	S$15,000	S$15,000	S$100,000	S$100,000
4.	**Accidental Death on Public Conveyance & Natural Disaster**				
	Each Adult below Age 70 years old	No Cover	No Cover	S$200,000	S$200,000
	Each Adult Age 70 years old and above	No Cover	No Cover	S$100,000	S$100,000
	Each Child	No Cover	No Cover	S$200,000	S$200,000
5.	**Accidental Death & Permanent Total Disablement**				
	Each Adult below Age 70 years old	No Cover	No Cover	S$100,000	S$100,000
	Each Adult Age 70 years old and above	No Cover	No Cover	S$50,000	S$50,000
	Each Child	No Cover	No Cover	S$100,000	S$100,000
6.	**Repatriation of Mortal Remains**				
	6.1 Non Pre-existing Condition				
	Each Adult below Age 70 years old	No Cover	No Cover	Unlimited	Unlimited
	Each Adult Age 70 years old and above	No Cover	No Cover	Unlimited	Unlimited
	Each Child	No Cover	No Cover	Unlimited	Unlimited
	6.2 Arising out of, from or due to Pre-existing Condition				
	Each Adult below Age 70 years old	No Cover	No Cover	S$5,000	S$7,500
	Each Adult Age 70 years old and above	No Cover	No Cover	S$3,000	S$5,000
	Each Child	No Cover	No Cover	S$5,000	S$7,500
7.	**Medical, Dental and Other Expenses Incurred Overseas**				
	7.1 Non Pre-existing Condition				
	Each Adult below Age 70 years old	S$20,000	S$20,000	S$100,000	S$150,000
	Each Adult Age 70 years old and above	S$20,000	S$20,000	S$50,000	S$75,000
	Each Child	S$20,000	S$20,000	S$100,000	S$150,000

Sec.	POLICY BENEFITS / COVERAGE	Maximum Limit Per Plan			
		BASIC PLAN	DELUXE PLAN	SILVER PLAN	GOLD PLAN
	7.2 Arising out of, from or due to Pre-existing Condition for Inpatient only				
	Each Adult below Age 70 years old	S$20,000	S$20,000	S$20,000	S$30,000
	Each Adult Age 70 years old and above	S$20,000	S$20,000	S$20,000	S$30,000
	Each Child	S$20,000	S$20,000	S$20,000	S$30,000
	Sub-limit: Outpatient medical cost	S$1,000	S$1,000	S$1,000	S$1,500
8.	**Emergency Medical Evacuation and Repatriation**				
	8.1 Non Pre-existing Condition				
	Each Adult below Age 70 years old	S$75,000	S$75,000	Unlimited	Unlimited
	Each Adult Age 70 years old and above	S$75,000	S$75,000	S$100,000	S$150,000
	Each Child	S$75,000	S$75,000	Unlimited	Unlimited
	8.2 Arising out of, from or due to Pre-existing Condition				
	Each Adult below Age 70 years old	S$75,000	S$75,000	S$75,000	S$100,000
	Each Adult Age 70 years old and above	S$75,000	S$75,000	S$75,000	S$100,000
	Each Child	S$75,000	S$75,000	S$75,000	S$100,000
9.	**Funeral Expenses (Include Pre-existing Condition)***				
	9.1 Burial & other incidental expenses incurred in Saudi Arabia	S$1,000	S$1,000	S$1,000	S$1,000
	9.2 Burial & other incidental expenses incurred overseas (except Saudi Arabia)	S$3,000	S$3,000	S$3,000	S$3,000
	9.3 Ceremonial Allowance	S$250	S$250	S$250	S$250
10.	**Medical Expenses Incurred Upon Return to Singapore**				
	10.1 Non Pre-existing Condition				
	Each Adult below Age 70 years old	S$1,000	S$1,000	S$5,000	S$5,000
	Each Adult Age 70 years old and above	S$1,000	S$1,000	S$2,500	S$2,500
	Each Child	S$1,000	S$1,000	S$5,000	S$5,000
	10.2 Arising out of, from or due to Pre-existing Condition which is aggravated by an Accident while in Saudi Arabia				
	Each Adult below Age 70 years old	S$1,000	S$1,000	S$1,000	S$1,000
	Each Adult Age 70 years old and above	S$1,000	S$1,000	S$1,000	S$1,000
	Each Child	S$1,000	S$1,000	S$1,000	S$1,000
11.	**Traditional Chinese Medical and/or Chiropractic Treatment Expenses**	No Cover	No Cover	S$200	S$300
12.	**Mobile Phone Charges for Emergency Medical Assistance**	No Cover	No Cover	S$100	S$200
13.	**Hospital Confinement Allowance**				
	13.1 Non Pre-existing Condition				
	Maximum limit	S$350	S$350	S$3,000	S$4,500
	Limit for each complete Hospital Day stay	S$50	S$50	S$100	S$150



Bonus Benefit* under Section 9 Funeral Expenses: Ceremonial Allowance of ***S$250* to support ***Badal Umrah***

UMRAH EMA 1448H *PACKAGE*

Sec.	POLICY BENEFITS / COVERAGE	Maximum Limit Per Plan			
		BASIC PLAN	DELUXE PLAN	SILVER PLAN	GOLD PLAN
	13.2 Arising out of, from or due to Pre-existing Condition at Hospitals in Saudi Arabia only				
	Maximum limit	S$350	S$350	S$350	S$350
	Limit for each complete Hospital Day stay	S$50	S$50	S$50	S$50
14.	**Compassionate Visit by a Relative or Friend**	No Cover	S$3,000	S$3,000	S$5,000
15.	**Baggage Delay**	No Cover	S$800	S$800	S$800
	Limit for each full 6 consecutive hours delay whilst overseas	No Cover	S$100	S$100	S$100
	Lump sum limit after full 6 consecutive hours delay returning to Singapore	No Cover	S$100	S$100	S$100
16.	**Travel Delay**	No Cover	S$500	S$500	S$500
	Limit for each full consecutive hours delay whilst overseas	No Cover	S$100 per 6 hours	S$100 per 6 hours	S$50 per 3 hours
	Lump sum limit after full 6 consecutive hours delay departure from Singapore	No Cover	S$50	S$50	S$50
17.	**Flight Deviation**	No Cover	S$500	S$500	S$500
	Limit for each full 6 consecutive hours	No Cover	S$50	S$50	S$50
18.	**Travel Misconnection**	No Cover	S$50	S$50	S$100
19.	**Overbooked Scheduled Public Conveyance whilst overseas**	No Cover	S$50	S$50	S$100
20.	**Trip Curtailment (Include Pre-existing Condition)**	S$5,000	S$5,000	S$5,000	S$6,000
21.	**Trip Disruption**	S$3,000	S$3,000	S$3,000	S$3,000
22.	**Baggage and Personal Effects**	No Cover	S$3,000	S$3,000	S$5,000
	Limit per article or pair or set of articles	No Cover	S$500	S$500	S$500
	Maximum total limit for Valuables	No Cover	S$500	S$500	S$500
	Laptop Computer, Wireless Handheld Device and Mobile Phone	No Cover	S$1,000	S$1,000	S$1,000
23.	**Personal Money and Travel Documents**	No Cover	S$2,000	S$2,000	S$2,000
	Sub-limit for Money	No Cover	S$250	S$250	S$250
24.	**Hijacking**	No Cover	No Cover	S$3,000	S$5,000
	Limit for each full 12 consecutive hours	No Cover	No Cover	S$150	S$250
25.	**Kidnap and Hostage**	No Cover	No Cover	S$3,000	S$5,000
	Limit for each full 12 consecutive hours	No Cover	No Cover	S$150	S$250
26.	**Credit Card Indemnity**	No Cover	S$250	S$250	S$250
27.	**Personal Liability**	No Cover	S$100,000	S$100,000	S$100,000
28.	**Act of Terrorism**	Covered			
29.	**Travel Assistance while overseas**	Covered			
Cover Extensions		BASIC PLAN	DELUXE PLAN	SILVER PLAN	GOLD PLAN
30.	**COVID-19 Special Extension**	No Cover	No Cover	Covered	Covered
31.	**Automatic Extension on the Period of Takaful**	Up to 14 Days			

	Section 30 - Covid-19 Special Extension	Maximum Limit Per Plan			
		BASIC PLAN	DELUXE PLAN	SILVER PLAN	GOLD PLAN
E1	**Trip Cancellation/Trip Postponement due to COVID-19**				
	Trip cancellation due to COVID-19	No Cover	No Cover	S$1,500	S$1,500
	Sub-limit for Trip Postponement	No Cover	No Cover	S$300	S$300
E2	**Medical Expenses Incurred Overseas cover due to COVID-19**				
	Each Adult below Age 70 years old	No Cover	No Cover	S$100,000	S$100,000
	Each Adult Age 70 years old and above	No Cover	No Cover	S$50,000	S$50,000
	Each Child	No Cover	No Cover	S$100,000	S$100,000
E3	**Emergency Medical Evacuation / Repatriation cover due to COVID-19**				
	Each Adult below Age 70 years old	No Cover	No Cover	S$100,000	S$100,000
	Each Adult Age 70 years old and above	No Cover	No Cover	S$50,000	S$50,000
	Each Child	No Cover	No Cover	S$100,000	S$100,000
E4	**Overseas Hospital Confinement Allowance due to COVID-19**				
	Overseas Hospital Confinement Allowance due to COVID-19	No Cover	No Cover	S$350	S$350
	Hospital Day stay in overseas	No Cover	No Cover	7 Days	7 Days
	Limit for each complete Hospital Day stay	No Cover	No Cover	S$50	S$50
E5	**Overseas Quarantine Confinement Allowance due to COVID-19**				
	In a designated facility Day stay in overseas	No Cover	No Cover	7 Days	7 Days
	Limit for each complete Day stay	No Cover	No Cover	S$50	S$50
E6	**Trip Curtailment due to COVID-19**	No Cover	No Cover	S$1,000	S$1,000
E7	**Get Well Benefit**	No Cover	No Cover	S$100	S$100
E8	**Bereavement Benefit due to COVID-19**	No Cover	No Cover	S$3,000	S$3,000

Geographical Areas

Area 3	**All countries excluding: Afghanistan, Iran, Iraq, Libya, Nepal, North Korea, Sudan, Syria, Democratic Republic of Congo, Somalia and Yemen**

Premium per Participant

BASIC PLAN	DELUXE PLAN	SILVER PLAN	GOLD PLAN
18 years old and above (up to 16 days) **S$134**	18 years old and above (up to 16 days) **S$174**	18 years old and above (up to 16 days) **S$199**	18 years old and above (up to 16 days) **S$264**
Below 18 years old (up to 16 days) **S$119**	Below 18 years old (up to 16 days) **S$149**	Below 18 years old (up to 16 days) **S$168**	Below 18 years old (up to 16 days) **S$209**
Additional days **S$15**	Additional days **S$18**	Additional days **S$21**	Additional days **S$25**

IMPORTANT INFORMATION

Period of Takaful

"Period of Takaful" means the period during which the coverage under this Takaful is effective, as stated in the Certificate of Takaful and/or Policy.

The Participant must activate the Takaful cover before the Trip. If this Takaful is arranged after the Participant has departed from Singapore, no coverage will be extended, regardless of whether a policy has been issued. In such circumstances, any Takaful contribution received in respect of such Takaful will be refunded subjected to an administrative charge to be determined by the Takaful Operator.

The Takaful commences when the Participant leaves his/her place of residence or business in Singapore (whichever is the later) to commence the Trip until the time of return to his/her place of residence or business in Singapore or expiry of the Policy (whichever is the earlier) on completion of the Trip.

In any event the Trip should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore. A Trip shall involve return to Singapore within the Period of Takaful stated-hereon.

Pre-existing Condition

"Pre-existing Condition" means any Injury, Illness or physical condition

(a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Takaful and/or Policy;

(b) which was known by the Participant to exist prior to the commencement of the Takaful whether or not treatment, or medication, or advice, or diagnosis was sought or received.

(c) For the Participant taking a Multi-Trip Plan, Pre-existing Condition will apply to subsequent Trip if a Participant has made a claim for a medical condition on a previous Trip.

The Pre-existing Medical Condition definition also applies to Your Immediate Family member or travelling companion.

Warranty

1. The Takaful must be activated before You commence Your Trip and the Period of Takaful must be for the entire duration of Your Trip;
2. The Participant must be domiciled in Singapore and all trips must start and end in Singapore;
3. The Participant warrants that he/she is fit to travel and is not travelling contrary to the advice of a Qualified Medical Practitioner in Singapore or for the purpose of obtaining medical treatment;
4. The Participant must not be an undischarged bankrupt and have not committed any act of bankruptcy within the last 12 months.
5. The Participant who is undergoing medication and/or treatment for cancer or related illness is required to produce a medical certificate from his/her attending Qualified Medical Practitioner that he/she is fit to depart for the Trip.

6. The Participant who was discharged from any hospital within thirty (30) days before the date of departure of the Trip, is required to produce a medical certificate from his/her attending Qualified Medical Practitioner that he/she is fit to depart for the Trip.

7. The Participant with a Pre-existing Medical Condition warrants that he/she is complying with all medical advice, prescribed medication, treatment and monitoring relating to such condition as recommended by his/her attending Qualified Medical Practitioner.

   For warranty, such pilgrims are not automatically covered under the Singapore EMA. The General Sale Agent (GSA) is required to submit the necessary documents to the appointed agent, ST&T International at least seven (7) days before the trip so that United Overseas Insurance Limited could underwrite for these special cases. Failure to submit these required documents, United Overseas Insurance Limited reserves the rights to reject their applications and to refund the Takaful contribution that was paid in advance to the GSA.

Major Key Exclusions

1) Known Event or Pre-existing condition (unless specifically covered in the Sections) as defined in the Definition, congenital disease or physical abnormality;

2) any immunizations, routine medical examinations, cosmetic surgery and other elective treatments and surgical procedures;

3) any treatment undertaken for relief or treatment of chronic Illness, for example renal dialysis, chemotherapy for cancer or radiotherapy for cancer;

4) Stress, anxiety, depression, or any emotional, psychiatric or sleep disorder or dementia condition, psychiatric disorders, wilfully self-inflicted Injury or Illness, committing suicide while sane or insane;

5) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a Civil War, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

IMPORTANT NOTICES AND DISCLAIMERS

The brochure is provided for general information only and is not a contract of Takaful. Full details of the terms, conditions and exclusions of the Takaful are provided in the policy and will be sent to you upon acceptance of your application by United Overseas Insurance Limited (UOI). You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.

POLICY OWNERS' PROTECTION SCHEME

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 your insurer or visit the GIA or SDIC websites. (www.gia.org.sg or www.sdic.org.sg)

Makkah



مجمع البيت الطبي العام
Albayt Medical General Center

ALBAYT MEDICAL CENTER
P11 Abraj Albayt Clock Tower
(Next to Movenpick Hotel)
Tel : + 966 12 571 8400



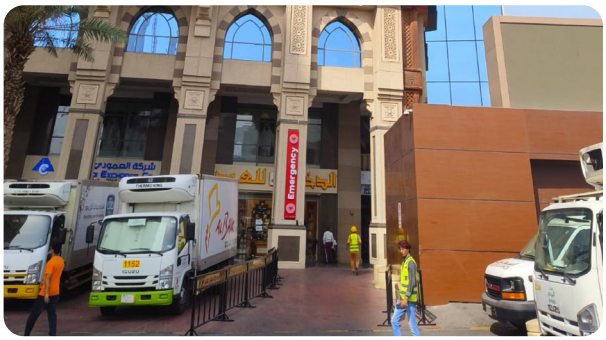
المستشفى الأهلي السعودي
Saudi National Hospital
Makkah - مكة

SAUDI NATIONAL HOSPITAL
Azizeyyah, Makkah al-Mukarramah 24243,
Saudi Arabia
Tel : + 966 54 095 0288



المستشفى السعودي الألماني
Saudi German Hospital
Caring like family نرعاكم كأهالينا

SAUDI GERMAN HOSPITAL MAKKAH
Ibrahim Al Khalil Rd, Saudi German Hospital
District, 24352, Makkah 6190
Tel : +966 92 000 7997



رعاية الطبية
CARE MEDICAL

CARE MEDICAL ALHARAM
Ibrahim Al Khalil Rd, Ash Shubaikah,
Makkah 24231
Tel: +966 12 520 2020



مركز مكة الطبي
Makkah Medical Center

MAKKAH MEDICAL CENTER
6677, Al Madinah Al Munawarah Rd, 2296, At
Taniem, Makkah 24412, Saudi Arabia
Tel: +966 12 522 2222

Madinah



مستشفيات الحياة الوطني

AL HAYAT NATIONAL HOSPITAL

Al Hijrah Rd, Al Jumuah, (Opposite Quba' Mosque)
42316, Madinah, Saudi Arabia
Tel : +966 92 000 0094



المستشفى السعودي الألماني
Saudi German Hospital
Caring like family نرعاكم كأهالينا

SAUDI GERMAN HOSPITAL MADINAH

Al-Jameaat Road Abyar Ali Al Madinah Al Munawarrah, Landmark: Opposite to Saudi Telecom Co. P.O.Box: 15435
Tel : +966 92 000 7997



العبير abeer

ABEER MEDICAL CENTER MADINAH

7634 Uthman Ibn Affan Road, Al Rayah Dist.
Al Madinah Al Munawwarah 42312 - 4171,
Saudi Arabia
Tel : +966 92 001 5888



فقيه

المستشفيات Hospitals | د. سليمان فقيه Dr. Soliman Fakeeh
المدينة Madinah

DR SOLIMAN FAKEEH HOSPITAL MADINAH

King Abdullah Road, Al Fath Dist.
42312, Madinah, Saudi Arabia
Tel : +966 59 731 6004

OUR PREFERRED HOSPITALS IN SAUDI ARABIA

Jeddah



مستشفى السلامة
Al Salama Hospital

AL SALAMA HOSPITAL
King Abdul Aziz Rd. Al Malek,
Jeddah Saudi Arabia
Tel : +966 92 005 1919

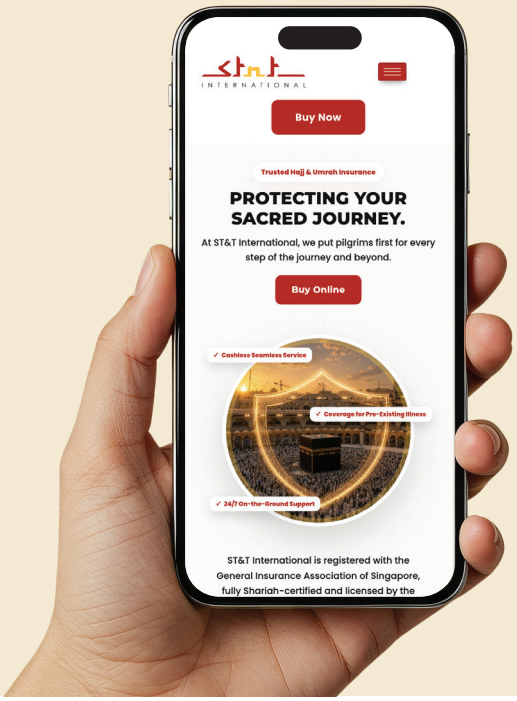
Taif



العبير
abeer

ABEER MEDICAL CENTER TAIF
Almantiqah Almarkaziyyah,
Taif 26522, Saudi Arabia
Tel : +966 12 578 5250

Cashless, Seamless Care



- Simply call our hotline
- A dedicated team member will be by your side
- We will assist you directly at the hospital
- Fully cashless. No upfront payments required*

Find out more about our plans at www.stntinternational.com

*T&C's apply



GOLD PLAN HIGHLIGHTS

Enhanced protection, made for your Umrah

CANCEL FOR ANY REASON*

Receive up to **50% of irrecoverable prepaid travel costs**, capped at **S$5,000**. The plan must be purchased within 7 days of the initial trip payment or deposit.

OVERSEAS MEDICAL COVERAGE UP TO S$150,000*

Includes eligible overseas medical, dental and related expenses, plus **up to S$30,000 for eligible inpatient treatment** arising from pre-existing conditions.

UNLIMITED EMERGENCY EVACUATION & REPATRIATION*

Unlimited cover for eligible non-pre-existing medical emergencies involving adults below 70 and children, with access to a **24-hour emergency assistance hotline.**

SHORTER WAITING TIME FOR TRAVEL DELAY BENEFITS*

With the Gold Plan, travel delay benefits begin **after every complete 3-hour delay overseas** — shortened from the usual 6-hour waiting period under the Deluxe and Silver Plans.

**T&C's apply*

EMERGENCY EVACUATION

Our plan includes emergency evacuation assistance, providing support when you need to be safely evacuated due to an unexpected emergency.*







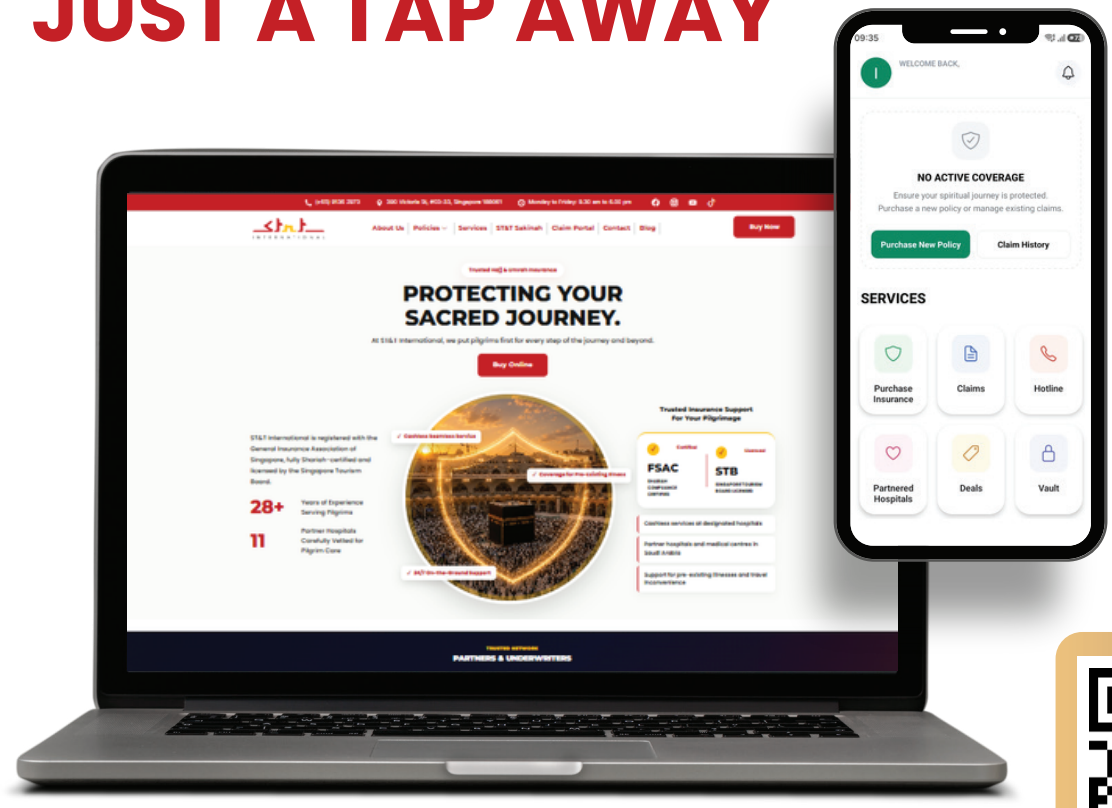




*T&C's apply

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CLAIM PROCESS

1

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Go to:
claims.stntinternational.com

2

INFORMATION

Fill in your particulars to access your policy page

3

SUBMIT

Follow through the steps to submit your claims and confirm settlement detail

4

NOTIFICATION

You will be notified on your successful claims submission

For any claim-related issues, please contact us at the email address below.

Email: claims@stntinternational.com
Office: +65 6295 0012
+65 9136 2973

Scan this QR code to proceed to our claims portal.

Claim Notification in Singapore

All claim enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to:

ST&T INTERNATIONAL PTE LTD (UEN: 199803720H)
390 Victoria Street #03-33 Golden Landmark Singapore 188061
Email: enquiry@stntinternational.com Tel: (+65) 6295 0012

All claims must be notified not later than thirty-one (31) days upon return to Singapore from the Trip.

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