



GIAS Number: C002400

UMRAH EMA 1447H

**With Pre-existing* Cover and
Special Extension for COVID-19**

* Subject to terms and conditions



Singapore Office

390 Victoria Street #03-33
Golden Landmark Singapore 188061

Saudi Arabia Office

Level 7, Al Murjanah Tower,
Corner of Prince Sultan and Alkayyal Streets,
Jeddah 21433

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+65 6295 0012

+65 9136 2973

+966 5973 16004

✉: enquiry@stntinternational.com

🌐: www.stntinternational.com

Underwritten by:



Member of the UOB Group

PROTECTING PILGRIMS WITH TAILORED HAJJ & UMRAH INSURANCE SOLUTIONS

Established in 1998, ST&T International Pte Ltd is a registered member of the General Insurance Association of Singapore. We are the exclusive provider of travel insurance, specializing in Travel Health services for Hajj and Umrah pilgrims in Singapore.



HOSPITAL NETWORK

ST&T's Hospital network is present in the Holy City of Makkah, Madinah Al- Munawarah and Jeddah, where we also have customer service officers made available at all our designated medical centers and hospitals.



Hospital & Medical center in Makkah



Hospital & Medical center in Madinah



Hospital & Medical center in Jeddah



Covers Pre-existing Illnesses

Covers Pre-existing illness so you can perform your Umrah with peace of mind



24 Hours Service

24 hours service at our hospitals and medical centres



Cashless Seamless Services

Cashless services at our designated hospitals in Makkah and Madinah.



Professional & Friendly Staff

Friendly ground staffs in Makkah and Madinah, ready to serve you.

REGISTERED INSURANCE AGENT

ST&T International 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.

We understands the risks every jemaah face, and we have the knowledge and expertise to assess your travelling risks before recommending a solution to mitigate your exposure so you can focus on fulfilling your Umrah or Hajj without distractions.

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SHARIAH COMPLIANCE CERTIFIED BY THE FSAC

In 2020, ST&T International has been certified shariah compliance 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 1447H

PACKAGE

Coverage and its limits
(effective from 1 Muharram 1447H)

Section	POLICY BENEFITS / COVERAGE	Maximum Limit Per Plan (\$\$)		
		BASIC PLAN	DELUXE PLAN	SILVER PLAN
1.	Trip Cancellation	No Cover	No Cover	5,000
	Sub-limit: Trip Postponement	No Cover	No Cover	300
2.	Bankruptcy or insolvency of Travel Agent	3,000	3,000	3,000
3.	Accidental Death			
	Each Adult below Age 70 years old	35,000	35,000	Section 5
	Each Adult Age 70 years old and above	35,000	35,000	Section 5
	Each Child	15,000	15,000	Section 5
4.	Accidental Death on Public Conveyance & Natural Disaster			
	Each Adult below Age 70 years old	No Cover	No Cover	200,000
	Each Adult Age 70 years old and above	No Cover	No Cover	100,000
	Each Child	No Cover	No Cover	200,000
5.	Accidental Death & Permanent Total Disablement			
	Each Adult below Age 70 years old	No Cover	No Cover	100,000
	Each Adult Age 70 years old and above	No Cover	No Cover	50,000
	Each Child	No Cover	No Cover	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
	Each Adult Age 70 years old and above	No Cover	No Cover	Unlimited
	Each Child	No Cover	No Cover	Unlimited
	6.2 Arising out of, from or due to Pre-existing Condition			
	Each Adult below Age 70 years old	No Cover	No Cover	5,000
Each Adult Age 70 years old and above	No Cover	No Cover	3,000	
	Each Child	No Cover	No Cover	5,000
7.	Medical, Dental and Other Expenses Incurred Overseas			
	7.1 Non Pre-existing Condition			
	Each Adult below Age 70 years old	20,000	20,000	100,000
	Each Adult Age 70 years old and above	20,000	20,000	50,000
	Each Child	20,000	20,000	100,000

Section	POLICY BENEFITS / COVERAGE	Maximum Limit Per Plan (S\$)		
		BASIC PLAN	DELUXE PLAN	SILVER PLAN
	7.2 Arising out of, from or due to Pre-existing Condition for Inpatient only			
	Each Adult below Age 70 years old	20,000	20,000	20,000
	Each Adult Age 70 years old and above	20,000	20,000	20,000
	Each Child	20,000	20,000	20,000
	Sub-limit: Outpatient medical cost	1,000	1,000	1,000
8.	Emergency Medical Evacuation and Repatriation			
	8.1 Non Pre-existing Condition			
	Each Adult below Age 70 years old	75,000	75,000	Unlimited
	Each Adult Age 70 years old and above	75,000	75,000	100,000
	Each Child	75,000	75,000	Unlimited
	8.2 Arising out of, from or due to Pre-existing Condition			
	Each Adult below Age 70 years old	75,000	75,000	75,000
	Each Adult Age 70 years old and above	75,000	75,000	75,000
	Each Child	75,000	75,000	75,000
9	Funeral Expenses (Include Pre-existing Condition)			
	9.1 Burial & other incidental expenses incurred in Saudi Arabia	1,000	1,000	1,000
	9.2 Burial & other incidental expenses incurred overseas (except Saudi Arabia)	3,000	3,000	3,000
10	Medical Expenses Incurred Upon Return to Singapore			
	10.1 Non Pre-existing Condition			
	Each Adult below Age 70 years old	1,000	1,000	5,000
	Each Adult Age 70 years old and above	1,000	1,000	2,500
	Each Child	1,000	1,000	5,000
	10.2 Arising out of, from or due to Pre-existing Condition (within 7 days from the date of return due to an Accident while in Saudi Arabia only)			
	Each Adult below Age 70 years old	1,000	1,000	1,000
	Each Adult Age 70 years old and above	1,000	1,000	1,000
	Each Child	1,000	1,000	1,000
11.	Traditional Chinese Medical and/or Chiropractic Treatment Expenses	No Cover	No Cover	200
12.	Mobile Phone Charges for Emergency Medical Assistance	No Cover	No Cover	100
13.	Hospital Confinement Allowance			
	3.1 Non Pre-existing Condition			
	Maximum limit	350	350	3,000
	Limit for each complete Hospital Day stay	50	50	100
	13.2 Arising out of, from or due to Pre-existing Condition at Hospitals in Saudi Arabia only			
	Maximum limit	350	350	350
	Limit for each complete Hospital Day stay	50	50	50

		Maximum Limit Per Plan (S\$)		
Section	POLICY BENEFITS / COVERAGE	BASIC PLAN	DELUXE PLAN	SILVER PLAN
14.	Compassionate Visit by a Relative or Friend	No Cover	3,000	3,000
15.	Baggage Delay	No Cover	800	800
	Limit for each full 6 consecutive hours delay whilst overseas	No Cover	100	100
	Lump sum limit after full 6 consecutive hours delay returning to Singapore	No Cover	100	100
16.	Travel Delay	No Cover	500	500
	Limit for each full 6 consecutive hours delay whilst overseas	No Cover	100	100
	Lump sum limit after full 6 consecutive hours delay departure from Singapore	No Cover	50	50
17.	Flight Deviation	No Cover	500	500
	Limit for each full 6 consecutive hours	No Cover	50	50
18.	Travel Misconnection	No Cover	50	50
19.	Overbooked Scheduled Public Conveyance whilst overseas	No Cover	50	50
20.	Trip Curtailment	5,000	5,000	5,000
21.	Trip Disruption	3,000	3,000	3,000
22.	Baggage and Personal Effects	No Cover	3,000	3,000
	Limit per article or pair or set of articles	No Cover	500	500
	Maximum total limit for Valuables	No Cover	500	500
	Laptop Computer, Wireless Handheld Device and Mobile Phone	No Cover	1,000	1,000
23.	Personal Money and Travel Documents	No Cover	2,000	2,000
	Sub-limit for Money	No Cover	250	250
24.	Hijacking	No Cover	No Cover	3,000
	Limit for each full 12 consecutive hours	No Cover	No Cover	150
25.	Kidnapping and Hostage	No Cover	No Cover	3,000
	Limit for each full 12 consecutive hours	No Cover	No Cover	150
26.	Credit Card Indemnity	No Cover	250	250
27.	Personal Liability	No Cover	100,000	100,000
28.	Act of Terrorism		Covered	
29.	Travel Assistance while overseas		Covered	
Cover Extensions		BASIC PLAN	DELUXE PLAN	SILVER PLAN
30.	COVID-19 Special Extension		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
E1	Trip Cancellation	No Cover	No Cover	1,500
	Sub-limit for Trip Postponement	No Cover	No Cover	300
E2	Medical Expenses Incurred Overseas			
	Each Adult below Age 70 years old	No Cover	No Cover	100,000
	Each Adult Age 70 years old and above	No Cover	No Cover	50,000
	Each Child	No Cover	No Cover	100,000
E3	Emergency Medical Evacuation / Repatriation			
	Each Adult below Age 70 years old	No Cover	No Cover	100,000
	Each Adult Age 70 years old and above	No Cover	No Cover	50,000
	Each Child	No Cover	No Cover	100,000
E4	Overseas Hospital Confinement Allowance			
	Overseas Hospital Confinement Allowance due to COVID-19	No Cover	No Cover	350
	Hospital Day stay in overseas	No Cover	No Cover	7 Days
	Limit for each complete Hospital Day stay	No Cover	No Cover	50
E5	Overseas Quarantine Confinement Allowance			
	In a designated facility Day stay in overseas	No Cover	No Cover	7 Days
	Limit for each complete Day stay	No Cover	No Cover	50
E6	Trip Curtailment	No Cover	No Cover	1,000
E7	Get Well Benefit	No Cover	No Cover	100
E8	Bereavement Benefit	No Cover	No Cover	3,000

Premium per Participant	BASIC PLAN	DELUXE PLAN	SILVER PLAN
Adult (18 to 90 year old)	140	185	210
Child (2 to 17 year old)	115	145	165
Additional premium more than 16 days (per day)	15	18	21

Scan QR code for
the complete
policy wording



Period of Scheme

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.

The policy can be extended upon additional scheme contribution to be charged for each additional day or part.

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 Insured or 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 an Annual Multi-Trip Plan, Pre-existing Condition will apply to subsequent Trip if an 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 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.

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 Takaful Limited could underwrite for these special cases. Failure to submit these required documents, United Overseas Takaful 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, willfully 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 Insurance Limited (UOL). 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)

OUR PREFERRED HOSPITALS IN SAUDI ARABIA (OPEN 24 HOURS)

Makkah



ALBAYT MEDICAL CENTER

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



SAUDI NATIONAL HOSPITAL

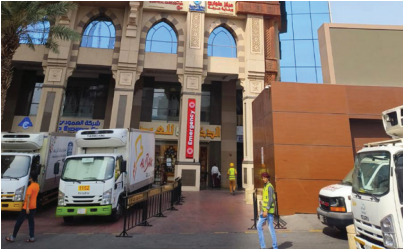
Azizeyyah, Makkah al-Mukarramah 24243, Saudi Arabia
Tel : + 966 54 095 0288



المستشفى السعودي الألماني
Saudi German Hospital
نرعاكم كأهاليتنا Caring like family

SAUDI GERMAN HOSPITAL MAKKAH

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



CARE MEDICAL ALHARAM

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



MAKKAH MEDICAL CENTER

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

Madinah



مستشفيات
الحياة
الوطنية



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
نرعاكم كأهاليها Caring like family

SAUDI GERMAN HOSPITAL MADINAH

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



العبير
abeer



ABEER MEDICAL CENTER

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

Jeddah



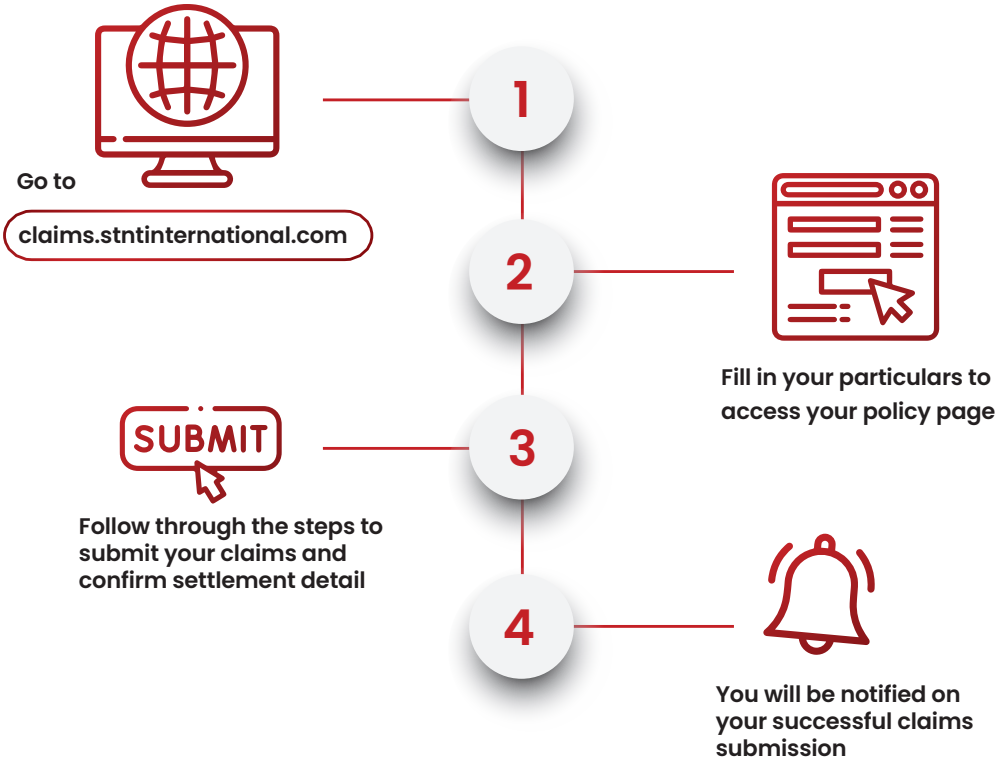
مستشفى السلامة
Al Salama Hospital



AL SALAMA HOSPITAL

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

CLAIMS PROCESS



Any issues regarding claims, please contact us via email 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.