

Important Updates on Citi Credit Cards Complimentary Travel Insurance

We refer to your Citi Credit Cards complimentary travel insurance (“Travel Insurance”) when Full Fare is charged to the following Citi Credit Cards and you have activated[^] your Travel Insurance. Effective 1 Feb 2024, the Travel Insurance will be underwritten by HL Assurance Pte Ltd instead of AIG Asia Pacific Insurance Pte. Ltd. (“AIG”)¹. Accordingly, there will be changes to the terms governing your Travel Insurance and policy coverage. For full policy terms, definitions and conditions of coverage, please refer to www.citibank.com.sg/hltncs

- Citi Prestige Card
- Citi Rewards Card
- Citi Cash Back Card
- Citi Cash Back+ Card
- Citi Lazada Card

[^]Enrollment is required for Citi Rewards Card, Citi Cash Back Card, Citi Cash Back+ Card and Citi Lazada Card only

Please note that for claims under the Travel Insurance in respect of a Covered Trip starting on or before 31 Jan 2024 and ending on or before 31 Jan 2024, such claims should be filed with AIG. For claims under the Travel Insurance in respect of a Covered Trip starting on or before 31 Jan 2024 but ending after 31 Jan 2024, such claims should be filed with HL Assurance Pte Ltd.

Scenario	Covered Trip Start Date	Covered Trip End Date	Claim to be submitted to AIG Asia Pacific Insurance Pte. Ltd. (“AIG”)
1	On or before 31 Jan 2024	On or before 31 Jan 2024	Yes
2*	On or before 31 Jan 2024	Ending after 31 Jan 2024	No. The Claim should be submitted to HL Assurance Pte Ltd
3	After 31 Jan 2024	Ending after 31 Jan 2024	No. The Claim should be submitted to HL Assurance Pte Ltd

*For example: if you have charged your Full Fare to your Citi Rewards Card and your Trip started on 28 Jan 2024 and ended on 5 Feb 2024.

For the eligibility criteria to get the complimentary travel insurance coverage and for full policy terms, definitions and conditions of coverage of the new policy, please refer to the following webpages which will be updated by 31 Dec 2023:

- Citi Prestige Card: www.citibank.com.sg/prestige
- Citi Rewards Card, Citi Cash Back Card, Citi Cash Back+ Card and Citi Lazada Card: www.citibank.com.sg/travelinsurance

¹ AIG Asia Pacific Insurance Pte. Ltd. (“AIG”) will cease to be the underwriter of such complimentary travel insurance on 31 Jan 2024.