

Important Updates on Citi Credit Cards Complimentary Travel Insurance

End date of your Citi Credit Cards complimentary travel insurance

We wish to notify you that with effect from 1 March 2025, there will be a revision made to the Citi Credit Cards complimentary travel insurance coverage ("Travel Insurance") underwritten by HL Assurance Pte Ltd ("HLAS") when the Full Fare for an eligible trip is being charged to your Citi Credit Card(s) ("Trip"). The Travel Insurance coverage in respect of a Trip charged to the following Citi Credit Cards will be updated to **end on 31 March 2026**.

Important: Please note that the successful Travel Insurance claim for a Trip is subject to the policy terms of the relevant Travel Insurance policy ("Policy Terms") which is set out below.

Citi Credit Cards⁺

- [Citi ULTIMA Card](#)
- [Citi PremierMiles Card](#)
- [Citi Commercial Cards \(Citi Corporate Card, Citi Business Card, Citi Purchasing Card, Citi Travel Account, Citi Travel Lodge Card\)](#)
- [Citi Rewards Card](#)
- [Citi Cash Back Card](#)
- [Citi Cash Back+ Card](#)

What this means to you?

Please note that in the event that your Trip starts on or before 31 March 2026 but ends after 31 March 2026, you can make a Travel Insurance claim for part of your Trip only for the period from the Trip start date until 31 March 2026. If your Trip starts and ends after 31 March 2026, you **cannot** make a Travel Insurance claim for your Trip (i.e. Your Trip **not** be covered under the Travel Insurance). However, this change will not impact you if your Trip starts and ends on or before 31 March 2026. Please refer to the table below for the various scenarios.

Scenario	Trip Start Date	Trip End Date	Can you make a Travel Insurance claim (subject to Policy Terms)?
1	On or before 31 March 2026	On or before 31 March 2026	Yes, you can make a claim for your Trip under the Travel Insurance but whether your claim is successful will be subject to Policy Terms.
2*	On or before 31 March 2026	Ending after 31 March 2026	Partially. You can make a claim for part of your Trip only for the period from the Trip start date until 31 March 2026. Please note that whether your claim is successful will be subject to Policy Terms.
3	After 31 March 2026	Ending after 31 March 2026	No, you cannot make a claim under the Travel Insurance for your Trip.

*For example: if you have charged your Full Fare for your Trip to your Citi Rewards Card and your Trip starts on 28 March 2026 and ends on 3 April 2026.

For the eligibility criteria to get the complimentary Travel Insurance coverage and for full Policy Terms, definitions, conditions of coverage and exclusions, please refer to the following websites:

- Citi ULTIMA Visa Card: www.citibank.com.sg/ultimavs-hl
 - Citi ULTIMA Mastercard Card: www.citibank.com.sg/ultimamc-hl
 - Citi PremierMiles Card: www.citibank.com.sg/premiermiles
 - Citi Commercial Cards: www.citibank.com.sg/commercialcards
- Citi Rewards Card, Citi Cash Back Card and Citi Cash Back+ Card:
www.citibank.com.sg/travelinsurance

Unless otherwise defined, all capitalised terms in this notification bear the same meaning as in the relevant Policy Terms.

*Travel Insurance is automatically enrolled for Citi ULTIMA Card, Citi PremierMiles Card and Citi Commercial Cards.

^Enrollment is required for Citi Rewards Card, Citi Cash Back Card and Citi Cash Back+ Card only.

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