A traveller's greatest fear is probably a medical emergency overseas. Lost items and flight delays pale in comparison.

A Covid-19-positive diagnosis means quarantine in an unfamiliar environment, language barriers and differing medical standards - a cocktail of travel nightmares. Expensive, too.

Airlines, travel agents and insurers are scrambling to mitigate costs for the traveller. Covid-19 covers, for example, are tagged to air tickets or the standard travel insurance.

Here is a rundown of some Covid-19 coverage and the trip-wires to be mindful of.

TRAVEL ADVISORY V TRAVEL BAN

Think of "travel advisory" as the mother of all travel catchphrases during the pandemic.

Travel advisories are issued by the countries of departure - for departing travellers. In Singapore, the Ministry of Health (MOH) issues the advisories.

Travel bans, however, are usually entry and border controls imposed by a destination against foreign travellers.

"Travel advisories and travel bans are not wedded in bliss," a local underwriter notes. Insurers, he admits, complicate matters with their own list of countries deemed out of bounds.

Some countries like Britain and the United States welcome Singapore passports, but local authorities do not endorse general leisure travel there.

Conversely, Singapore's authorities may endorse travel to certain destinations, for instance, Australia and New Zealand, but this is not reciprocated.

In its latest travel update on Oct 1, MOH endorsed general travel to only four countries - New Zealand, Australia, Vietnam and Brunei - out of 193 United Nations members.

Quarantine-free travel

Quarantine bookending the start and end of a trip deflates the euphoria of a holiday.

As the pandemic continues, the lessons learnt will lead to a gradual reopening of borders, amid safe measures and best practices. Travellers will remain cautious, but they yearn to hit the road again.

"I fantasise about a festive getaway. And if things are still sketchy, I can always change my mind but the trip planning itself is a fun respite. I need hope," says a travel buddy who has spent every winter in Europe the past decade.

Singapore's Ministry of Health, as of Oct 1, endorses general travel to only four countries: Australia (except Victoria state), Vietnam, New Zealand and Brunei. Travellers to these countries need not face a stay-home notice (SHN) quarantine on returning to Singapore, subject to negative Covid-19 swab tests.

Outside these countries, it is a 14-day SHN in dedicated facilities or seven-day SHN at one's own accommodation.

While Singapore has waived its quarantine requirements for the four countries, they have not reciprocated. Their borders are closed to non-essential travel.

However, there are a dozen countries that do not require quarantine for Singapore travellers.

Currently, travel platform Kayak counts 62 countries with open borders, half of which are quarantine-free for selected visitors, though a Covid-19-negative certification may be required. Examples include Brazil and Colombia.

A savvy traveller will point out that avoiding overseas quarantine is more important than worrying about Singapore's SHN quarantine upon return.

Right now, a Singapore traveller can avoid quarantine to a dozen territories. Examples include Britain, United States, United Arab Emirates (only via Dubai), Honduras, Dominican Republic, Belarus, Ukraine and French Polynesia. For some countries, such as Egypt, only direct flights would qualify.

Singapore has stabilised its pandemic situation with rigorous contact tracing, testing and regulatory frameworks. However, some countries fail to see beyond the Republic's zealous efforts. In comparison, travellers from Thailand currently have more quarantine-free and border access globally than Singapore.

But as the local community infection peters out, the Singapore traveller will increasingly be welcomed.

SIA'S DIRECT CONNECTIONS THAT DO NOT REQUIRE QUARANTINE  
  
In pandemic times, direct flights are default choices. Transits are riskier.

Based on national carrier Singapore Airlines' schedule till end-December, there are direct connections to 28 countries. Of these, under current restrictions, Singapore leisure travellers may fly directly to Britain, US, Turkey, Maldives and South Africa without enduring quarantine on arrival.

GO FARTHER WITH VACATION HUBS  
  
Quarantine-free hubs offer a vacation while providing an incubation window for farther regional travel.

For example, a Singapore traveller can fly into Britain, vacation for two weeks and move farther, for instance, to France and the Netherlands. These countries currently do not permit direct access by Singapore travellers, but welcome passengers departing from Britain.

Alternatively, the US is a hub-and-spoke link to nearby Caribbean islands as well as Central and South America. But be mindful of the return leg as the US imposes restrictions on travellers arriving from certain South American or Central American destinations.

In the Middle East, UAE's main hub of Dubai is open. Though SIA does not fly to Dubai currently, Emirates has direct flights between Singapore and Dubai. Singapore travellers can stay at Dubai to travel to other regional destinations.

REGIONAL TRIPS ON BACK BURNER  
  
With quarantine waiting for Singaporeans back home, longer holidays make more sense, time and budget permitting. Weekend leisure trips within Asean will not return, until Singapore relaxes its SHN requirements or travel bubbles are formed.

Meanwhile, I will plan in anticipation, but will still err on the side of caution to stay safe.

For official and business travel under its Reciprocal Green Lane and bilateral arrangements, there are China, Malaysia, South Korea and Japan.

Besides leisure and essential travel, student travel that meets requirements is also endorsed.

Beyond these eight countries and conditions, all other travels are against MOH travel advisories. And they are not covered by Covid-19 insurance.

AIRLINES' COVID-19 COVER IN LOCKSTEP WITH TRAVEL ADVISORIES

From mid-August, national carrier Singapore Airlines (SIA), through underwriter AIG, offered Covid-19 cover protection as part of a standard travel insurance plan.

Passengers who purchase round-trip tickets are covered for pre-departure trip cancellations; trip curtailment losses; Covid-19 related overseas medical expenses; repatriation and quarantine allowance expenses overseas.

Limited to Singapore residents flying with SIA and SilkAir, the travel insurance starts at $34 for a three-day Asean coverage and goes up to a staggering $1,757 for a 180-day worldwide cover.

Its subsidiary, Scoot, has also teamed up with insurer AXA to provide a more modest Covid-19 cover.

However, these supplements apply only to MOH's approved travel destinations or essential travel.

EMIRATES COVID-19 COVER: THE GOLD STANDARD

In July, Middle Eastern airline Emirates, with insurer Allianz NEXtCARE, launched the world's first standalone Covid-19 cover. Deemed the gold standard, it comes with two outstanding features.

First, it is a four-letter word: free.

Second, it covers against travel advisories - except under an outright travel ban.

Also, onward destinations are covered, for up to 31 days. The cover stops when the passenger returns to the home base, whichever is earlier.

The scheme proved so popular that it is now extended until the end of December.

In early September, Etihad Airways jumped on the bandwagon with its Travel Cover, which is underwritten by AXA Gulf. The cover is similar to the Emirates scheme.

OVERSEAS-ISSUED MEDICAL COVID-19 COVER

Can people buy cover against travel advisories?

Issuers in the US and Europe underwrite travel insurance, with Covid-19 cover, for overseas travellers headed to selected destinations.

They have different exclusions and may differentiate between trip insurance and medical insurance. Comprehensive plans are also available.

For example, global travel underwriter IMG-Sirius International's CoverAmerica Gold provides coverage for non-US residents/citizens travelling to the US plus Canada, Mexico, Latin America, the Bahamas and South America.

For a 30-day coverage, the insured person receives comprehensive travel insurance with Covid-19 screening benefit and quarantine cover. Its US$250,000 (S$339,000) policy limit plan costs US$216.

But there are caveats such as deductibles; varying levels of reimbursements; and exclusions due to US sanctions.

Overseas administrators and underwriters may be more regimented. It is administratively more cumbersome to file a claim against a foreign underwriter, in a different time zone.

I cringe when I recall a previous claim with a major US insurer.

Due to bad weather, a high-altitude Central Asia flight was cancelled.

With the airport shut down indefinitely, the airline advised me to make an overland trip instead, since the spotty weather might continue for the next two to three days.

I took a hazardous 16-hour private car hire over mountainous gravel roads. Yet, the US insurer rejected my claim and said I should have waited for the weather to clear.

After three months, a dozen e-mails and many phone calls, culminating in an escalation of my case to its senior management, my claim was approved.

It was a good outcome, but what a frustrating exercise.

Thus, I would still prefer to buy cover through a Singapore administrator.

"An insurance cover is only good if a valid claim is fairly reimbursed expeditiously," advises an insurer contact who declines to be named.

TRAVEL AGENTS' COVID-19 COVER

The National Association of Travel Agents Singapore (Natas), in conjunction with Maybank's Etiqa, is working out a Covid-19 specific travel cover.

It covers travel postponement, medical expenses and hospital allowances.

A standout is post-trip medical expenses in Singapore.

An Etiqa spokesman says the plan, once finalised, will be made available through Natas' agents.

Sadly, but understandably, the plan will adhere to MOH's travel advisories and their limitations. Yet, it would serve those leisure and business travellers who are journeying in compliance with the advisories.

END OF COVID-19 COVER AND STAY-HOME NOTICES

Covid-19 cover ends when people get home. There is no post-trip cover available currently.

Even the plans that are administered overseas stop short of a post-trip cover.

So, Covid-19 swab tests, stay-home notices or quarantine expenses at designated facilities are out-of-pocket expenses.

Moreover, travellers who venture out despite MOH's advisories - and test positive within 14 days of their return - will not receive any government subsidies or medical benefits for their treatment.

It is a sobering thought - as that could easily add a few thousand dollars of expenses to the trip.

TRAVEL INSURANCE AS A NEW NORMAL

Pandemic covers may emerge as a new normal.

The world with closed borders, on an extended basis, is not the new normal. But certainly, a cavalier attitude in travel remains out of limits.

Under normal circumstances, people choose carriers based on personal preferences such as flight schedule, budget, loyalty programme and service quality, among other factors.

But if I really need to travel beyond MOH's endorsed list of destinations, I would give serious thought to flying Emirates - its less restrictive Covid-19 cover is assuring and meaningful.

People may baulk at existing Covid-19 covers with their weak inclusions and numerous exclusions. Yet, however limited they may be, it beats zero cover for any traveller.

I would not leave home without it - just be mindful of the fine print.