



BERJAYA SOMPO
INSURANCE

Secure TravelSafe

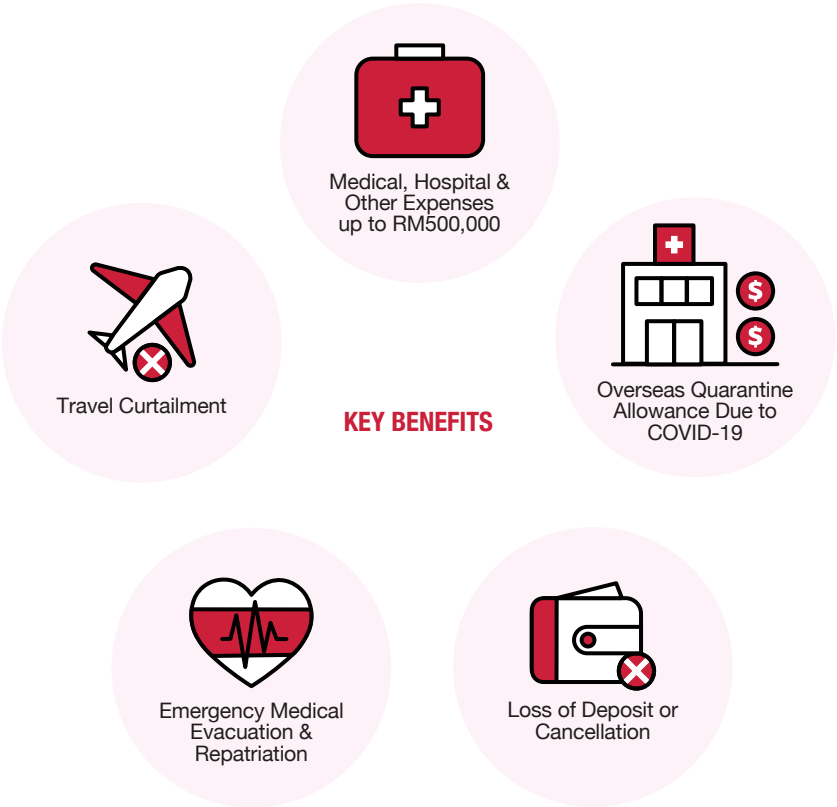
Comprehensive Travel Insurance



Your trip should be memorable and safe, even after the pandemic. The pandemic may have changed our lives and the way we travel. We want the best travel experience, but when unexpected incidents happen, the last thing we need is to worry about the financial burden.

Get protected with SOMPO TravelSafe, a comprehensive travel policy that provides coverage for people traveling abroad (including within Malaysia) in for an unforeseen event during the trip. This policy is extended to cover losses resulting from COVID-19 diagnosis*.

*Notes: *Only applicable to fully vaccinated travelers with negative COVID-19 test results approved by Malaysian authorities within 72 hours before departure. For domestic travel plan, coverage is applicable provided that the trip is scheduled by air carrier.*



WHAT IS THIS PRODUCT ABOUT?

This policy provides coverage for people travelling abroad (including within Malaysia) in the event of bodily injury, disability or death caused solely by violent, accidental, external and visible means during the trip.

This policy also reimburse the expenses incurred as a result of travel inconveniences during the trip.

WHAT ARE THE BENEFITS PROVIDED?

The policy provides Overseas or Domestic Travel Plan. You can either choose Overseas or Domestic Travel Plan.

Under Overseas Travel Plan, you can choose either Elite A, B or C.

OVERSEAS TRAVEL PLANS

| | BENEFITS | LIMIT PER PERSON | SUM INSURED (RM) | | |
|--|--|----------------------------------|--------------------|--------------------|-------------------|
| | | | OVERSEAS TRAVEL | | |
| | | | ELITE A | ELITE B | ELITE C |
| 1 | MEDICAL & OTHER EXPENSES | | | | |
| 1.1 | Medical, Hospital & Other Expenses | Up to 70 years Above 70 years | 500,000 150,000 | 300,000 100,000 | 150,000 75,000 |
| 1.2 | Alternative Medicine* | Per Individual | 1,000 | 1,000 | N/A |
| 1.3 | Compassionate Visitation Care (due to Your hospitalisation)* | Per Individual | 7,500 | 7,500 | 5,000 |
| 1.4 | Compassionate Visitation Benefit (due to Your death)* | Per Individual | 7,500 | 7,500 | 5,000 |
| 1.5 | Medical Treatment in Malaysia* <i>Follow-up treatment within 60 days upon return to Malaysia</i> | Up to 70 years | 10,000 | 10,000 | 10,000 |
| | | Above 70 years | 5,000 | 5,000 | 5,000 |
| 1.6 | Child Care Benefit* | Per Individual | 5,000 | 5,000 | N/A |
| 1.7 | Hospital Allowance* | Per Day | 250 | 250 | N/A |
| | | Per Individual | 10,000 | 10,000 | N/A |
| 1.8 | Overseas Quarantine Allowance Due to COVID-19* | Per Individual | 2,000 | 2,000 | 1,000 |
| *Subject to maximum limit payable for item 1.1 | | | | | |
| 2 | PERSONAL ACCIDENT | | | | |
| 2.1 | Personal Accident | | | | |
| | a) Accidental Death | Per Individual | 250,000 | 200,000 | 100,000 |
| | b) Permanent Total Disablement | Per Individual | 250,000 | 200,000 | 100,000 |
| | c) Loss of sight of one or both eyes and/ or loss of one or more limbs | Per Individual | 250,000 | 200,000 | 100,000 |
| 3 | EMERGENCY MEDICAL EVACUATION & REPATRIATION | | | | |
| 3.1 | Emergency Medical Evacuation/ Repatriation | Per Individual | 250,000 | 250,000 | 250,000 |
| 3.2 | Repatriation of Mortal Remains | Per Individual | 250,000 | 250,000 | 250,000 |
| | Maximum limit payable for item 3.1 and 3.2 | Above 70 years | 150,000 | 150,000 | 150,000 |

| 4 TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS | | | | | |
|---|---|----------------|-----------|-----------|-----|
| 4.1 | Loss of Baggage and Personal Effects | Per Individual | 5,000 | 5,000 | N/A |
| 4.2 | Baggage Delay <i>RM200.00 for every 6 full consecutive hours delay</i> | Per Individual | 800 | 800 | N/A |
| 4.3 | Personal Money & Documents | Per Individual | 5,000 | 5,000 | N/A |
| 4.4 | Travel Delay <i>RM200.00 for every 6 full consecutive hours delay</i> | Per Individual | 3,000 | 3,000 | N/A |
| 4.5 | Travel Re-Route | Per Individual | 200 | 200 | N/A |
| 4.6 | Loss of Deposit or Cancellation | Per Individual | 15,000 | 15,000 | N/A |
| 4.7 | Travel Curtailment | Per Individual | 15,000 | 15,000 | N/A |
| 4.8 | Travel Overbooked <i>RM200.00 for every 6 full consecutive hours for overbooked common air carrier and no alternative transportation is made available.</i> | Per Individual | 1,000 | 1,000 | N/A |
| 4.9 | Travel Misconnection <i>RM200.00 if no alternative transportation available within 4 hours of the actual arrival time.</i> | Per Individual | 200 | 200 | N/A |
| 4.10 | Hijacking Inconvenience <i>RM1,000.00 for every 24 full consecutive hours of hijack.</i> | Per Individual | 8,000 | 8,000 | N/A |
| 4.11 | Missed Departure | Per Individual | 1,000 | 1,000 | N/A |
| 4.12 | Loss of Deposit or Full Payment due to Insolvency of Airlines | Per Individual | 5,000 | 5,000 | N/A |
| 4.13 | Personal Liability | Per Individual | 1,000,000 | 1,000,000 | N/A |

For Overseas Travel, Benefit 1, 3, 4.6 & 4.7 also cover any event caused by COVID-19.

Please refer to the **Product Disclosure Sheet (PDS)** available at www.berjayasompo.com.my for more information.

DOMESTIC TRAVEL

| BENEFITS | | LIMIT PER PERSON | |
|--|--|----------------------------------|------------------|
| 1 | MEDICAL & OTHER EXPENSES | | |
| 1.1 | Medical, Hospital & Other Expenses | Up to 70 years Above 70 years | 20,000 10,000 |
| 1.7 | Hospital Allowance* | Per Day Per Individual | 150 1,500 |
| *Subject to maximum limit payable for item 1.1 | | | |
| 2 | PERSONAL ACCIDENT | | |
| 2.1 | Personal Accident | | |
| | a) Accidental Death | Per Individual | 100,000 |
| | b) Permanent Total Disablement | Per Individual | 100,000 |
| | c) Loss of sight of one or both eyes and/ or loss of one or more limbs | Per Individual | 100,000 |

For Domestic Travel Plan, Benefit 1.1 and 1.7 cover medical expenses incurred due to injury. In addition, the same Benefits also cover illness caused by COVID-19, provided that the trip is scheduled by air carrier.

Notes:

Coverage for COVID-19 is only applicable to You, provided You are:

- Fully Vaccinated; and
- Your COVID-19 polymerase chain reaction (PCR) test or any COVID-19 equivalent test which approved by the Malaysian authorities tested with negative result within 72 hours prior to Your Trip.

Please refer to the **Product Disclosure Sheet (PDS)** available at www.berjaysompo.com.my for more information.

**TABLE OF PREMIUM (RM)
OVERSEAS TRAVEL (EXCLUDING STAMP DUTY (RM 10))**

| NO. OF DAYS | OVERSEAS TRAVEL (RM) | | |
|--|----------------------|---------|---------|
| | ELITE A | ELITE B | ELITE C |
| Area 1 : Australia, Brunei, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam. | | | |
| 1 to 5 | 49.00 | 40.00 | 28.00 |
| 6 to 10 | 65.00 | 54.00 | 36.00 |
| 11 to 18 | 97.00 | 80.00 | 55.00 |
| 19 to 31 | 122.00 | 100.00 | 68.00 |
| Each additional week thereafter | 30.00 | 24.00 | 17.00 |
| Area 2 : Worldwide excluding USA, Canada and Malaysia | | | |
| 1 to 5 | 68.00 | 56.00 | 38.00 |
| 6 to 10 | 91.00 | 75.00 | 51.00 |
| 11 to 18 | 136.00 | 112.00 | 76.00 |
| 19 to 31 | 170.00 | 140.00 | 95.00 |
| Each additional week thereafter | 41.00 | 34.00 | 23.00 |
| Area 3 : Worldwide excluding Malaysia | | | |
| 1 to 5 | 88.00 | 72.00 | 49.00 |
| 6 to 10 | 116.00 | 96.00 | 65.00 |
| 11 to 18 | 175.00 | 144.00 | 98.00 |
| 19 to 31 | 218.00 | 180.00 | 122.00 |
| Each additional week thereafter | 53.00 | 44.00 | 30.00 |

**DOMESTIC TRAVEL PLAN
(EXCLUDING STAMP DUTY (RM 10) AND 6% SALES AND SERVICES TAX (SST))**

| NO. OF DAYS | DOMESTIC TRAVEL (RM) |
|---------------------------------|----------------------|
| 1 to 5 | 9.00 |
| 6 to 10 | 12.00 |
| 11 to 18 | 17.00 |
| 19 to 31 | 22.00 |
| Each additional week thereafter | 6.00 |

WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS POLICY?

- This Policy does not cover losses which are specifically excluded under the Policy, for example, any pre-existing illness, suicide or attempted suicide, intentional self-injury, and influence of alcohol or drug etc.
- This Policy will not cover for any loss, injury, illness, damage, or legal liability arising directly or indirectly from planned or actual travel in, to or through Belarus, Cuba, Democratic Republic of Congo, Iran, North Korea, Somalia, South Sudan, Sudan, Syria, Crimea (including Sevastopol) and Zimbabwe.

*Note: This list is non-exhaustive. Please refer to the **Policy Wording** for the full list of terms and conditions under this Policy.*

For 24 hours Overseas Emergency Assistance, please call SOMPO Travel Hotline at **603-7628 3860**

FREQUENTLY ASKED QUESTIONS

1. What is this product about?

This Policy is a comprehensive travel insurance that covers you against any injury, illness, accident, and travel inconveniences during your Trip.

2. Who can be insured?

All Malaysians, Permanent Residents, Student Pass Holders or Employment Pass Holders/Work Permit Holders legally employed in Malaysia who are aged between 30 days and 80 years old.

3. What is the Period of Cover and Renewal Option?

This is a single Trip Policy. The duration of cover ranges from 1 day to a maximum of 120 consecutive days. This Policy is not renewable.

4. Can I cancel my Policy?

You may cancel your Policy by giving us a notice in writing. However, there is no refund of premium once the Policy is issued.

5. What are some of the key terms and conditions that I should be aware of?

- **Duty of Disclosure**

Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

- **Change in Risk**

If there are changes occur at any time or from time to time, and materially vary any of the facts provided at the date of the proposal, you shall give notice in writing to us within seven (7) days from the date of change and shall pay additional premium if it is required.

- **Cash Before Cover**

Full premium must be paid before the effective date of the Policy.

- **Premium Payment**

Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment (whichever is applicable) to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- **Medical Treatment in Malaysia**

If you are aged 70 and above, your benefits will be capped at 50% of the Sum Insured.

- **Trip**

The return journey commencing from the time you leave your home or place of work or any other elected destination in Malaysia (whichever is later) until the time you return, and ceases on whichever of the following occurs first:

- a) the end of the period of insurance specified in the Policy Schedule;
- b) your arrival at your home or place of work (whichever is the earlier) in Malaysia; or
- c) 24 hours after your arrival in Malaysia (not applicable for domestic travel).

For one-way travel, cover will cease 72 hours from the scheduled time of arrival at the final destination and stop overs shall not exceed 30 days.

- **Claims Procedure**

Written notice must be given to us within 30 days from the date of occurrence. You may submit your claims by emailing us at customer@bsompo.com.my or visit any of our branches nationwide.

This brochure is not a contract of insurance. The descriptions in the brochure are only a brief summary for quick and easy reference. Please refer to the **Product Disclosure Sheet (PDS)** for more information, and **Policy Wording** for full details of the Policy terms and conditions, which are available at www.berjayasompo.com.my. In the event of any differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Underwritten by Berjaya Sompo Insurance Berhad (Registration No. 198001008821 (62605-U)). Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



BERJAYA SOMPO INSURANCE

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Contact us for more information