



BERJAYA SOMPO
INSURANCE

SOMPO Travel Plus

Comprehensive Travel Insurance



WHAT IS THE 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 reimburses the expenses incurred as a result of travel inconveniences during the trip.

WHAT ARE THE BENEFITS PROVIDED?

BENEFITS	ELITE	BASIC
• Accidental Death and Permanent Total Disablement	✓	✓
• Child Education Fund	✓	
• Medical, Hospital & Other Expenses	✓	✓
• Alternative Medicine	✓	
• Compassionate Visitation Care (due to hospitalization of Insured Person)	✓	✓
• Medical Treatment in Malaysia	✓	✓
• Compassionate Visitation Benefit (due to Insured Person's death)	✓	✓
• Child Care Benefit	✓	✓
• Hospital Allowance	✓	
• Emergency Medical Evacuation & Repatriation	✓	✓
• Loss of Baggage and Personal Effects	✓	
• Personal Money & Documents	✓	
• Baggage Delay	✓	
• Travel Delay	✓	
• Travel Re-Route	✓	
• Loss of Deposit or Cancellation	✓	
• Travel Curtailment	✓	
• Travel Overbooked	✓	
• Travel Misconnection	✓	
• Hijacking Inconvenience	✓	
• Missed Departure	✓	
• Loss of Deposit or Full Payment due to Insolvency of Airlines	✓	
• Personal Liability	✓	

YOU HAVE A CHOICE OF EITHER ELITE OR BASIC PLAN

DESCRIPTION OF BENEFITS	SUM INSURED / LIMIT OF LIABILITY		
		ELITE	BASIC
1 PERSONAL ACCIDENT		RM	RM
1.1 Personal Accident * Accidental Death - Family Plan - Family Plan - Individual Plan * Permanent Total Disablement * Loss of sight of one or both eyes or loss of one or more limbs Maximum Per Family for Benefit 1.1	Per Adult Per Child Per Adult / Child Per Adult / Child Per Adult / Child <i>Per Family</i>	350,000 87,500 350,000 350,000 350,000 1,050,000	100,000 25,000 100,000 100,000 100,000 300,000
1.2 Child Education Fund Payable to the surviving children for their education fund in the event of accidental death of Insured Person	Per Event	10,000	N/A
2 MEDICAL & OTHER EXPENSES			
2.1 Medical, Hospital & Other Expenses Reimburse necessary expenses incurred during accident or sickness	Up to 70 years Above 70 years <i>Per Family</i>	350,000 175,000 1,050,000	100,000 50,000 300,000
2.2 Alternative Medicine Reimburse expenses incurred for Traditional Chinese Medicine, Osteopathy, Physiotherapy and Chiropractic <i>(Subject to Medical, Hospital & Other Expenses limit)</i>	Per Adult / Child <i>Per Family</i>	1,000 2,000	N/A N/A
2.3 Compassionate Visitation Care (due to hospitalization of the Insured Person) Reimburse reasonable additional accommodation and economy class air fare incurred by a relative or friend who is required on medical advice to travel with or remain with you while overseas <i>(Subject to Medical, Hospital & Other Expenses limit)</i>	Per Adult / Child <i>Per Family</i>	7,500 22,500	5,000 15,000
2.4 Medical Treatment in Malaysia Reimburse follow-up treatment within 60 days upon return to Malaysia <i>(Subject to Medical, Hospital & Other Expenses limit)</i>	Up to 70 years Above 70 years <i>Per Family</i>	30,000 15,000 90,000	15,000 7,500 40,000
2.5 Compassionate Visitation Benefit (due to Insured Person's death) Reimburse reasonable travel and hotel accommodation expenses incurred by a relative or friend to assist in the burial or cremation arrangements in the locality of the Insured Person's death <i>(Subject to Medical, Hospital & Other Expenses limit)</i>	Per Adult / Child <i>Per Family</i>	7,500 22,500	5,000 15,000

2 MEDICAL & OTHER EXPENSES (CONT.)		ELITE	BASIC
2.6 Child Care Benefit Reimburse reasonable additional expenses of an immediate family member to accompany your children whilst you are hospitalized including the cost of a return economy class air ticket <i>(Subject to Medical, Hospital & Other Expenses limit)</i>	Per Adult Per Family	5,000 15,000	5,000 15,000
2.7 Hospital Allowance Pay for each full day of confinement to hospital as an in-patient in addition to the medical cost incurred (RM250 per day) <i>Subject to Medical, Hospital & Other Expenses limit)</i>	Per Adult / Child Per Family	10,000 30,000	N/A N/A
3 EMERGENCY MEDICAL EVACUATION & REPATRIATION			
3.1 Emergency Medical Evacuation Reimburse charges incurred for transporting the Insured Person with a serious medical condition to the nearest hospital	Per Adult / Child	Unlimited	Unlimited
3.2 Emergency Medical Repatriation Reimburse repatriation cost which is medically necessary for transporting the Insured Person back to Malaysia to continue treatment in the event that the Insured Person is hospitalized abroad	Per Adult / Child	Unlimited	Unlimited
3.3 Repatriation of Mortal Remains Reimburse conveyance of the mortal remains back to Malaysia in the event of accidental death or illness during the trip. Maximum limit payable for benefit 3.1, 3.2 or 3.3	Per Adult / Child Per Adult (Above 70 years)	Unlimited 150,000	Unlimited 100,000
TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS			
4.1 Loss Of Baggage And Personal Effects Reimburse loss of or damage to your personal luggage and personal effects (maximum RM 500 any one article or pair or set of articles)	Per Adult / Child Per Family	5,000 15,000	N/A N/A
4.2 Personal Money & Documents Reimburse loss of travel documents, money, additional travel and accommodation expenses incurred for the purpose of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of Money due to theft is covered up to RM800.	Per Adult / Child Per Family	5,000 15,000	N/A N/A
4.3 Baggage Delay Pay RM200 for every 6 full consecutive hours if your check-in baggage is delayed upon arrival at the scheduled destination abroad	Per Adult / Child Per Family	800 2,400	N/A N/A

TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS (CONT.)		ELITE	BASIC
4.4 Travel Delay Pay if the departure of the scheduled public conveyance is delayed from the scheduled time (RM150 for every 6 full consecutive hours delay and RM200 for every 6 full consecutive hours thereafter)	Per Adult / Child <i>Per Family</i>	3,000 6,000	N/A N/A
4.5 Travel Re-Route Pay if the arrival of the scheduled public conveyance is delayed for at least 6 hours from the time specified in the itinerary supplied due to re-routing of the scheduled public conveyance, as a result of strike or industrial action, adverse weather conditions or mechanical breakdown.	Per Adult / Child <i>Per Family</i>	200 600	N/A N/A
4.6 Loss of Deposit or Cancellation Reimburse loss of irrecoverable deposits or charges paid in advance in the event of unavoidable cancellation provided that the insurance is purchased within 7 days from the date of departure of your planned trips	Per Adult / Child <i>Per Family</i>	15,000 45,000	N/A N/A
4.7 Travel Curtailment Reimburse the proportional return of the irrecoverable prepaid costs of your planned trip due to curtailment if necessary and unavoidable	Per Adult / Child <i>Per Family</i>	15,000 45,000	N/A N/A
4.8 Travel Overbooked Pay RM200 for every 6 full consecutive hours for overbooked common air carrier and no alternative transportation is made available	Per Adult/ Child <i>Per Family</i>	1,000 3,000	N/A N/A
4.9 Travel Misconnection Pay RM200 if no alternative transportation available within 4 hours of the actual arrival time	Per Adult / Child <i>Per Family</i>	200 600	N/A N/A
4.10 Hijacking Inconvenience Pay RM1,000 for every 24 full consecutive hours of hijack	Per Adult / Child <i>Per Family</i>	8,000 24,000	N/A N/A
1 Missed Departure Reimburse additional accommodation and travel expenses incurred in returning to Malaysia due to mechanical breakdown of public transport services to get you to the departure port, airport or train station as stated in your ticket	Per Adult / Child <i>Per Family</i>	1,000 3,000	N/A N/A
4.12 Loss of Deposit or Full Payment due to Insolvency of Airlines Reimburse loss of or irrecoverable deposits or advance payment made due to insolvency of airlines	Per Adult / Child <i>Per Family</i>	5,000 15,000	N/A N/A
4.13 Personal Liability Indemnify you for legal liability to third party due to your negligence	Per Adult / Child <i>Per Family</i>	1,000,000 3,000,000	N/A N/A

TABLE OF PREMIUM	ELITE		BASIC	
	Individual	Family	Individual	Family
Area 1 - Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, within Malaysia, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.				
No. of Days	RM			
1 to 5	39	98	18	43
6 to 10	52	130	27	62
11 to 18	79	198	37	92
19 to 31	98	245	45	133
Each additional week thereafter	23	58	14	30
Annual Premium (Per Person)	288	-	218	-
Area 2 - Worldwide excluding USA and Canada.				
No. of Days	RM			
1 to 5	55	138	26	60
6 to 10	73	183	37	85
11 to 18	111	278	54	126
19 to 31	138	345	70	168
Each additional week thereafter	33	83	22	50
Annual Premium (Per Person)	338	-	258	-
Area 3 - Worldwide including USA and Canada.				
No. of Days	RM			
1 to 5	71	178	32	77
6 to 10	94	235	50	120
11 to 18	143	358	70	170
19 to 31	177	443	105	242
Each additional week thereafter	42	105	28	70
Annual Premium (Per Person)	388	-	308	-

For Domestic Travel within Malaysia (other than between East Malaysia and West Malaysia and vice versa) coverage under this policy is limited to Section 1, Section 2 - Benefit 2.1 and 2.2 (due to accidental causes only) and Benefit 2.4 (upon return from Trip).

This policy will not cover any loss, injury, 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, Sudan, Syria and Zimbabwe.

Family plan includes you, your spouse and all your children. A family limit applies for the total sum of coverage, even though there is no limit for the number of children under a family plan. Children-unemployed and unmarried aged between 30 days and 18 years old (both ages inclusive) or up to 23 years old for those registered as full time student at a recognized educational institution.

For 24 hours Overseas Emergency Assistance, please call Sompo Travel Hotline at **603-7628 3860** or **603-7841 5770**.

FREQUENTLY ASKED QUESTIONS

1. Who can be insured?

Any Malaysians, permanent residents, student pass holders, employment pass/work permit holders and dependent(s) of pass holders for themselves, their spouses and children. Age limit between 30 days and 80 years old.

2. What is the period of cover?

The Policy shall become effective as of the date stated in the Schedule. Any extension of cover is not allowed during the trip or after you have departed for your destination.

3. Can I cancel my policy?

You may cancel your policy by giving written notice to the insurance company. However refund of premium is not allowed once the policy is issued.

4. What are the fees and charges that I have to pay?

If your insurance is taken from an insurance agent, your insurance company will pay 25% of the premium to the agent as commission. 0% GST will be payable for domestic travel and Annual Policy. Stamp Duty of RM10.00 is applicable to each policy.

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

a) Duty of disclosure

Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and you must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. You are also required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given in the Proposal Form is inaccurate or has changed.

b) Change in risk

You must disclose any changes to the material facts which you know or ought to know such as your personal pursuits which could affect the risk profile from time to time by giving seven (7) days written notice to the Company and shall pay such additional premium as the Company may require.

c) Premium payment and cash before cover

Full premium must be paid before the effective date of the Policy. Payment can be made by Cash, Credit Card or GIRO to Berjaya Sompo Insurance Berhad. Insist on a receipt of the premium paid as proof of payment for future reference.

d) Claims

The Insured shall within 30 days of any injury, accident, loss or damage that incurs claimable expenses, give written notice to the Company stating full particulars of such event, including all original bills and receipt.

6. What are the General Exclusions under this policy?

This Policy does not cover:-

- (a) Pre-existing Medical Conditions
- (b) Suicide or attempted suicide, intentional self-injury
- (c) Influence of alcohol or drugs
- (d) Directly or indirectly by AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases
- (e) Pregnancy, childbirth (including surgical delivery), abortion, miscarriage and its related complications except miscarriage due to bodily injury as a direct result of an accident
- (f) Psychotic, mental or nervous disorder
- (g) Professional or hazardous sports, racing (other than on foot)
- (h) Air travel other than as fare-paying passenger on a regular scheduled airline
- (i) War, invasion acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power of confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media.
- (j) The consequential loss or damage of any kind.

Please refer to the policy document for the complete list.

7. Where can I get further information?

Should you require additional information about Travel Insurance, please refer to the Insurance Info booklet on 'Travel Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us during operating hours from 8:30am to 5:00pm (Monday - Friday) at the address below.

This brochure is not a contract of insurance. For full details on the policy terms and conditions, please refer to the actual insurance policy.

Berjaya Sompo Insurance Berhad (62605-U) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



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Contact us for more information