

Product Disclosure Sheet

Secure Travel (Annual)

(Please read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This Policy is a comprehensive travel insurance that covers you against any injury, illness, accident, and travel inconvenience 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, dependent pass or long term social visit pass not including travel visa (that is issued by the relevant government authority in Malaysia) with full rights to enter into and return to Malaysia who are aged between thirty (30) days and below eighty (80) years old during the Trip.

3. What are the covers / benefits provided?

The Policy provides 3 plans, you can choose either Elite A, B or C.

BENEFITS		LIMIT PER PERSON/ PER EVENT	SUM INSURED (RM)		
			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 Above 70 years	10,000 5,000	10,000 5,000	10,000 5,000
1.6	Child Care Benefit*	Per Individual	5,000	5,000	N/A
1.7	Hospital Allowance*	Per Day Per Individual	250 10,000	250 10,000	N/A
1.8	Overseas Quarantine Allowance Due to COVID-19* <i>Quarantine at a Designated Facility overseas.</i>	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	Up to 70 years Above 70 years	250,000 125,000	200,000 100,000	100,000 50,000
	b) Permanent Total Disablement	Up to 70 years Above 70 years	250,000 125,000	200,000 100,000	100,000 50,000
	c) Loss of sight of one or both eyes and/or loss of one or more limbs	Up to 70 years Above 70 years	250,000 125,000	200,000 100,000	100,000 50,000
3	EMERGENCY MEDICAL EVACUATION & REPATRIATION				
3.1	Emergency Medical Evacuation/ Repatriation	Per Individual	Unlimited	Unlimited	Unlimited
3.2	Repatriation of Mortal Remains	Per Individual	Unlimited	Unlimited	Unlimited

Maximum limit payable for item 3.1 and 3.2		Above 70 years	150,000	150,000	150,000
4	TRAVEL INCONVENIENCE & 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

Notes:

- Benefits 1, 3, 4.6 and 4.7 also cover any event caused by COVID-19 during an Overseas Trip.
- Coverage for Domestic Travel is limited to Benefit 1.1, 1.2, 1.7 for medical expenses incurred due to Injury and Benefit 2 for death or Injury caused by Accident only. In addition, Benefits 1.1, 1.2 and 1.7 are extended to cover Illnesses caused by COVID-19, provided that the Trip is scheduled by air carrier.
- Coverage for COVID-19 is only applicable to You, provided You are Fully Vaccinated.
- Please refer to the Policy Contract for details of the benefits and coverage.

Note:

- The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sampo Insurance Berhad or PIDM (visit www.pidm.gov.my).
- Please refer to the Policy Contract for the full product features and benefits.

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

Duration of cover is for one year with unlimited number of **Trips** taken during the period of insurance. The maximum number of days per **Trip** is one-hundred and twenty (120) consecutive days. You need to renew your Policy annually.

5. How much premium do I have to pay?

The total premium payable may vary depending on your choice of plan and the destination.

Table of Premium (RM)

Annual Premium	Individual up to age 70 years			Individual above 70 years		
	Elite A	Elite B	Elite C	Elite A	Elite B	Elite C
Area 1	427.00	383.00	245.00	1,279.00	1,149.00	733.00

Area 2	768.00	690.00	440.00	2,303.00	2,068.00	1,318.00
Area 3	1,066.00	958.00	611.00	3,198.00	2,872.00	1,831.00

Area 1: Australia, Brunei, Cambodia, China (excluding Tibet and Outer Mongolia), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam and Malaysia.

Area 2: Worldwide excluding USA and Canada.

Area 3: Worldwide

Excluded countries: Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, North Korea, Somalia, South Sudan, Sudan, Syria, Crimea (including Sevastopol), Venezuela, and Zimbabwe.

Included in the Premium (RM)

Commission to the insurance intermediary (if any)

Annual Premium	Individual up to age 70 years			Individual above 70 years		
	Elite A	Elite B	Elite C	Elite A	Elite B	Elite C
Area 1	106.75	95.75	61.25	319.75	287.25	183.25
Area 2	192.00	172.50	110.00	575.75	517.00	329.50
Area 3	266.50	239.50	152.75	799.50	718.00	457.75

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

Type	Amount
Service Tax	8% of premium
Stamp Duty	RM 10.00

Included in the premium	Amount
Commission to the insurance intermediary (if any)	25% of premium

7. 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.

Non-Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes of your trade, business or profession, you have a duty to disclose any matter you know to be relevant to our decision in accepting the risks and determining the rates and terms of your insurance. 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 applicable) to Berjaya Sampo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- Medical & Other Expenses, Personal Accident and Emergency Medical Evacuation & Repatriation**

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

Section	Benefit	Sum Insured capping
1	Medical & Other Expenses	At 50% of the Sum Insured
2	Personal Accident	At 50% of the Sum Insured
3	Emergency Medical Evacuation & Repatriation	RM 150,000

- 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:

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

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

- **Claims Procedure**

Written notice must be given to us within thirty (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.

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

8. 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.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

9. Can I cancel my Policy?

You can cancel your Policy by giving us a notice in writing. Upon cancellation, we will retain minimum premium of RM60, and refund the pro-rated premium to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

10. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact/ personal details to ensure that all correspondence reach you in a timely manner. You may inform at our branches or Customer Service Centre.

11. Where can I get further information?

Should you require additional information or have any queries about Travel Insurance, please contact our Customer Service Centre during the operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or call our Toll Free number stated at the bottom of this page.

12. Other similar types of General Insurance products available?

Please visit www.berjaysompo.com.my for more details.

IMPORTANT NOTE

YOU MUST NOMINATE AT LEAST ONE NOMINEE AND ENSURE THAT YOUR NOMINEE (S) IS/ARE AWARE OF THE TRAVEL PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT OUR COMPANY DIRECTLY FOR MORE INFORMATION. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS.

The information provided in this Product Disclosure Sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the Policy Contract.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid from March 2025.