

## Product Disclosure Sheet

## Secure Travel (Single Trip)

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

	BENEFITS	LIMIT PER PERSON/ PER EVENT	SUM INSURED (RM)			
			OVERSEAS TRAVEL			DOMESTIC TRAVEL
			ELITE A	ELITE B	ELITE C	
<b>1</b>	<b>MEDICAL &amp; OTHER EXPENSES</b>					
<b>1.1</b>	<b>Medical, Hospital &amp; Other Expenses</b>	Up to 70 years Above 70 years Per Family	500,000 150,000 1,500,000	300,000 100,000 900,000	150,000 75,000 450,000	25,000 12,500 75,000
<b>1.2</b>	<b>Alternative Medicine*</b>	Per Individual Per Family	1,000 2,000	1,000 2,000	N/A	500 1,000
<b>1.3</b>	<b>Compassionate Visitation Care (due to Your hospitalisation) *</b>	Per Individual Per Family	7,500 22,500	7,500 22,500	5,000 15,000	N/A
<b>1.4</b>	<b>Compassionate Visitation Benefit (due to Your death) *</b>	Per Individual Per Family	7,500 22,500	7,500 22,500	5,000 15,000	N/A
<b>1.5</b>	<b>Medical Treatment in Malaysia *</b> <i>Follow-up treatment within 60 days upon return to Malaysia.</i>	Up to 70 years Above 70 years Per Family	10,000 5,000 30,000	10,000 5,000 30,000	10,000 5,000 30,000	N/A
<b>1.6</b>	<b>Child Care Benefit*</b>	Per Individual Per Family	5,000 15,000	5,000 15,000	N/A	N/A
<b>1.7</b>	<b>Hospital Allowance*</b>	Per Day Per Individual Per Family	250 10,000 30,000	250 10,000 30,000	N/A	150 1,500 4,500
<b>1.8</b>	<b>Overseas Quarantine Allowance Due to COVID-19*</b> <i>Quarantine at a Designated Facility overseas.</i>	Per Individual Per Family	2,000 4,000	2,000 4,000	1,000 2,000	N/A
*Subject to maximum limit payable for item 1.1						
<b>2</b>	<b>PERSONAL ACCIDENT</b>					
<b>2.1</b>	<b>Personal Accident</b>					
	a) Accidental Death					
	- Family Plan	Per Adult	250,000	200,000	100,000	100,000
	- Family Plan	Per Child	62,500	50,000	25,000	25,000
	- Individual Plan	Per Individual	250,000	200,000	100,000	100,000
	b) Permanent Total Disablement	Per Individual	250,000	200,000	100,000	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	100,000
	Maximum per family for item 2.1	Per Family	750,000	600,000	300,000	300,000

3	EMERGENCY MEDICAL EVACUATION & REPATRIATION					
3.1	Emergency Medical Evacuation/Repatriation	Per Individual	Unlimited	Unlimited	Unlimited	N/A
3.2	Repatriation of Mortal Remains	Per Individual	Unlimited	Unlimited	Unlimited	N/A
Maximum limit payable for item 3.1 and 3.2		Above 70 years	150,000	150,000	150,000	N/A
4	TRAVEL INCONVENIENCE & OTHER TRAVEL RELATED BENEFITS					
4.1	Loss of Baggage and Personal Effects	Per Individual Per Family	5,000 15,000	5,000 15,000	N/A	1,000 3,000
4.2	Baggage Delay <i>RM200.00 for every 6 full consecutive hours delay</i>	Per Individual Per Family	800 2,400	800 2,400	N/A	400 1,200
4.3	Personal Money & Documents	Per Individual Per Family	5,000 15,000	5,000 15,000	N/A	N/A
4.4	Travel Delay <i>RM200.00 for every 6 full consecutive hours delay</i>	Per Individual Per Family	3,000 6,000	3,000 6,000	N/A	400 1,200
4.5	Travel Re-Route	Per Individual Per Family	200 600	200 600	N/A	N/A
4.6	Loss of Deposit or Cancellation	Per Individual Per Family	15,000 45,000	15,000 45,000	N/A	1,000 3,000
4.7	Travel Curtailment	Per Individual Per Family	15,000 45,000	15,000 45,000	N/A	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 Per Family	1,000 3,000	1,000 3,000	N/A	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 Per Family	200 600	200 600	N/A	N/A
4.10	Hijacking Inconvenience <i>RM1,000.00 for every 24 full consecutive hours of hijack.</i>	Per Individual Per Family	8,000 24,000	8,000 24,000	N/A	N/A
4.11	Missed Departure	Per Individual Per Family	1,000 3,000	1,000 3,000	N/A	N/A
4.12	Loss of Deposit or Full Payment due to Insolvency of Airlines	Per Individual Per Family	5,000 15,000	5,000 15,000	N/A	5,000 15,000
4.13	Personal Liability	Per Individual Per Family	1,000,000 3,000,000	1,000,000 3,000,000	N/A	N/A

**Notes:**

- Under Overseas Travel Plan, Benefit 1, 3, 4.6 and 4.7 also cover any event caused by COVID-19.
- Under Domestic Travel Plan, Benefit 1.1, 1.2 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.
- 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 Sompo Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://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?**

This is a single Trip Policy. The duration of cover ranges from one (1) day to a maximum of one-hundred twenty (120) consecutive days. This Policy is not renewable.

**5. How much premium do I have to pay?**

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

**Table of Premium (RM)**

No. of Days	Overseas Travel (RM)					
	Elite A		Elite B		Elite C	
	Individual	Family	Individual	Family	Individual	Family
<b>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, and Vietnam.</b>						
1 to 5	58.00	144.00	54.00	135.00	33.00	78.00
6 to 10	77.00	192.00	72.00	180.00	42.00	102.00
11 to 18	116.00	288.00	108.00	270.00	62.00	152.00
19 to 31	144.00	360.00	135.00	337.00	77.00	189.00
Each additional week thereafter	35.00	87.00	33.00	81.00	21.00	49.00
<b>Area 2: Worldwide excluding USA, Canada and Malaysia</b>						
1 to 5	96.00	236.00	87.00	212.00	47.00	115.00
6 to 10	127.00	312.00	114.00	279.00	61.00	153.00
11 to 18	188.00	465.00	168.00	416.00	92.00	228.00
19 to 31	234.00	580.00	209.00	518.00	115.00	285.00
Each additional week thereafter	60.00	144.00	54.00	130.00	28.00	69.00
<b>Area 3: Worldwide excluding Malaysia</b>						
1 to 5	134.00	328.00	120.00	294.00	60.00	147.00
6 to 10	176.00	433.00	158.00	387.00	79.00	195.00
11 to 18	261.00	646.00	234.00	578.00	118.00	293.00
19 to 31	325.00	805.00	291.00	720.00	147.00	366.00
Each additional week thereafter	83.00	200.00	75.00	180.00	37.00	89.00

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

No. of Days	Domestic Travel (RM)	
	Individual	Family
1 to 5	13.00	31.00
6 to 10	17.00	42.00
11 to 18	25.00	62.00
19 to 31	31.00	78.00
Each additional week thereafter	8.00	19.00

**Included in the Premium (RM)**

Commission to the insurance intermediary (if any)

No. of Days	Overseas Travel (RM)					
	Elite A		Elite B		Elite C	
	Individual	Family	Individual	Family	Individual	Family
<b>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, and Vietnam.</b>						
1 to 5	14.50	36.00	13.50	33.75	8.25	19.50
6 to 10	19.25	48.00	18.00	45.00	10.50	25.50
11 to 18	29.00	72.00	27.00	67.50	15.50	38.00
19 to 31	36.00	90.00	33.75	84.25	19.25	47.25
Each additional week thereafter	8.75	21.75	8.25	20.25	5.25	12.25
<b>Area 2: Worldwide excluding USA, Canada and Malaysia</b>						
1 to 5	24.00	59.00	21.75	53.00	11.75	28.75
6 to 10	31.75	78.00	28.50	69.75	15.25	38.25
11 to 18	47.00	116.25	42.00	104.00	23.00	57.00
19 to 31	58.50	145.00	52.25	129.50	28.75	71.25
Each additional week thereafter	15.00	36.00	13.50	32.50	7.00	17.25
<b>Area 3: Worldwide excluding Malaysia</b>						
1 to 5	33.50	82.00	30.00	73.50	15.00	36.75
6 to 10	44.00	108.25	39.50	96.75	19.75	48.75
11 to 18	65.25	161.50	58.50	144.50	29.50	73.25
19 to 31	81.25	201.25	72.75	180.00	36.75	91.50
Each additional week thereafter	20.75	50.00	18.75	45.00	9.25	22.25

No. of Days	Domestic Travel (RM)	
	Individual	Family
1 to 5	3.25	7.75
6 to 10	4.25	10.50
11 to 18	6.25	15.50

19 to 31	7.75	19.50
Each additional week thereafter	2.00	4.75

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

Type	Amount
Service Tax, for Domestic Travel Plan only	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 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 seventy (70) and above, your benefits will be capped at 50% of the Sum Insured.
- Trip**  
The return journey (including any transit within Malaysia which is not more than twenty-four (24) hours before the scheduled for departure time from Malaysia) 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](mailto: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 may cancel your Policy by giving us a notice in writing. However, there is no refund of premium once the Policy is issued.

**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](http://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.