

Travel Insurance

SOMPO TravelSafe+

Fly And Leave Your Worries Behind.



Berjaya Sompo Insurance Berhad is a Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance or PIDM (visit **www.pidm.gov.my**)

Be it a vacation or a business trip that you are planning, do not miss out on getting protected from COVID-19. We bring you **SOMPO TravelSafe+**, a comprehensive travel Policy that covers losses resulting from COVID-19 diagnosis* and other unforeseen events during your travel.

Get SOMPO TravelSafe+ and have the best travel experience!

Notes: *Only applicable to fully vaccinated travellers. This Coverage is available for domestic travel plans, provided the Trip is scheduled by an air carrier.

5 STUNNING REASONS TO CHOOSE SOMPO TRAVELSAFE+



Medical, Hospital & Other Expenses up to RM500,000 due to COVID-19



Overseas Quarantine Allowance Due to COVID-19



Emergency Medical Evacuation & Repatriation



Automatic Extension due to flight delay or if You are hospitalised



Loss of Deposit or Cancellation due to COVID-19



KNOW THE BENEFITS COVERED

Schedule of Benefits: Single Trip (Available for individual & family)

We provide 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.

	DENESITO	LIMIT PER		SUM		И)	
	BENEFITS	PERSON / PER EVENT	(OVERSEAS TRA	VEL	DOMESTIC	
			ELITE A	ELITE B	ELITE C	TRAVEL	
1	MEDICAL & OTHER	EXPENSES					
1.1	Medical, Hospital & Other Expenses	Up to 70 years	500,000	300,000	150,000	25,000	
		Above 70 years	150,000	100,000	75,000	12,000	
		Per Family	1,500,000	900,000	450,000	75,000	
1.2	Alternative Medicine*	Per Individual	1,000	1,000	N/A	500	
		Per Family	2,000	2,000		1,000	
1.3	Compassionate Visitation Care (due to Your hospitalisation)*	Per Individual Per Family	7,500 22,500	7,500 22,500	5,000 15,000	N/A	
1.4	Compassionate Visitation Benefit (due to Your death)*	Per Individual Per Family	7,500 22,500	7,500 22,500	5,000 15,000	N/A	
1.5	Medical Treatment in Malaysia*	Up to 70 years	10,000	10,000	10,000		
	Follow-up treatment within 60 days upon return to Malaysia.	Above 70 years Per Family	5,000 30,000	5,000 30,000	5,000 30,000	N/A	
1.6	Child Care Benefit*	Per Individual Per Family	5,000 15,000	5,000 15,000	N/A	N/A	
1.7	Hospital Allowance*	Per Day Per Individual Per Family	250 10,000 30,000	250 10,000 30,000	N/A	150 1,500 4,500	
1.8	Overseas Quarantine Allowance Due to COVID-19* Quarantine at a Designated Facility overseas.	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

2	PERSONAL ACCIDENT							
2.1	Personal Accident							
	a) Accidental Death - Family Plan - Family Plan - Individual Plan	Per Adult Per Child Per Individual	250,000 62,500 250,000	200,000 50,000 200,000	100,000 25,000 100,000	100,000 25,000 100,000		
	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 MEDI	CAL EVACUAT	TION & REPAT	RIATION				
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		
Ma for	Maximum limit payable for item 3.1 and 3.2Above 70 years150,000150,000		150,000	N/A				
4	TRAVEL INCONVENIENCES & 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 RM200.00 for every 6 full consecutive hours delay	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 RM200.00 for every 6 full consecutive hours delay	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 RM200.00 for every 6 full consecutive hours for overbooked common air carrier and no alternative transportation is made available.	Per Individual Per Family	1,000 3,000	1,000 3,000	N/A	N/A
4.9	Travel Misconnection RM200.00 if no alternative transportation available within 4 hours of the actual arrival time.	Per Individual Per Family	200 600	200 600	N/A	N/A
4.10	Hijacking Inconvenience RM1,000.00 for every 24 full consecutive hours of hijack.	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:

- For Overseas Travel Plan, Benefit 1, 3, 4.6 & 4.7 also cover any event caused by COVID-19.
- For 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 the trip is scheduled by
 an air carrier.
- Coverage for COVID-19 is only applicable to You, provided You are Fully Vaccinated.
- Please refer to the Product Disclosure Sheet (PDS) available at www.berjayasompo.com.my for more information.

SCHEDULE OF BENEFITS: ANNUAL PLAN (ONLY AVAILABLE TO INDIVIDUAL)

We provide one annual plan for individual when traveling in Overseas and /or Domestic Travel.

	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* Follow-up treatment within 60 days upon return to Malaysia.	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* Quarantine at a Designated Facility overseas.	Per Individual	2,000	2,000	1,000	
*Su	bject to maximum limit payable fo	r 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				
	kimum limit payable for n 3.1 and 3.2	Above 70 years	150,000	150,000	150,000				
4	TRAVEL INCONVENIENCES &	OTHER TRA	VEL RELATED B	ENEFITS					
4.1	Loss of Baggage and Personal Effects	Per Individual	5,000	5,000	N/A				
4.2	Baggage Delay RM200.00 for every 6 full consecutive hours delay	Per Individual	800	800	N/A				
4.3	Personal Money & Documents	Per Individual	5,000	5,000	N/A				
4.4	Travel Delay RM200.00 for every 6 full consecutive hours delay	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</i> <i>consecutive hours for</i> <i>overbooked common air</i> <i>carrier and no alternative</i> <i>transportation is made</i> <i>available.</i>	Per Individual	1,000	1,000	N/A				
4.9	Travel Misconnection <i>RM200.00 if no alternative</i> <i>transportation available within 4</i> <i>hours of the actual arrival time.</i>	Per Individual	200	200	N/A				
4.10	Hijacking Inconvenience RM1,000.00 for every 24 full consecutive hours of hijack.	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:

- Benefit 1, 3, 4.6 & 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 and 1.7 covering 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 an air carrier.
- Coverage for COVID-19 is only applicable to You, provided You are Fully Vaccinated.
- Please refer to the **Product Disclosure Sheet (PDS)** available at www.berjayasompo.com.my for more information.

HOW MUCH 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).

Premium Table: Single Trip (Available for individual & family)

		C	OVERSEAS 1	RAVEL (RM	I)	
NO. OF DAYS	INDIVIDUAL			FAMILY		
	ELITE A	ELITE B	ELITE C	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	58	54	33	144	135	78
6 to 10	77	72	42	192	180	102
11 to 18	116	108	62	288	270	152
19 to 31	144	135	77	360	337	189
Each additional week thereafter	35	33	21	87	81	49
Area 2: Worldwide exclu	ding USA, C	anada and M	lalaysia			
1 to 5	96	87	47	236	212	115
6 to 10	127	114	61	312	279	153
11 to 18	188	168	92	465	416	228
19 to 31	234	209	115	580	518	285
Each additional week thereafter	60	54	28	144	130	69
Area 3 : Worldwide exclu	ding Malaysi	а				
1 to 5	134	120	60	328	294	147
6 to 10	176	158	79	433	387	195
11 to 18	261	234	118	646	578	293
19 to 31	325	291	147	805	720	366
Each additional week thereafter	83	75	37	200	180	89

DOMESTIC TRAVEL

NO. OF DAYS	DOMESTIC TRAVEL (RM)		
NO. OF DATS	INDIVIDUAL	FAMILY	
1 to 5	13	31	
6 to 10	17	42	
11 to 18	25	62	
19 to 31	31	78	
Each additional week thereafter	8	19	

Notes:

- The premium shown above excludes the RM10 Stamp Duty and applicable Service Tax.
- The premium is subject to a RM 10 Stamp Duty.
- The Service Tax is applicable only to Domestic Travel.

PREMIUM TABLE: ANNUAL PLAN (ONLY AVAILABLE FOR INDIVIDUAL)

ANNUAL	INDIVID	UAL UP TO	AGE 70	INDIVIDUAL ABOVE 70		VE 70
PREMIUM	ELITE A ELITE B ELITE C		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, Vietnam and Malaysia.						
	427	383	245	1,279	1,149	733
Area 2: Worldwide excluding USA and Canada.						

	768	690	440	2,303	2,068	1,318
Area 3 : Worldwide						
	1,066	958	611	3,198	2,872	1,831

Notes:

- The premium shown above excludes the RM10 Stamp Duty and applicable Service Tax.
- The premium is subject to a RM 10 Stamp Duty.
- The Service Tax is applicable only to Domestic Travel & Annual Coverage.

EXCLUSIONS

Unfortunately, we do not cover these:

- Pre-existing illness, suicide or attempted suicide, intentional self-injury, and influence of alcohol or drug, etc.
- Any loss, injury, illness, damage, or legal liability arising directly or indirectly from planned or actual travel in, to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, North Korea, Somalia, South Sudan, Sudan, Syria, Crimea (including Sevastopol), Venezuela and Zimbabwe.

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

FREQUENTLY ASKED QUESTIONS - TO HELP YOU UNDERSTAND THE COVERAGE BETTER

1. 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 30 days and below 80 years old during the Trip.

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

Annual Plan

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 100 consecutive days. You need to renew your Policy annually.

• Single Trip Plan

Duration of cover ranges from 1 day to a maximum of 120 consecutive days. This Policy is not renewable.

3. Can I cancel my Policy?

You can cancel your Policy by giving us a notice in writing.

Annual Plan

We will retain minimum premium of RM60.00 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.

• Single Trip Plan

No refund of premiums once the Policy is issued.

4. Whom should I reach out to if an Emergency Evacuation/Repatriation is needed?

You may contact our SOMPO Travel Hotline at +603-7628 3860 for 24 hours Overseas Emergency Assistance. We will bear the call charges made to the Hotline.

5. Am I allowed to amend my coverage details such as plan, travel period, etc?

You may contact your intermediary or our customer service to amend your coverage prior to the trip. Any amendments after the commencement of the trip is not allowed.

6. Is death due to COVID-19 payable?

COVID-19 is a disease and therefore it is not covered for accidental death benefit. Nevertheless, any event occurred under the following benefits due to COVID-19 are payable.

OVERSEAS TRAVEL	DOMESTIC TRAVEL*
1. Medical & Other Expense	1.1 Medical, Hospital & Other Expenses
3. Emergency Medical Evacuation & Repatriation	1.2 Alternative Medicine
4.6 Loss of Deposit or Cancellation	1.7 Hospital Allowance
4.7 Travel Curtailment	4.6 Loss of Deposit or Cancellation

* Trip has to be scheduled by an air carrier.

The Personal Data provided by and collected from you may be used and processed by us in order for us to provide our services in accordance with our Privacy Notice, which explains how we treat your Personal Data. Please refer to our Privacy Notice which is available on our website at <u>www.berjayasompo.com.my</u> for details. You may contact us for access to or correction of your Personal Data, or for any other queries or feedback.

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.

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

Customer Service Centre

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Contact us for more information