



BERJAYA SOMPO
INSURANCE

Travel Insurance

SOMPO TravelSafe+

Fly And Leave Your Worries Behind.



Now comes with

Sompo Smart Delay

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.*

6 STUNNING REASONS TO CHOOSE SOMPO TRAVELSAFE+



Medical, Hospital & Other Expenses
up to RM500,000
(including COVID-19)



Overseas Quarantine Allowance Due to COVID-19



Unlimited Emergency Medical Evacuation & Repatriation



Automatic Extension due to flight delay or if You are hospitalised



Loss of Deposit or Cancellation due to unfortunate circumstances



NEW
Sompo Smart Delay*

Access to over 1,800 lounges across more than 500 airports worldwide in the event of a flight delay

*For Elite A and Elite B only



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.

BENEFITS		LIMIT PER PERSON / PER EVENT	SUM INSURED (RM)			
			OVERSEAS TRAVEL			DOMESTIC TRAVEL
			ELITE A	ELITE B	ELITE C	
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	7,500	7,500	5,000	N/A
		Per Family	22,500	22,500	15,000	
1.4	Compassionate Visitation Benefit (due to Your death)*	Per Individual	7,500	7,500	5,000	N/A
		Per Family	22,500	22,500	15,000	
1.5	Follow-up 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	N/A
		Above 70 years	5,000	5,000	5,000	
		Per Family	30,000	30,000	30,000	
1.6	Child Care Benefit*	Per Individual	5,000	5,000	N/A	N/A
		Per Family	15,000	15,000		
1.7	Hospital Allowance*	Per Day	250	250	N/A	150
		Per Individual	10,000	10,000		1,500
		Per Family	30,000	30,000		4,500
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	N/A
		Per Family	4,000	4,000	2,000	

*Subject to maximum limit payable for item 1.1

2	PERSONAL ACCIDENT					
2.1	Personal Accident					
	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 INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS					
4.1	Loss of Baggage and Personal Effects <i>RM500.00 per single article, pairs or set of articles</i>	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 & Travel Document <i>Loss of Money payable up to RM800.00</i>	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 <i>RM200.00 for 6 full consecutive hours delay in arrival</i>	Per Individual Per Family	200 600	200 600	N/A	N/A

4.6	Loss of Deposit or Cancellation	Per Individual	15,000	15,000	N/A	1,000
		Per Family	45,000	45,000		3,000
4.7	Travel Curtailment	Per Individual	15,000	15,000	N/A	N/A
		Per Family	45,000	45,000		
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	N/A
		Per Family	3,000	3,000		
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	N/A
		Per Family	600	600		
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	N/A
		Per Family	24,000	24,000		
4.11	Missed Departure	Per Individual	1,000	1,000	N/A	N/A
		Per Family	3,000	3,000		
4.12	Loss of Deposit or Full Payment due to Insolvency of Airlines	Per Individual	5,000	5,000	N/A	5,000
		Per Family	15,000	15,000		15,000
4.13	Personal Liability	Per Individual	1,000,000	1,000,000	N/A	N/A
		Per Family	3,000,000	3,000,000		

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 65 years Above 65 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	Follow-up Medical Treatment in Malaysia* <i>Follow-up treatment within 60 days upon return to Malaysia.</i>	Up to 65 years Above 65 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 65 years Above 65 years	250,000 125,000	200,000 100,000	100,000 50,000
	b) Permanent Total Disablement	Up to 65 years Above 65 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 65 years Above 65 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 65 years	150,000	150,000	150,000
4	TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS				
4.1	Loss of Baggage and Personal Effects <i>RM500.00 per single article, pairs or set of articles</i>	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 & Travel Documents <i>Loss of Money payable up to RM800.00</i>	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 <i>RM200.00 for 6 full consecutive hours delay in arrival</i>	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

4.8	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:

- 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)

NO. OF DAYS	OVERSEAS TRAVEL (RM)					
	INDIVIDUAL			FAMILY		
	ELITE A	ELITE B	ELITE C	ELITE A	ELITE B	ELITE C
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.						
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 excluding USA, Canada and Malaysia						
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 excluding Malaysia						
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)	
	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)

INDIVIDUAL UP TO AGE 65			INDIVIDUAL ABOVE 65		
ELITE A	ELITE B	ELITE C	ELITE A	ELITE B	ELITE C
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.					
360	330	200	1,120	1,020	560
Area 2 : Worldwide excluding USA and Canada.					
550	505	305	2,100	1,930	1,050
Area 3 : Worldwide.					
1,090	1,030	510	3,320	3,120	1,340

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 120 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.

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.

Privacy Notice

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 www.berjaysompo.com.my 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.berjaysompo.com.my.

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



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