

Product Disclosure Sheet

SOMPO Travel Plus

(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 inconveniences 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, and their spouse and children.

Age Eligibility

Adult: Aged below eighty (80) years old.

Children: Aged between thirty (30) days and eighteen (18) years old, or up to twenty-three (23) years old if studying full-time in a recognised institution.

Family Plan

This plan will cover you, your legal spouse and all your unemployed and unmarried children.

3. What are the covers / benefits provided?

The Policy provides 2 Plans i.e. Elite & Basic Plan.

BENEFITS		LIMIT PER PERSON / PER EVENT	SUM INSURED (RM)	
			Elite	Basic
1	PERSONAL ACCIDENT			
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	Per Adult Per Child Per Individual Per Individual Per Individual Per Family	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	Per Event	10,000	N/A
2	MEDICAL & OTHER EXPENSES			
2.1	Medical, Hospital & Other Expenses	Up to 70 years Above 70 years Per Family	350,000 175,000 1,050,000	100,000 50,000 300,000
2.2	Alternative Medicine*	Per Individual Per Family	1,000 2,000	N/A N/A
2.3	Compassionate Visitation Care* (due to Your hospitalisation)	Per Individual Per Family	7,500 22,500	5,000 15,000
2.4	Medical Treatment in Malaysia* Follow-up treatment within 60 days upon return to Malaysia.	Up to 70 years Above 70 years Per Family	30,000 15,000 90,000	15,000 7,500 40,000
2.5	Compassionate Visitation Benefit* (due to Your death)	Per Individual Per Family	7,500 22,500	5,000 15,000
2.6	Child Care Benefit*	Per Adult Per Family	5,000 15,000	5,000 15,000
2.7	Hospital Allowance	Per Day Per Individual Per Family	250 10,000 30,000	N/A N/A N/A
*Subject to maximum limit payable for item 2.1				
3	EMERGENCY MEDICAL EVACUATION & REPATRIATION			
3.1	Emergency Medical Evacuation	Per Individual	Unlimited	Unlimited
3.2	Emergency Medical Repatriation	Per Individual	Unlimited	Unlimited
3.3	Repatriation of Mortal Remains	Per Individual	Unlimited	Unlimited

Maximum limit payable for item 3.1, 3.2 and 3.3		Above 70 years	150,000	100,000
4	TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS			
4.1	Loss of Baggage and Personal Effects	Per Individual Per Family	5,000 15,000	N/A N/A
4.2	Personal Money & Documents	Per Individual Per Family	5,000 15,000	N/A N/A
4.3	Baggage Delay <i>RM200.00 for every 6 full consecutive hours delay.</i>	Per Individual Per Family	800 2,400	N/A N/A
4.4	Travel Delay <i>RM150.00 for every 6 full consecutive hours delay and RM 200.00 for every 6 full consecutive hours delay thereafter.</i>	Per Individual Per Family	3,000 6,000	N/A N/A
4.5	Travel Re-Route	Per Individual Per Family	200 600	N/A N/A
4.6	Loss of Deposit or Cancellation	Per Individual Per Family	15,000 45,000	N/A N/A
4.7	Travel Curtailment	Per Individual Per Family	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	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	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	N/A N/A
4.11	Missed Departure	Per Individual Per Family	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	N/A N/A
4.13	Personal Liability	Per Individual Per Family	1,000,000 3,000,000	N/A N/A

Note:

- Coverage for Domestic Travel is limited to Benefit 1, 2.1, 2.2 (due to accidental causes only) and 2.4 (upon return from Trip)
- 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).
- Please refer to the Policy Contract for the full product features and benefits.

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

Single Trip Plan

Duration of cover ranges from one (1) day to a maximum of one-hundred twenty (120) consecutive days.

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 one-hundred eighty (180) 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, duration of your Trip and the destination.

Table of Premium (RM) (Premium shown below is before the rebate for direct insurance)

NO. OF DAYS	Elite		Basic	
	Individual	Family	Individual	Family
AREA 1: Australia, Brunei, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, within Malaysia, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.				
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 Plan	288		218	
AREA 2: Worldwide excluding USA and Canada				
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 Plan	338		258	
AREA 3: Worldwide including USA and Canada				
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 Plan	388		308	

Included in the Premium (RM)

Commission to the insurance intermediary (if any)

NO. OF DAYS	Elite		Basic	
	Individual	Family	Individual	Family
AREA 1: Australia, Brunei, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, within Malaysia, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.				
1 to 5	9.75	24.50	4.50	10.75
6 to 10	13.00	32.50	6.75	15.50
11 to 18	19.75	49.50	9.25	23.00
19 to 31	24.50	61.25	11.25	33.25
Each additional week thereafter	5.75	14.50	3.50	7.50
Annual Plan	72.00		54.50	
AREA 2: Worldwide excluding USA and Canada				
1 to 5	13.75	34.50	6.50	15.00
6 to 10	18.25	45.75	9.25	21.25
11 to 18	27.75	69.50	13.50	31.50
19 to 31	34.50	86.25	17.50	42.00
Each additional week thereafter	8.25	20.75	5.50	12.50
Annual Plan	84.50		64.50	
AREA 3: Worldwide including USA and Canada				
1 to 5	17.75	44.50	8.00	19.25
6 to 10	23.50	58.75	12.50	30.00
11 to 18	35.75	89.50	17.50	42.50
19 to 31	44.25	110.75	26.25	60.50
Each additional week thereafter	10.50	26.25	7.00	17.50
Annual Plan	97.00		77.00	

Example

Insured travels on a Single Trip (Individual) to Australia (Area 1) for forty-two (42) days, with Elite Plan.

The premium is:

No. of days	Premium
19-31 days	RM 98.00
Additional 11 days (2 weeks)	RM 46.00 (RM 23*2)
Premium	RM 144.00

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

Type	Amount
Service Tax, for Domestic Travel & Annual policies	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, Hospital & Other Expenses and 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 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:
a) the end of the period of insurance specified in the Policy Schedule;
b) your arrival at your home or place of work (whichever is the earlier) in Malaysia; or
c) 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, 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?

Single Trip Plan : No refund of premium once the Policy is issued.
Annual Plan : You can cancel your Policy by giving us a notice in writing. Upon cancellation, 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.

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 and 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?

Sompo TravelSafe.
Please visit www.berjayasompo.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 Sampo 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 April 2024.