



BERJAYA SOMPO
INSURANCE

Travel Insurance

SOMPO Travel Plus

Travel. Makes Memories. Stay Protected.



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)

Travel is all about making unforgettable memories and cherishing those moments forever. You wouldn't want your perfectly planned dream vacation to be ruined by unforeseen circumstances; that is why we bring you **SOMPO Travel Plus**. From baggage delay to medical evacuation, we are here with you so you can travel with peace of mind.

Leave your worries to us and create magical moments while you are on your trip!

5 SPLENDID REASONS TO CHOOSE SOMPO TRAVEL PLUS



Medical, Hospital & Other Expenses
up to RM350,000



Hospital Allowance
up to RM10,000



Emergency Medical Evacuation & Repatriation



Death & Permanent Disablement



Travel Inconveniences including Travel Delay & Baggage Delay



KNOW THE BENEFITS COVERED

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 for Benefit 1.1	Per Adult Per Child Per Adult / Child Per Adult / Child Per Adult / Child 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 Adult / Child Per Family	1,000 2,000	N/A N/A
2.3	Compassionate Visitation Care* (due to Your hospitalisation)	Per Adult / Child 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 Adult / Child 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 Adult / Child Per Family	250 10,000 30,000	N/A N/A N/A
*Subject to Medical, Hospital & Other Expenses Limit				
3	EMERGENCY MEDICAL EVACUATION & REPATRIATION			
3.1	Emergency Medical Evacuation	Per Adult / Child	Unlimited	Unlimited
3.2	Emergency Medical Repatriation	Per Adult / Child	Unlimited	Unlimited
3.3	Repatriation of Mortal Remains	Per Adult / Child	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 Adult / Child Per Family	5,000 15,000	N/A N/A
4.2	Personal Money & Documents	Per Adult / Child Per Family	5,000 15,000	N/A N/A
4.3	Baggage Delay RM200 for every 6 full consecutive hours delay	Per Adult / Child Per Family	800 2,400	N/A N/A
4.4	Travel Delay RM150 for every 6 full consecutive hours delay and RM200 for every 6 full consecutive hours delay thereafter	Per Adult / Child Per Family	3,000 6,000	N/A N/A
4.5	Travel Re-Route	Per Adult / Child Per Family	200 600	N/A N/A
4.6	Loss of Deposit or Cancellation	Per Adult / Child Per Family	15,000 45,000	N/A N/A
4.7	Travel Curtailment	Per Adult / Child Per Family	15,000 45,000	N/A N/A
4.8	Travel Overbooked RM200 for every 6 full consecutive hours for overbooked common air carrier and no alternative transportation is made available	Per Adult / Child Per Family	1,000 3,000	N/A N/A
4.9	Travel Misconnection RM200 if no alternative transportation available within 4 hours of the actual arrival time	Per Adult / Child Per Family	200 600	N/A N/A
4.10	Hijacking Inconvenience RM1,000 for every 24 full consecutive hours of hijack	Per Adult / Child Per Family	8,000 24,000	N/A N/A
4.11	Missed Departure	Per Adult / Child Per Family	1,000 3,000	N/A N/A
4.12	Loss of Deposit or Full Payment due to Insolvency of Airlines	Per Adult / Child Per Family	5,000 15,000	N/A N/A
4.13	Personal Liability	Per Adult / Child Per Family	1,000,000 3,000,000	N/A N/A

Note: For Domestic Travel within Malaysia (other than between East Malaysia and West Malaysia and vice versa), coverage under this Policy is limited to Benefit 1, 2.1, 2.2 (due to accidental causes only) and 2.4 (upon return from Trip).

HOW MUCH TO PAY?

NO. OF DAYS	INDIVIDUAL		FAMILY	
	Elite	Basic	Elite	Basic
Area 1 : Australia, Brunei, Cambodia, China (Excluding Tibet & 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	18	98	43
6 to 10	52	27	130	62
11 to 18	79	37	198	92
19 to 31	98	45	245	133
Each additional week thereafter	23	14	58	30
Annual Plan	288	218	-	-
Area 2 : Worldwide excluding USA and Canada				
1 to 5	55	26	138	60
6 to 10	73	37	183	85
11 to 18	111	54	278	126
19 to 31	138	70	345	168
Each additional week thereafter	33	22	83	50
Annual Plan	338	258	-	-
Area 3 : Worldwide including USA and Canada				
1 to 5	71	32	178	77
6 to 10	94	50	235	120
11 to 18	143	70	358	170
19 to 31	177	105	443	242
Each additional week thereafter	42	28	105	70
Annual Plan	388	308	-	-

Premium shown above excludes RM10 Stamp Duty and 8% Service Tax.

Notes:

- Premium is subject to RM10 Stamp Duty.
- 8% Service Tax is only charged for 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, Sudan, South 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, and their spouse and children **up to 80 years old**.

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 180 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.

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.

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.berjayasompo.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.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.



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Contact us for more information