BERJAYA SOMPO INSURANCE

SOMPO Travel Safe Overseas

Supplemental Product Information

Please read this Supplemental Product Information carefully.

Schedule of Benefits:

BENEFITS		LIMIT PER PERSON/ PER EVENT	SUM INSURED (RM)	
1	**MEDICAL & OTHER EXPENSES**		**Basic**	**Standard**
1.1	**Medical, Hospital & Other Expenses**	Up to 75 years Above 75 years	10,000 4,000	10,000 4,000
1.2	**Compassionate Visitation Care (due to Your hospitalisation) ***	Per Individual	1,000	1,000
1.3	**Compassionate Visitation Benefit (due to Your death) ***	Per Individual	1,000	1,000
1.4	**Follow-up Medical Treatment in Malaysia *** *Follow-up treatment within 60 days upon return to Malaysia.*	Up to 75 years Above 75 years	2,500 1,250	2,500 1,250
1.5	**Hospital Allowance***	Per Day (24 hours) Per Individual	50 5,000	50 5,000
1.6	**Overseas Quarantine Allowance Due to COVID-19*** *Quarantine at a Designated Facility overseas*	Per Day (24 hours) Per Individual	250 1,000	250 1,000
*Subject to maximum limit payable for item 1.1				
2.	**PERSONAL ACCIDENT**			
2.1	a) Accidental Death	Per Individual	25,000	25,000
	b) Permanent Total Disablement	Per Individual	25,000	25,000
	c) Loss of sight of one or both eyes and/or loss of one or more limbs	Per Individual	25,000	25,000
3.	**TRAVEL INCONVENIENCES & OTHER TRAVEL-RELATED BENEFITS**			
3.1	**Loss of Baggage and Personal Effects** *RM500.00 per single article, pairs or set of articles* *RM300.00 per Baggage* *RM500.00 notebook computer* *RM500.00 in total for Valuables*	Per Individual	Not Covered	500
3.2	**Baggage Delay** *RM50.00 for every 6 full consecutive hours delay*	Per Individual	Not Covered	500
3.3	**Personal Money & Travel Documents** *Loss of Money payable up to RM500.00*	Per Individual	Not Covered	500
3.4	**Travel Delay** *RM50.00 for every 6 full consecutive hours delay*	Per Individual	Not Covered	750
3.5	**Loss of Deposit or Cancellation**	Per Individual	Not Covered	500
3.6	**Travel Curtailment**	Per Individual	Not Covered	750

Automatic Extension of Coverage

In the event of delay beyond **Your** control during **Your Trip** on a **Scheduled Carrier** as a result of **Your Serious Injury/ Serious Illness** or unavoidable delay of the **Scheduled Carrier** and the return journey cannot be completed within the **Period of Insurance**, cover shall be automatically extended for up to 30 days without additional premium or such other period as is reasonably necessary for completion of the journey, provided that either event is admissible in the first instance and **You** have evidence explaining the delay.

Note: For full descriptions of the benefits, please refer to the Policy Contract.

Exclusions :

We do not cover/pay for claims:

1. Directly or indirectly caused by or resulting from:
a) **Your Pre-existing Illness**;
b) **Your** suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life) or the committing of any criminal acts;
c) **You** being under the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription;
d) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Viruses (HIV) related diseases or any sexually transmitted diseases and/or mutant derivatives or variations however caused;
e) **Your** Pregnancy, childbirth (including surgical delivery), abortion, miscarriage and its related complications except miscarriage due to bodily injury as a direct result of an **Accident**;
f) **You** are travelling on, or against medical advice, or where the **Trip** is made solely for the purpose of obtaining treatment, non-emergency medical check-up or routine medical check-up;
g) **Your** failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the **Trip.**
h) **Your** mental illness, psychotic, depression, stress, anxiety or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
i) Any loss, **Injury**, damage or legal liability or any 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;
j) Any event that occurs if this Policy is purchased after the **Trip** has commenced; or
k) Any event that has occurred resulting in **You** not being able to or incapable to travel and such event was made known to **You** or which **You** were aware of at the time **You** took out the Policy or when the **Trip** was booked (whichever is later).

2. Directly or indirectly occasioned by, happening through, or in consequence of:
a) Engaging in sports or games in a professional capacity or where **You** would or could earn income or remuneration from engaging in such sports or games;
b) **Your** participation in **Extreme Sports and Activities**.

3. Arising from:
a) Offshore activities such as diving, mining, oil rigging, aerial photography or handling of explosives;
b) Air travel other than as a fare-paying passenger in a **Scheduled Carrier** or licensed chartered aircraft;
c) **Your** participation in any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
d) Loss or damage to hired or leased equipment, or testing of any kind of conveyance;
e) Employment on merchant vessels or as a manual labour; naval, military or air force service or operations, regular or temporary, military or police duties; overseas secondment as part of **Your** occupation; manual work in connection with any trade, employment or profession;
f) Survey of offshore installations or facilities under construction including survey from aerial conveyance;
g) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority;
h) Any loss or expenses in connection with or is contributed by **You** undertaking any **Trip** following the warning of any outbreak of disease, intended strike, riot or civil commotion, or impending natural disaster through or by general mass media;
i) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
j) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
k) Any terrorism attack using substance of Nuclear, Biological and Chemical;
l) **Your** direct participation in terrorist acts; or
m) Consequential loss or damage of any kind arising from any of the above.
n) any claim made by or in respect of any individual whose personal details were not duly registered or provided to Us.

Gross Premium (Subject to Service Tax & Stamp Duty):

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	Basic	Standard
Asia 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	10.00	18.00
6 to 10	14.50	28.00
11 to 18	22.00	45.00
19 to 31	37.00	60.00
Each additional week thereafter	7.50	18.00
Worldwide All countries including Asia (as defined above) but excluding Malaysia and **Excluded** Countries		
1 to 5	19.00	35.00
6 to 10	33.00	54.00
11 to 18	58.00	83.00
19 to 31	78.00	110.00
Each additional week thereafter	25.00	34.00

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

Included in the Premium (RM)

Commission to the insurance intermediary (if any)

No. of Days	Basic	Standard
Asia 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	2.50	4.50
6 to 10	3.63	7.00
11 to 18	5.50	11.25
19 to 31	9.25	15.00
Each additional week thereafter	1.88	4.50
Worldwide All countries including Asia (as defined above) but excluding Malaysia and **Excluded** Countries		
1 to 5	4.75	8.75
6 to 10	8.25	13.50
11 to 18	14.50	20.75
19 to 31	19.50	27.50
Each additional week thereafter	6.25	8.50