

SOMPO TravelSafe+ Single

Supplemental Product Information

Please read this Supplemental Product Information carefully.

Schedule of Benefits:

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 Above 70 years Per Family	500,000 150,000 1,500,000	300,000 100,000 900,000	150,000 75,000 450,000	25,000 12,500 75,000
1.2	Alternative Medicine*	Per Individual Per Family	1,000 2,000	1,000 2,000	N/A	500 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	Follow-up Medical Treatment in Malaysia * <i>Follow-up treatment within 60 days upon return to Malaysia.</i>	Up to 70 years Above 70 years Per Family	10,000 5,000 30,000	10,000 5,000 30,000	10,000 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* <i>Quarantine at a Designated Facility overseas.</i>	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	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
BENEFITS		LIMIT PER PERSON/ PER EVENT	SUM INSURED (RM)			
			OVERSEAS TRAVEL			DOMESTIC TRAVEL
			ELITE A	ELITE B	ELITE C	
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 Documents <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 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 <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	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	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	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

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** 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.

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	Overseas Travel (RM)					
	Elite A		Elite B		Elite C	
	Individual	Family	Individual	Family	Individual	Family
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	58.00	144.00	54.00	135.00	33.00	78.00
6 to 10	77.00	192.00	72.00	180.00	42.00	102.00
11 to 18	116.00	288.00	108.00	270.00	62.00	152.00
19 to 31	144.00	360.00	135.00	337.00	77.00	189.00
Each additional week thereafter	35.00	87.00	33.00	81.00	21.00	49.00
Area 2: Worldwide excluding USA, Canada and Malaysia						
1 to 5	96.00	236.00	87.00	212.00	47.00	115.00
6 to 10	127.00	312.00	114.00	279.00	61.00	153.00
11 to 18	188.00	465.00	168.00	416.00	92.00	228.00
19 to 31	234.00	580.00	209.00	518.00	115.00	285.00
Each additional week thereafter	60.00	144.00	54.00	130.00	28.00	69.00
Area 3: Worldwide excluding Malaysia						
1 to 5	134.00	328.00	120.00	294.00	60.00	147.00
6 to 10	176.00	433.00	158.00	387.00	79.00	195.00
11 to 18	261.00	646.00	234.00	578.00	118.00	293.00
19 to 31	325.00	805.00	291.00	720.00	147.00	366.00
Each additional week thereafter	83.00	200.00	75.00	180.00	37.00	89.00

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

No. of Days	Domestic Travel (RM)	
	Individual	Family
1 to 5	13.00	31.00
6 to 10	17.00	42.00
11 to 18	25.00	62.00
19 to 31	31.00	78.00
Each additional week thereafter	8.00	19.00

Included in the Premium (RM)

Commission to the insurance intermediary (if any)

No. of Days	Overseas Travel (RM)					
	Elite A		Elite B		Elite C	
	Individual	Family	Individual	Family	Individual	Family
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	14.50	36.00	13.50	33.75	8.25	19.50
6 to 10	19.25	48.00	18.00	45.00	10.50	25.50
11 to 18	29.00	72.00	27.00	67.50	15.50	38.00
19 to 31	36.00	90.00	33.75	84.25	19.25	47.25
Each additional week thereafter	8.75	21.75	8.25	20.25	5.25	12.25
Area 2: Worldwide excluding USA, Canada and Malaysia						
1 to 5	24.00	59.00	21.75	53.00	11.75	28.75
6 to 10	31.75	78.00	28.50	69.75	15.25	38.25
11 to 18	47.00	116.25	42.00	104.00	23.00	57.00
19 to 31	58.50	145.00	52.25	129.50	28.75	71.25
Each additional week thereafter	15.00	36.00	13.50	32.50	7.00	17.25
Area 3: Worldwide excluding Malaysia						
1 to 5	33.50	82.00	30.00	73.50	15.00	36.75
6 to 10	44.00	108.25	39.50	96.75	19.75	48.75
11 to 18	65.25	161.50	58.50	144.50	29.50	73.25
19 to 31	81.25	201.25	72.75	180.00	36.75	91.50
Each additional week thereafter	20.75	50.00	18.75	45.00	9.25	22.25

No. of Days	Domestic Travel (RM)	
	Individual	Family
1 to 5	3.25	7.75
6 to 10	4.25	10.50
11 to 18	6.25	15.50
19 to 31	7.75	19.50
Each additional week thereafter	2.00	4.75