

Issued on: 30 Nov 2017

TravelJoy Benefits For Travel to Bali due to volcano eruption

For Policyholders who purchased TravelJoy BEFORE 21st Nov 2017 to Bali

Section	Benefits & Coverage (subject to TravelJoy Policy terms & conditions)	Covered/ Insured Event?
13	<p>Trip Cancellation & Postponement</p> <p>Covers the non-refundable portion of all travel costs prepaid in advance or any additional administrative cost to postpone the trip for event arising within 30 days before the commencement of the trip.</p>	Yes
14	<p>Trip Curtailment</p> <p>Covers the non-refundable or unutilized portion of all travel costs prepaid in advance, and any additional travel expenses necessarily incurred for which you are not able to recover from any source.</p>	Yes
18	<p>Travel Delay</p>	Yes
29	<p>Alternative Travel Arrangement</p> <p>Covers the reasonable additional cost incurred for an alternative mode of transport or alternative route to returning to Singapore in the event that the scheduled Public Transport is cancelled or delayed for more than 24 hours in the foreign country.</p> <p>Also covers the reasonable and irrecoverable additional travel cost incurred to re-route, detour or shorten the trip in order to avoid the affected area and continue the Trip if any of the main destination in your original itinerary <u>before</u> your departure is affected by natural disaster that occurs during the Trip or within 30 days before your departure date.</p>	Yes
Notes on Maximum Liability		
<p>Where an Insured Person is claiming under</p> <ul style="list-style-type: none"> • Sections 18, 19, 20 and/or 23, the total amount payable under all these Sections is subject to the Aggregate Limit under Section 18. • Sections 13, 14 and/or 15, the total amount payable under all these Sections is subject to the Aggregate Limit under Section 15. • Sections 18, 19, 20 and/or 23, the total amount payable under all these Sections is subject to the Aggregate Limit under Section 18. <p>An Insured Person cannot claim from both Sections 23 & 29 and/or Sections 18, 20 & 23 for the same event.</p>		

Policy Extension For Traveller In The Affected Areas
NB: This automatic extension is only applicable for covered events

- 1) We will automatically extend the period of insurance for 7 days from the original expiry date.
- 2) Policyholders who require Policy period to be extended for more than 7 days can:
 - a) Call [Sompo Assist 24-Hour Hotline \(65\) 6334 1389 \(call collect\)](tel:6563341389) for Policy extension and payment of additional premium OR
 - b) Email the extension period or payment details (Visa/Mastercard number and expiry date to emailus@sompo.com.sg)

Policy Cancellation & Premium Refund

S\$15 administration charge is applicable to Policyholders who would like to cancel their policy purchased **BEFORE 21st Nov to Bali** and policyholder can email to emailus@sompo.com.sg.

TravelJoy Claim form can be downloaded at www.sompo.com.sg. Please provide statement from airline and original receipts for additional costs incurred.

Kindly refer to TravelJoy Policy Wordings for full details of all Policy terms, conditions and exclusion. Policy wordings can be found at www.sompo.com.sg.

**PLEASE NOTE THAT TRAVELJOY POLICIES PURCHASED FROM 21st NOV 2017 FOR BALI
AND AFTER FOR TRAVEL TO AFFECTED AREAS WILL NOT BE COVERED FOR THIS KNOWN
EVENT.**