



Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623
Tel: 6461 6555 | Fax: 6221 3302 | Website: www.sompo.com.sg
Co. Reg. No.: 198905490E | GST Reg. No.: M200903196

Issued on: 14 November 2016

TravelJOY Benefits For New Zealand Affected* By Earthquake or After shock (*Affected Area)

For Policyholders who purchased TravelJOY BEFORE 07:02pm (SG time), 13th November 2016

TravelJoy Policy Coverage for New Zealand on 13th November 2016

MFA has not issued a statement to advise against travel to affected areas in New Zealand. New Zealand's Ministry of Civil Defence and Emergency Management (MCDEM) has warned people to stay off the beaches, stay out of the water and not go sightseeing. Singaporeans travelling to New Zealand are advised to keep themselves informed and follow the advice of the local civil defence groups. Information can be found through the local radio and TV stations. More details can be found at <http://www.civildefence.govt.nz/resources/active-emergencies/cheviot-earthquake/>.

A summary of the relevant sections as shown below for easy reference:

Section	Benefits & Coverage (subject to TravelJOY Policy terms & conditions)	Covered?
1	Personal Accident	Yes
2	Medical Expenses Incurred Overseas	Yes
3	Medical Expenses Incurred Upon Return to Singapore	Yes
13	Trip Cancellation & Postponement 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.	Yes
14	Trip Curtailment Covers the non-refundable or unutilized portion of all travel costs prepaid in advance, and additional travel expenses necessarily incurred for which you are not able to recover from any source.	Yes
18	Travel Delay	Yes



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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 reroute, 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
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Notes on Maximum Liability

- Where an Insured Person is claiming under Sections 18, 19, 20 and/or 23, the total amount payable under all these Sections is limited to the Aggregate Limit under Section 18.
- Where an Insured Person is claiming under Sections 13, 14 and/or 15, the total amount payable under all these Sections is limited to the Aggregate Limit under Section 15.
- An Insured Person cannot claim from both Sections 11, 17 & 35(a), and/or Sections 18, 20 & 23, and/or Sections 19 & 23, and/or Sections 23 and 29, and/or Sections 13, 14 & 29 for the same event.

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)** 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)

Extension is subject to minimum charge of S\$18.00.

Policy Cancellation & Premium Refund

S\$15 administration charge is applicable to Policyholders who would like to cancel their policy purchased **BEFORE 7:02pm (SG time) of 13th November 2016 to New Zealand** and policyholder can email to emailus@sompo.com.sg latest by **21st November 2016** for policy cancellation request.

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 7:02PM (SG time) OF 13th November 2016 AND AFTER FOR TRAVEL TO NEW ZEALAND WILL NOT BE COVERED FOR THIS KNOWN EVENT.