SOMPO
INSURANCE

Adjustments & Enhancements to *TravelJoy*™

Dear Valued Partner,

We are pleased to announce the following adjustments to TravelJoy, applicable to policies **issued from 10 May 2019** and **expiring 1 Sep 2019**.

	After 10 May 2019	Before 10 May 2019
1	**Section 15. Ticketed Cancellation** *1st in Singapore!* - Offers cash benefit of $100 for an unutilized paid ticket due to insured event	**Section 15. Ticketed Cancellation** - NIL
2	**Section 4. Medical Evacuation and Repatriation** *ENHANCED* - Covers pregnancy-related complications - Includes pre-existing conditions	**Section 4. Medical Evacuation and Repatriation** - Covers pre-existing medical conditions
3	**Amateur Sports Cover** *ENHANCED* - Includes tandem air sports such as skydiving, hang gliding and paragliding, snow-skiing, hot-air ballooning, bungee jumping, indoor rock climbing - Trekking up to 3,500m above sea level for all mountains	**Amateur Sports Cover** - Does not cover skydiving, paragliding, hang gliding, parachuting or rock climbing - Trekking limited to 3 mountains: Mt. Ophir, Mt. Kinabalu, Taman Negara
4	**Section 15. Trip Disruption** *NEW* - Due to 8 insured events, up to $3,000	**Section 14. Trip Disruption** - Due to disabling injury, disease or sickness requiring hospitalisation overseas exceeding 24 hours, up to $15,000
5	**Section 2 and 3. Treatment by Chinese Physician or Chiropractor** *ENHANCED* - Capped at $50 per visit and up to $300 per insured person	**Section 2 and 3. Treatment by Chinese Physician or Chiropractor** - Capped at $30 per visit and up to $500 per insured person
6	**Section 3. Medical Expenses Incurred Upon Return to Singapore** - Covers treatment sought **within 72 hours** from return date, if initial treatment was not sought overseas	**Section 3. Medical Expenses Incurred Upon Return to Singapore** - Covers treatment sought **within 5 days** from return date, if initial treatment was not sought overseas
7	**Premium Adjustment** - A premium increment will apply to all **Single Trip** TravelJoy policies: up to **5% for Individual** plans and up to **15% for Family** plans	
8	**Areas of Travel** - Areas C & D have been combined - **Area C now denotes Worldwide**, excluding countries in the Country Exclusion List	

If you have any queries or require further information, please do not hesitate to email us at **cc@sompo.com.sg**.

Thank you for your continued support. We look forward to a fruitful and rewarding year of partnering you in serving your clients and fulfilling their needs.

Yours truly,
Sompo Singapore