



COMPREHENSIVE PROTECTION FOR YOUR TRAVELS

# Travel Insurance





# Enjoy each journey with confidence

## Key Highlights

- **Rental vehicle cover**

Highest rental vehicle excess coverage of up to \$3,000 and the first Travel Insurance to provide coverage for loss or damage to your rental vehicle's windscreen and tyres.

- **Cashless outpatient service in Japan**

Enjoy unparalleled convenience with our cashless outpatient service while travelling in Japan. Call our Assistance Provider at +65 6532 2522 to set up your appointment with a medical facility in our provider's accredited network and let us take care of the rest.

- **Emergency medical evacuation**

Up to \$1 million coverage for emergency medical evacuation.

- **Travel delay**

Covers all causes of unexpected delays that are beyond your control. Get up to \$1,200 total coverage which can help to ease the additional expenses incurred when you face a long and unexpected travel delay while overseas.

- **Loss or damage of baggage and personal belongings**

Up to \$1,000 coverage for loss or damage of baggage and personal belongings due to accident or theft while overseas.

- **Medical expenses overseas**

Covers up to \$500,000 for medical expenses incurred abroad.





## Benefits

		Maximum Benefit (S\$) for Each Trip			
		Essential		Superior	
		Per Insured Person	Family Total*	Per Insured Person	Family Total*
1.	Trip cancellation				
	Overall section limit	\$5,000	\$15,000	\$10,000	\$30,000
2.	Trip postponement				
	Overall section limit	\$5,000	\$15,000	\$10,000	\$30,000
3.	Trip curtailment				
	Overall section limit	\$5,000	\$15,000	\$10,000	\$30,000
	Limit for extra expenses to return to Singapore	\$1,000		\$2,000	
4.	Trip disruption				
	Overall section limit	\$1,000	\$3,000	\$2,000	\$6,000
	Limit for accommodation expenses per room per night	\$300		\$300	
5.	Travel delay				
	Overall section limit	\$800	\$2,000	\$1,200	\$3,000
	For every six hours of delay while Overseas				
	Adult	\$100		\$100	
	Child	\$50		\$50	
	After six hours of delay while in Singapore				
	Adult	\$150		\$150	
	Child	\$50		\$50	
6.	Missed connections	\$100	\$600	\$200	\$900
7.	Overbooked flight	\$100	\$600	\$200	\$900
8.	Insolvency of travel agency	\$2,000	\$6,000	\$4,000	\$12,000
9.	Baggage delay				
	Overall section limit	\$1,200	\$2,400	\$2,000	\$4,000
	For every six hours of delay while Overseas				
	Adult	\$200		\$200	
	Child	\$50		\$50	
	Baggage delay after six hours when arriving in Singapore				
	Adult	\$200		\$200	
	Child	\$50		\$50	
10.	Loss or damage of baggage and personal belongings				
	Overall section limit	\$1,000	\$2,500	\$1,000	\$2,500
	• Limit for laptop	\$500		\$800	
	• Limit of watches, valuables and jewelery in total	\$200		\$500	
	• Limit for other items (for each item, set or pair)	\$200		\$500	
11.	Losing travel documents				
	Overall section limit	\$3,000	\$7,500	\$5,000	\$12,500
	Limit for accommodation expenses per room per night	\$400		\$400	
12.	Personal accident				
	Adult 70 years old or over	\$100,000	\$500,000	\$150,000	\$1,250,000
	Adult under 70 years old	\$200,000		\$500,000	
	Child	\$100,000		\$150,000	



## Benefits

		Maximum Benefit (S\$) for Each Trip			
		Essential		Superior	
		Per Insured Person	Family Total*	Per Insured Person	Family Total*
13.	Medical expenses overseas				
	Limit for medical aids and equipment	\$1,000		\$1,500	
	Adult 70 years old or over	\$50,000	\$600,000	\$100,000	\$1,400,000
	Adult under 70 years old	\$200,000		\$500,000	
	Child	\$100,000		\$200,000	
14.	Medical expenses in Singapore				
	Limit for medical aids and equipment	\$1,000		\$1,500	
	Adult 70 years old or over	\$1,000	\$15,000	\$2,000	\$30,000
	Adult under 70 years old	\$5,000		\$10,000	
	Child	\$5,000		\$10,000	
15.	Overseas hospital allowance				
	Overall section limit	\$3,000	NA	\$6,000	NA
	Benefit per day	\$100		\$200	
16.	Emergency medical evacuation				
	Adult 70 years old or over	\$100,000	\$1,250,000	\$200,000	\$2,000,000
	Adult under 70 years old	\$500,000		\$1,000,000	
	Child	\$100,000		\$200,000	
17.	Repatriation				
	Adult 70 years old or over	\$50,000	\$100,000	\$150,000	\$300,000
	Adult under 70 years old	\$50,000		\$150,000	
	Child	\$50,000		\$150,000	
18.	Compassionate visit				
	Overall section limit	\$3,000	NA	\$5,000	NA
	Limit for accommodation expenses per room per night	\$300		\$300	
19.	Personal liability	\$500,000	\$500,000	\$1,000,000	\$1,000,000
20.	Rental vehicle cover				
	Overall section limit	\$2,000	\$2,000	\$3,000	\$3,000
	• Limit for Rental Vehicle excess	\$2,000	\$2,000	\$3,000	\$3,000
	• Limit for loss or damage to windscreen	\$500	\$500	\$500	\$500
	• Limit for loss or damage to tyres	\$200	\$200	\$200	\$200
21.	Full terrorism cover (for sections 1 to 20)				
	Adult 70 years old or over	\$100,000	\$500,000	\$150,000	\$1,250,000
	Adult under 70 years old	\$200,000		\$500,000	
	Child	\$100,000		\$150,000	
22.	COVID-19 cover (for sections 1 to 20, except section 14)	Refer to relevant section limits where applicable			

\* Family Total means the maximum amount Sompo will pay for each benefit section under the Family Cover during any one Trip. Each Insured Person is only allowed the maximum benefit per Insured Person in the Table of Cover.



## Areas Of Travel

<b>Area A</b> <i>(For Single Trip policies only)</i>	Brunei, Indonesia, Malaysia, Philippines, Thailand, Vietnam.
<b>Area B</b>	Australia, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Japan, Laos, Macau, Myanmar, New Zealand, South Korea, Taiwan, and all countries listed under Area A.
<b>Area C</b>	Worldwide excluding travelling in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan and Syria.

## Notes

- Insured Person must be a Singaporean, Permanent Resident, or Foreigner residing in Singapore with valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long Term Social Visit Pass.
- Family Cover means one Adult, or two Adults who are in a marital relationship or partners at the time of applying for the policy and their children under the same policy.
- Child or Children means:
  - Under an individual cover – someone less than 16 years old.
  - Under a family cover – the legal child, or a ward, of the Adult and who is less than 21 years old or less than 25 years old in a full-time tertiary institution and is not married or employed.
- Policy can be purchased within 180 days before policy effective date.
- For Single Trip policies, the maximum period of insurance that can be purchased is 182 days.
- For Annual policies, each trip should not exceed 90 days.
- If your travel crosses more than one area on the same trip, premium payable will be based on the area with the higher premium.

For other conditions, please refer to our policy wording for details.



## **Important Note**

This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our website should you require a specimen copy of the policy wording.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

If you wish to nominate your beneficiary, please call our Customer Service Hotline at 6461 6555 to request for the relevant forms.

**Learn more at [www.sompo.com.sg](http://www.sompo.com.sg)**

**Sompo Insurance Singapore Pte. Ltd.**

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