

Travel

Travel insurance has never been more important.

Get well-covered and travel with ease.



Medical expenses overseas
With coverage of up to \$400,000

Trip cancellation or postponement
With coverage of up to \$10,000

COVID-19 coverage
Includes trip cancellation, medical expenses overseas and more!

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.

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.

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.

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.

COVID-19 COVERAGE

Comprehensive coverage in the event that you are diagnosed with COVID-19 before or during your trip.

- Up to \$4,000 for trip cancellation or postponement;
 - Up to \$200,000 for medical expenses incurred overseas;
 - Daily cash benefit of up to \$100 (max. 14 days) if you are hospitalised overseas,
- and more!

PERSONAL ACCIDENT

Up to \$500,000 coverage in the event of death or permanent disability due to an injury caused by accident.



		Maximum benefit (S\$) for each Trip			
		Essential		Superior	
		Per insured person	Family Total*	Per insured person	Family Total*
Section 1	Trip cancellation Overall section limit	5,000	15,000	10,000	30,000
Section 2	Trip postponement Overall section limit	5,000	15,000	10,000	30,000
Section 3	Trip curtailment Overall section limit Limit for extra expenses to return to Singapore	5,000 1,000	15,000	10,000 2,000	30,000
Section 4	Trip disruption Overall section limit Limit for accommodation expenses per room per night	1,000 300	3,000	2,000 300	6,000
Section 5	Travel delay Overall section limit For every six hours of delay while Overseas Adult Child After six hours of delay while in Singapore Adult Child	800 100 50 150 50	2,000	1,200 100 50 150 50	3,000
Section 6	Missed connections	100	600	200	900
Section 7	Overbooked flight	100	600	200	900
Section 8	Insolvency of travel agency	2,000	6,000	4,000	12,000
Section 9	Baggage delay Overall section limit For every six hours of delay while Overseas Adult Child Baggage delay after six hours when arriving in Singapore Adult Child	1,200 200 50 200 50	2,400	2,000 200 50 200 50	4,000
Section 10	Loss or damage of baggage and personal belongings Overall section limit • Limit for laptop • Limit of watches, valuables and jewellery in total • Limit for other items (for each item, set or pair)	1,000 500 200 200	2,500	1,000 800 500 500	2,500
Section 11	Losing travel documents Overall section limit Limit for accommodation expenses per room per night	3,000 400	7,500	5,000 400	12,500
Section 12	Personal accident Adult 70 years old or over Adult under 70 years old Child	100,000 200,000 100,000	500,000	150,000 500,000 150,000	1,250,000
Section 13	Medical expenses overseas Limit for medical aids and equipment Adult 70 years old or over Adult under 70 years old Child	1,000 50,000 200,000 50,000	500,000	1,500 100,000 400,000 100,000	1,000,000

BENEFITS AT A GLANCE

		Maximum benefit (S\$) for each Trip			
		Essential		Superior	
		Per insured person	Family Total*	Per insured person	Family Total*
Section 14	Medical expenses in Singapore Limit for medical aids and equipment Adult 70 years old or over Adult under 70 years old Child	1,000 1,000 5,000 5,000	15,000	1,500 2,000 10,000 10,000	30,000
Section 15	Overseas hospital allowance Overall section limit Benefit per day	3,000 100	NA	6,000 200	NA
Section 16	Emergency medical evacuation Adult 70 years old or over Adult under 70 years old Child	100,000 500,000 100,000	1,250,000	200,000 800,000 200,000	2,000,000
Section 17	Repatriation Adult 70 years old or over Adult under 70 years old Child	30,000 30,000 30,000	75,000	50,000 50,000 50,000	125,000
Section 18	Compassionate visit Overall section limit Limit for accommodation expenses per room per night	3,000 300	NA	5,000 300	NA
Section 19	Personal liability	500,000	500,000	1,000,000	1,000,000
Section 20	Rental vehicle cover Overall Section Limit • Limit for Rental Vehicle excess • Limit for loss or damage to windscreen • Limit for loss or damage to tyres	2,000 2,000 500 200	2,000 2,000 500 200	3,000 3,000 500 200	3,000 3,000 500 200
Section 21	Full terrorism cover (for sections 1 to 20) Adult 70 years old or over Adult under 70 years old Child	100,000 200,000 100,000	500,000	150,000 500,000 150,000	1,250,000
Section 22	Trip cancellation due to COVID-19	2,000	3,000	4,000	6,000
Section 23	Trip postponement due to COVID-19	2,000	3,000	4,000	6,000
Section 24	Trip curtailment due to COVID-19	1,000	1,500	2,000	3,000
Section 25	Trip disruption due to COVID-19	1,000	1,500	2,000	3,000
Section 26	Medical expenses overseas due to COVID-19 Limit for claims due to COVID-19 Adult 70 years old or over Adult under 70 years old Child	25,000 100,000 25,000	150,000	80,000 200,000 80,000	300,000
Section 27	Emergency medical evacuation and repatriation due to COVID-19 Limit for claims due to COVID-19 Adult 70 years old or over Adult under 70 years old Child	25,000 100,000 25,000	250,000	80,000 200,000 80,000	500,000
Section 28	Overseas quarantine allowance due to COVID-19 Limit for claims due to COVID-19 Benefit per day due to COVID-19	700 50	NA	1,400 100	NA
Section 29	Overseas hospital income due to COVID-19 Limit for claims due to COVID-19 Benefit per day due to COVID-19	700 50	NA	1,400 100	NA

* Family Total means the maximum amount Sompco 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

AREA A

(For Single Trip policies only)

Brunei, Indonesia, Malaysia, Philippines, Thailand, Vietnam.

AREA 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.

AREA C

Worldwide excluding countries in the Country Exclusion List: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan and Syria.

Note:

1. 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.
2. 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.
3. Child or Children means:
 - a. Under an individual cover – someone less than 16 years old.
 - b. 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.
4. Policy can be purchased within 180 days before policy effective date.
5. For Single Trip policies, the maximum period of insurance that can be purchased is 182 days.
6. For Annual policies, each trip should not exceed 90 days.
7. 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 or www.lia.org.sg or 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.

Scan to visit our website



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