



Travel (COVID-19)

Travel insurance has never been more important.

Get well-covered for COVID-19 and travel with ease during these unprecedented times.



Medical expenses overseas due to COVID-19

With coverage of up to \$200,000

Trip curtailment or disruption due to COVID-19

With coverage of up to \$2,000

Trip cancellation or postponement due to COVID-19

With coverage of up to \$4,000

Highlights

TRIP CANCELLATION OR POSTPONEMENT DUE TO COVID-19

Up to \$4,000 coverage if you, your immediate family member staying in the same household in Singapore, or your travelling companion insured with Sompo is diagnosed with COVID-19 and you have to cancel or postpone your trip. Excess of \$100 applies.

TRIP CURTAILMENT OR DISRUPTION DUE TO COVID-19

Up to \$2,000 coverage if you or your travelling companion is diagnosed with COVID-19 resulting in your trip being curtailed or disrupted. Excess of \$100 applies.

EMERGENCY MEDICAL EVACUATION AND REPATRIATION DUE TO COVID-19

Up to \$200,000 coverage

MEDICAL EXPENSES OVERSEAS DUE TO COVID-19

Up to \$200,000 coverage to help you guard against high medical costs in the event that you're diagnosed with COVID-19 whilst on your travels.

OVERSEAS QUARANTINE ALLOWANCE DUE TO COVID-19

Pays a cash benefit for each consecutive day (up to 14 days) that you are quarantined overseas as a result of being diagnosed with COVID-19.

OVERSEAS HOSPITAL INCOME DUE TO COVID-19

Pays a cash benefit for each day (up to 14 days) that you are hospitalised overseas as a result of being diagnosed with COVID-19.

Apart from COVID-19 related benefits, we also cover you for 21 other travel benefits! Here are some of them:

Travel delay

Covers all causes of unexpected delays that are beyond your control.

Personal accident

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

Medical expenses overseas

Up to \$400,000 coverage

Loss or damage of baggage and personal belongings

Up to \$1,000 coverage in the event that your baggage or personal belongings are lost or damaged due to an accident or theft while you are overseas.



		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

BENEFITS AT A GLANCE

		Essential		Superior	
		Per insured person	Family total*	Per insured person	Family total*
Section 12	Personal accident Adult 70 years old or over Adult under 70 years old Child under a Family Plan	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 under a Family Plan	1,000 50,000 200,000 50,000	500,000	1,500 100,000 400,000 100,000	1,000,000
Section 14	Medical expenses in Singapore Limit for medical aids and equipment Adult 70 years old or over Adult under 70 years old Child under a Family Plan	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 under a Family Plan	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 under a Family Plan	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 excess cover	1,500	1,500	2,000	2,000
Section 21	Full terrorism cover (for sections 1 to 20) Adult 70 years old or over Adult under 70 years old Child under a Family Plan	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 Excess \$100	2,000	3,000	4,000	6,000
Section 23	Trip postponement due to COVID-19 Excess \$100	2,000	3,000	4,000	6,000
Section 24	Trip curtailment due to COVID-19 Excess \$100	1,000	1,500	2,000	3,000
Section 25	Trip disruption due to COVID-19 Excess \$100	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 under a Family Plan	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 under a Family Plan	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 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	
AREA A	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 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. If Insured is below 16 years old, the application must be made in the name of the parent or guardian. Limits applicable are those of a child insured under a Family Plan.
3. 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.
4. Child or Children means:
 - a. Under an individual cover – someone less than 21 years old or someone less than 25 years old in a full-time tertiary institution and who is not married or employed.
 - 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.
5. Policy can be purchased within 90 days before policy effective date.
6. Maximum duration of travel for Single Trip: Up to 182 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.
8. Sections 22 and 23 will not be payable if the diagnosis of COVID-19 occurs within 14 days of the date of purchase of the policy
9. Sections 24 to 29 will not be payable if pre-departure COVID-19 polymerase chain reaction (PCR) test is done and tested positive within 72 hours prior to Your scheduled departure date. In the absence of PCR test, any diagnosis of COVID-19 within 14 days from the start of Your Trip will not be covered.

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 your insurer or visit the GIA/LIA or SDIC web-sites (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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