

# **Extensive coverage**

before, during, and even after your trip.





### **ABOUT SOMPO**

Sompo is a member of SOMPO HOLDINGS\*, a trusted and established insurance and risk solutions provider in Japan for over a century. Today, SOMPO HOLDINGS serves its customers in more than 30 countries and regions.

Since 1989, Sompo has been providing companies and individuals with premium yet affordable insurance in Singapore.

At the heart of what we do is our commitment to deliver our best service to our customers. More than just providing comprehensive coverage, we aim to be our customers' trusted partner when it comes to protecting what they value and treasure most. Because, above all, their well-being is what we collectively work for.

\*SOMPO HOLDINGS is the abbreviated name representing Sompo Japan Nipponkoa Holdings and Sompo Japan Nipponkoa Group.

### **Important Note**

- This product write-up is not a contract of insurance. Full details of the terms, conditions and exclusions are provided in the Policy. Please visit sompo.com.sg for 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 visit sompo.com.sg/FAQ or GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
- When you have more than one TravelJoy policy, the policy with the highest limit will respond
  to any claims made. If you have more than one Sompo policy covering terrorism, the
  maximum amount payable for acts of terrorism for all policies will be \$\$500,000 per person.
- If you wish to nominate your beneficiary, please call us at 6461 6555 to request for the relevant forms.

### DOWNLOAD TRAVELJOY MOBILE APP TODAY!





For iPhone

For Android

### SOMPO INSURANCE SINGAPORE PTE. LTD.

50 Raffles Place #05-01/06 Singapore Land Tower Singapore 048623 Tel: +65 6461 6555 Fax: +65 6221 3302

Fax: +65 6221 33 sompo.com.sg

facebook.com/SompoSG Company Registration No.: 198905490E Lost passport, accidents, baggage delay. Just some of the common mishaps that can cause anxiety on a trip. A good travel insurance plan is your best protection against the unexpected. Get TravelJoy, and your trip will be worry-free before, during, and after your trip!

### **HIGHLIGHTS**



 Vital Plan caters those who require basic travel insurance coverage



 Alternative Accommodation Arrangement pays cash benefit of \$100 should your accommodation (including Vacation Rentals and Hotels) be cancelled after trip has commenced



• Trip Cancellation, Postponement or Replacement of Traveller coverage up to \$15,000



• Personal Accident coverage up to \$500,000



- Medical Expenses Incurred Overseas coverage up to \$1,000,000
- Additional Indemnity for accidental death as a passenger in a traffic accident
- Full Terrorism Cover
- Financial Collapse of Licensed Tour Operators
- Covers Amateur Sports such as hot-air balloon, para-sailing, white-water rafting, snow-skiing, bungee jumping

### **EMERGENCY SERVICES**

- 24-hour Emergency Hotline
- Medical Assistance including doctor's tele-medical advice and referral to a medical facility
- Medical Arrangements for medical evacuations/repatriations by a specialised team
- Travel Assistance including lost luggage tracing and passport replacement advice

### **GO JAPAN!**

# High medical bills in Japan? Can't communicate in Japanese?

**GO Japan!** is the 1st specially tailored plan for travel to Japan. The only travel protection plan that offers great protection and seamless services as you enjoy Japan.

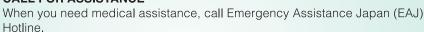
### UNIQUE BENEFITS FOR GO JAPAN! PLAN ONLY

• Cashless Service at 740 clinics and hospitals in Japan

## HOW IT WORKS









### **VERIFICATION**

English/Chinese-speaking EAJ officer will verify your location and medical conditions.



### LOCATE MEDICAL HELP

EAJ officer locates the nearest medical provider to render medical assistance to you.



### REFERRAL & MAKE APPOINTMENT

EAJ officer returns call and provides you with details of medical provider and will assist to make appointment on your behalf.



### MEDICAL TREATMENT

Receive medical treatment at the recommended medical provider without making payment.

- Medical Expenses Coverage of up to \$\$500,000 (Individual) and \$\$800,000 (Family)
- Free Translation Service\* over the phone For example:
  - Ordering food in a restaurant
  - Asking for directions
  - Making purchases
  - Lodging police report



<sup>\*</sup> Overseas phone charges will be borne by insured.

# YOUR GETAWAY BENEFITS AT A GLANCE

### **MAXIMUM BENEFITS (S\$)**

	OUT GETAWAT BENEFITOA	II / GE/IIIOE		III/I/X		
PI	ERSONAL COVERS		ELITE	GO Japan!	DELUXE	VITAL
1.	Personal Accident Covers you for Accidental Death & Permanent Disablement and Third Degree Burns	Per Insured Person • 70 years & below • Over 70 years • Child Per Family	\$ 500,000 \$ 100,000 \$ 100,000	\$ 250,000 \$ 50,000 \$ 100,000 No aggregate	\$ 250,000 \$ 50,000 \$ 100,000 limit for family	\$ 150,000 \$ 50,000 \$ 50,000
	Additional Indemnity For Traffic Accident For accidental death as a passenger in traffic accident	Per Insured Person     70 years & below     Over 70 years     Child Per Family	\$ 100,000 N.A. N.A. No aggregate	\$ 100,000 N.A. N.A. e limit for family	N.A. N.A. N.A. N.A.	N.A. N.A. N.A. N.A.
2.	Medical Expenses Incurred Overseas Covers outpatient and hospitalisation medical expenses incurred overseas arising from accident or sickness, emergency dental expenses arising from accident and accidental miscarriage. Including treatment by Chinese Physician & Chiropractor (\$30 per visit up to \$500) and Physiotherapist or Dentist (up to \$500)	Per Insured Person • 70 years & below • Over 70 years Per Family	**************************************	Cashless Payment at Clinics & Hospitals \$ 500,000 \$ 50,000 \$ 800,000	\$ 300,000 \$ 50,000 \$ 600,000	\$ 150,000 \$ 50,000 \$ 300,000
3.	Medical Expenses Incurred Upon Return To Singapore  • Follow-up treatment within 31 days from return date  • If initial treatment was not sought overseas, treatment within 5 days from return date and up to 31 days. Including treatment by Chinese Physician & Chiropractor (\$30 per visit up to \$500) and Physiotherapist or Dentist (up to \$500)	Per Insured Person • 70 years & below • Over 70 years Per Family	\$ 30,000 \$ 5,000 \$ 60,000	\$ 15,000 \$ 2,500 \$ 30,000	\$ 15,000 \$ 2,500 \$ 30,000	\$ 3,000 \$ 1,000 \$ 6,000
4.	Emergency Medical Evacuation & Repatriation (Including Mortal Remains) Back To Singapore	Per Insured Person • 70 years & below • Over 70 years	Unlimited \$ 150,000	Unlimited \$ 100,000	Unlimited \$ 100,000	\$ 600,000 \$ 100,000
5.	Overseas Hospitalisation Allowance For each complete day you are hospitalised overseas	Per Insured Person	\$200 per day up to 200 days	\$200 per day up to 100 days	\$200 per day up to 100 days	\$200 per day up to 20 days
6.	Double Hospitalisation Allowance Whilst Overseas In ICU Arising From An Accident For each complete day you are in ICU Section 6 is payable in lieu of Section 5	Per Insured Person	\$400 per day up to 10 days	\$400 per day up to 5 days	\$400 per day up to 5 days	N.A.
7.	Hospital Allowance For Hospitalisation In Singapore For each complete day you are hospitalised in Singapore	Per Insured Person	\$50 per day for first 3 days, \$150 per day for the next 7 days	\$50 per day for first 3 days, \$150 per day for the next 2 days	\$50 per day for first 3 days, \$150 per day for the next 2 days	N.A.
8.	Additional Accommodation & Travelling Expenses Incurred on written medical advice by qualified medical practitioner as a result of your accident or sickness	Per Insured Person Per Family	\$ 25,000 \$ 50,000	\$ 15,000 \$ 30,000	\$ 15,000 \$ 30,000	N.A. N.A.
9.	Guardian For Return Of Dependent Children Pays for next of kin to accompany your unattended child(ren) home in event of your hospitalisation overseas	Per Insured Person Per Family	\$ 25,000 \$ 50,000	\$ 15,000 \$ 30,000	\$ 15,000 \$ 30,000	N.A. N.A.
10	Compassionate Visit By A Relative Or Frience     Due to your injury, sickness or disease     In the event of your death	Per Insured Person Per Family Per Insured Person Per Family	\$ 25,000 \$ 50,000 \$ 5,000 \$ 10,000	\$ 15,000 \$ 30,000 \$ 3,000 \$ 6,000	\$ 15,000 \$ 30,000 \$ 3,000 \$ 6,000	\$ 5,000 \$ 10,000 \$ 3,000 \$ 6,000

# YOUR GETAWAY BENEFITS AT A GLANCE

### **MAXIMUM BENEFITS (S\$)**

INCONVENIENCE / LIABILITY COVERS		ELITE	GO Japan!	DELUXE	VITAL
11. Loss Or Damage To Baggage & Personal Effects Limits applicable are  • (A) \$500 or (B) \$250 for any one article or pair or set of articles;  • (A) \$1,000 or (B) \$500 for any one article for video equipment, tablet device, camera and laptop computer;  • \$500 in aggregate for jewellery;  • \$3,000 in aggregate for electronic items or equipment;	Per Insured Person  Per Family	\$ 8,000 Section (A) limits apply \$ 16,000	\$ 5,000 Section (A) limits apply \$ 10,000	\$ 5,000 Section (A) limits apply \$ 10,000	\$ 3,000 Section (B) limits apply \$ 6,000
12. Travel Document & Money Including (C) \$500 or (D) \$250 for loss of money resulting from theft and up to (C) & (D) \$1,000 for fraudulent use of credit card overseas	Per Insured Person  Per Family	\$ 5,000 Section (C) limits apply \$ 7,500	\$ 3,000 Section (C) limits apply \$ 5,000	\$ 3,000 Section (C) limits apply \$ 5,000	\$ 3,000 Section (D) limits apply \$ 5,000
13. Trip Cancellation Or Postponement Covers trip cancellation, postponement or replacement of traveller arising from Insured Events within 60 days before departure	Per Insured Person Per Family	\$ 15,000 \$ 25,000	\$ 6,000 \$ 10,000	\$ 6,000 \$ 10,000	\$ 5,000 \$ 10,000
14. Trip Curtailment Including Disruption Covers loss of un-utilised portion of prepaid travel costs and expenses for Trip curtailment after departure arising from Insured Events resulting in your return to Singapore; Trip disruption whilst overseas due to your hospitalisation overseas for > 24 hours	Per Insured Person Per Family	\$ 15,000 \$ 25,000	\$ 6,000 \$ 10,000	\$ 6,000 \$ 10,000	\$ 5,000 \$ 10,000
15. Financial Collapse Of Licensed Tour Operators Covers loss of non-refundable or un-utilised prepaid travel costs and expenses for trip cancellation/curtailment occurring after the date of issue of policy	Per Insured Person Per Family	\$ 12,000 \$ 20,000	\$ 6,000 \$ 10,000	\$ 6,000 \$ 10,000	\$ 5,000 \$ 10,000
16. Personal Liability / Family Liability		\$1,00	0,000 Per Insured	d Person and Fa	mily
CASH BENEFITS (Maximum Limit is applicable to Per Insured Per	erson/Family)	ELITE	GO Japan!	DELUXE	VITAL

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(Ma	ximum Limit is applicable to Per Insured Pe	erson/Family)	ELITE	GO Japan!	DELUXE	VITAL
17.	Baggage Delay Extended to cover delay as a result of your baggage being wrongly picked up at the bag carousel by another passenger whilst overseas	Per Insured Person  Maximum Limit	\$200 for 1st full 6 hours (whilst overseas and in Singapore) & \$125 per 4 hours thereafter (whilst overseas) \$ 1,000	\$200 for 1st full 6 hours (whilst overseas and in Singapore) & \$125 per 4 hours thereafter (whilst overseas) \$1,000	thereafter	6 hours (whilst overseas and ir Singapore) & \$100 per 6 hours thereafter
18.	<b>Travel Delay</b> Due to Natural Disasters and other Insured Events	Per Insured Person	\$100 for 1st full 6 hours (whilst overseas and in Singapore) & \$65 per 4 hours thereafter	\$100 for 1st full 6 hours (whilst overseas and in Singapore) & \$65 per 4 hours thereafter	\$100 for 1st full 6 hours (whilst overseas and in Singapore) & \$65 per 4 hours thereafter	6 hours (whilst overseas and ir Singapore) &

(whilst overseas) (whilst over

# YOUR GETAWAY BENEFITS AT A GLANCE

### **MAXIMUM BENEFITS (S\$)**

CASH BENEFITS (Maximum Limit is applicable to Per Insured Per	erson/Family)	ELITE	GO Japan!	DELUXE	VITAL
19. Flight Overbooked Whilst Overseas	Per Insured Person	\$ 150	\$ 150	\$ 150	\$ 150
Flight Deviation     Due to (a) adverse weather conditions; or (b) landing at alternative destination for emergency medical treatment of a fellow passenger	Per Insured Person  Maximum Limit	\$100 for 1st full 6 hours & \$65 per 4 hours thereafter \$1,500	\$100 for 1st full 6 hours & \$65 per 4 hours thereafter \$ 1,000	\$100 for 1st full 6 hours & \$65 per 4 hours thereafter \$ 1,000	\$100 per 6 hours \$ 1,000
21. Delay Due To Hijack	Per Insured Person  Maximum Limit	\$500 per 12 hours \$ 5,000	\$500 per 12 hours \$ 5,000	\$500 per 12 hours \$ 5,000	N.A.
22. Loss Of Hotel Facilities	Per Insured Person  Maximum Limit	\$200 per 24 hours \$ 300	\$100 per 24 hours \$ 200	\$100 per 24 hours \$ 200	N.A.
23. Travel Misconnection Exceeding 6 Hours	Per Insured Person	Maximum \$300	Maximum \$200	Maximum \$200	Maximum \$200
24. Kidnap Benefit	Per Insured Person  Maximum Limit	\$1,000 per 48 hours \$ 10,000	\$500 per 48 hours \$ 5,000	\$500 per 48 hours \$ 5,000	N.A.

BONUS COVER		ELITE	GO Japan!	DELUXE	VITAL
25. Full Terrorism Cover In aggregate for the above Sections	Per Insured Person	500,000	\$ 250,000	\$ 250,000	N.A.
26. War Cover  As an innocent bystander (Accidental Death & Permanent Disablement)	Per Insured Person	Extension to Section 1	Extension to Section 1	Extension to Section 1	N.A.
27. Leisure Underwater Activities In aggregate for the above Sections	Per Insured Person	\$ 350,000	\$ 250,000	\$ 250,000	N.A.
28. Alternative Accommodation Arrangement Due to pre-booked accommodation being cancelled after trip has commenced	Per Insured Person Per Family	\$ 100 \$ 200	\$ 100 \$ 200	\$ 100 \$ 200	N.A. N.A.
29. Alternative Travel Arrangement	Per Insured Person Per Family	\$ 500 \$ 1,500	\$ 500 \$ 1,500	\$ 500 \$ 1,500	N.A. N.A.
30. Emergency Phone Charges	Per Insured Person/ Per Family	\$ 200	\$ 150	\$ 150	\$ 100
31. Rental Vehicle Excess Cover	Per Insured Person/ Per Family	\$ 2,000 Per vehicle	\$ 1,000 Per vehicle	\$ 1,000 Per vehicle	N.A.
Reconstructive Surgery Due To Burns     Covers Skin Transplantation due to     accidental burns	Per Insured Person Per Family	\$ 25,000 \$ 50,000	\$ 25,000 \$ 50,000	\$ 25,000 \$ 50,000	N.A. N.A.
33. Recuperation Allowance Due To Accidental Miscarriage	Per Insured Person	\$ 200	\$ 100	\$ 100	N.A.

# YOUR GETAWAY BENEFITS AT A GLANCE

# MAXIMUM BENEFITS (S\$)

BONUS COVER	ELITE	GO Japan!	DELUXE	VITAL
34. Quarantine Allowance Due To 16 Infectious Diseases Upon Return To Singapore List of 16 Specified Infectious Diseases • Severe Acute Respiratory Syndrome (SARS) • Dengue Fever / Dengue Haemorrhagic Fever • Variant Creutzfeldt- Jakob Disease (vCJD) or 'Mad Cow Disease' • Nipah Virus Encephalitis • Japanese Viral Encephalitis • Malaria • Pulmonary Tuberculosis • Measles • Rabies • Melioidosis • Hand, Foot, Mouth Disease (HFMD) • Avian Influenza or 'Bird Flu' due to Influenza A viral strains H1N1, H5N1, H9N2, H7N7 or H7N9 • Chikungunya Fever • Mumps • Rubella • Middle East Respiratory Syndrome (MERS)	\$100 per day	\$50 per day	\$50 per day	\$50 per day
	for 5 days	for 5 days	for 5 days	for 5 days
35. Golf Cover  Loss or damage of golf equipment Hole-in-one Unused green fees Damage of buggy	\$ 1,000	\$ 500	\$ 500	N.A.
	\$ 500	N.A.	N.A.	N.A.
	\$ 250	N.A.	N.A.	N.A.
	\$ 500	N.A.	N.A.	N.A.

### PREMIUMS (S\$) (No GST required)

### SINGLE TRIP – INDIVIDUAL

		AREA A			ARI	EA B			AREA C			AREA D	
DURATION	ELITE	DELUXE	VITAL	ELITE	Go Japan!	DELUXE	VITAL	ELITE	DELUXE	VITAL	ELITE	DELUXE	VITAL
1 – 3	\$ 40	\$ 30	\$ 23	\$ 54	\$ 52	\$ 43	\$ 33	\$ 74	\$ 58	\$ 45	\$ 81	\$ 63	\$ 50
4 – 6	\$ 52	\$ 39	\$ 31	\$ 66	\$ 65	\$ 53	\$ 41	\$ 86	\$ 76	\$ 59	\$ 94	\$ 84	\$ 66
7 – 9	\$ 62	\$ 49	\$ 39	\$ 85	\$ 88	\$ 64	\$ 50	\$106	\$ 93	\$ 73	\$121	\$105	\$ 82
10 –13	\$ 78	\$ 63	\$ 50	\$102	\$111	\$ 81	\$ 63	\$138	\$118	\$ 93	\$145	\$131	\$103
14 – 17	\$ 97	\$ 77	\$ 60	\$120	\$136	\$ 99	\$ 77	\$161	\$141	\$111	\$169	\$153	\$120
18 – 21	\$114	\$ 89	\$ 69	\$140	\$163	\$115	\$ 90	\$178	\$159	\$124	\$194	\$173	\$135
22 – 26	\$125	\$102	\$ 80	\$153	\$185	\$124	\$ 97	\$193	\$174	\$136	\$210	\$189	\$148
27 – 31	\$134	\$116	\$ 91	\$164	\$207	\$131	\$103	\$206	\$185	\$145	\$220	\$193	\$151
Each Add'l Week	\$ 36	\$ 26	\$ 21	\$ 41	\$ 52	\$ 32	\$ 25	\$ 48	\$ 39	\$ 31	\$ 54	\$ 45	\$ 35

### PREMIUMS (S\$) (No GST required)

### SINGLE TRIP - FAMILY

AREA A				ARE	EA B A			AREA C		AREA D			
DURATION	ELITE	DELUXE	VITAL	ELITE	Go Japan!	DELUXE	VITAL	ELITE	DELUXE	VITAL	ELITE	DELUXE	VITAL
1 – 3	\$ 95	\$ 71	\$ 56	\$130	\$125	\$ 98	\$ 77	\$169	\$132	\$104	\$187	\$146	\$114
4 – 6	\$124	\$ 94	\$ 74	\$158	\$156	\$122	\$ 95	\$197	\$175	\$137	\$216	\$193	\$151
7 – 9	\$147	\$118	\$ 93	\$204	\$212	\$148	\$116	\$243	\$214	\$167	\$278	\$240	\$188
10 –13	\$187	\$152	\$119	\$245	\$266	\$185	\$145	\$317	\$273	\$213	\$334	\$301	\$236
14 – 17	\$232	\$185	\$145	\$288	\$326	\$228	\$178	\$370	\$325	\$255	\$389	\$352	\$275
18 – 21	\$275	\$213	\$167	\$336	\$391	\$265	\$207	\$410	\$365	\$285	\$446	\$397	\$311
22 – 26	\$301	\$246	\$193	\$367	\$443	\$285	\$223	\$443	\$399	\$312	\$483	\$434	\$339
27 – 31	\$322	\$278	\$218	\$394	\$497	\$301	\$236	\$473	\$426	\$333	\$506	\$444	\$347
Each Add'l Week	\$ 85	\$ 63	\$ 50	\$ 98	\$125	\$ 74	\$ 58	\$111	\$ 90	\$ 70	\$124	\$104	\$ 81

### ANNUAL MULTI-TRIP

	AREA B (Are	a A included)	AREA D (V	Vorldwide)	
	ELITE	DELUXE	ELITE	DELUXE	
Individual	\$338	\$268	\$430	\$360	
Family	\$608	\$518	\$760	\$650	

### **GROUP DISCOUNT**

Enjoy group discount for 11 plans and above, kindly contact our office.

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	Andorra, Austria, Belgium, Canada, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Morrocco, Norway, Pakistan, Portugal, San Marino, Spain, Sri Lanka, Sweden, Switzerland, The Netherlands, Turkey, United Kingdom, United Arab Emirates (UAE), United States of America, Vatican City, and all countries listed under Area B.
AREA D	Worldwide excluding countries in the Country Exclusion List: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria.  (The Country Exclusion List is subject to change. Please check sompo.com.sg for the most updated list).

Note: If your travel crosses more than one Area on the same trip, premium should be calculated based on the Area with the higher premium.

### **APPLICATION FORM**

Intermediary's Code	
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#### Important Notice

- 1. Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Application Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- 2. Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- 3. The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause

### **APPLICANT'S PARTICULARS**

NAME:		_ DATE OF BIRTH:	SEX: M / F
ADDRESS:		NRIC / FIN NO.:	
		NATIONALITY:	
TEL NO.:	(HP)	(H)	(O)
OCCUPATION:		_ EMAIL:	
PERIOD OF INSURANCE			
FROM		TO	
PLAN SELECTION (Please tick)			
POLICY TYPE: Individual Far	nily PLAN: 🗆 Elite 🗆	GO Japan! (Trip solely to Japan)	☐ Deluxe ☐ Vital
AREA: Single Trip	B C D D Destination A included) D (Worldwide		
PERSONS TO BE INSURED			
Name	NRIC No. (NRIC No. no compulsory for Children)		Date of Birth

### **DECLARATION: I/WE AM/ARE**

- 1. In good health and free from any physical impairment.
- 2. Not aware of any reason why the journey should be cancelled and am/are not travelling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment. Aware that pre-existing conditions are excluded.
- 3. Residing in Singapore who are Singaporeans, Permanent Residents or Foreigners with valid Employment Pass/Work Permit/Student Pass/Long Term Social Visit Pass/Dependent Pass.
- 4. Aware that Child(ren) insured under a Family Plan must be dependent child(ren) below the age of 21 or 25 years old for those in full-time tertiary institutions who are not married nor in employment throughout the policy period.
- 5. Aware that where warnings are issued by government authorities prior to the departure of my/our trip of intended riot, strike, health threatening situations, impending natural disasters, this Policy will exclude any direct or indirect claims arising from such events.
- 6. Not undischarged bankrupt(s).
- 7. Acknowledge and agree (in case of corporate policy, I represent that I have obtained the consent of the individuals in relation to this policy) that Sompo Insurance Singapore Pte. Ltd. may collect, use, disclose and/or process my personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Sompo's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to Sompo's business partners, intermediaries, third party service providers and industry associations. Sompo's Privacy Policy can be found at
- 8. Consent to receive marketing and promotional information from Sompo (e.g. via email, mail, SMS, etc). I understand that I can withdraw or manage my consent to receive marketing and promotional information at sompo.com.sq
- 9. Aware of and agree to abide by the Policy terms, conditions and exclusions and confirm

that the information given in this application/form is true, accurate and complete	
PLEASE CHARGE S\$	
TO MY VISA / MASTERCARD* (*Delete As Appropriate)	(for premium exceeding \$300)
Where a third party credit card is used, I/we declare that the cardholde	r has authorised and consented to such use.
CARD NO.:	EXPIRY DATE:
I/WE ENCLOSE A CHEQUE FOR S\$	BANK / CHEQUE NO.:

MADE	PAYABLE	TO	SOMPO	<b>INSUR</b>	ANCE	SINGA	PORE	PTE.	LTD

SIGNATURE OF APPLICANT DATE: on behalf of person(s) to be insured

### **CHOOSING YOUR TRAVELJOY PLAN**

	SINGLE TRIP	ANNUAL MULTI-TRIP		
ELIGIBILITY	Insured must be a Singaporean, Permanent Reside Foreigner residing in Singapore with valid Employmen Work Permit, Dependent Pass, Student Pass or Long Social Visit Pass.  If Insured is below 16 years of age under an Individual the application must be made in the name of the paguardian. Limits applicable are those of a child insured a Family Plan.			
FAMILY PLAN	Any 1 or 2 adults travelling with any number of children.	Only for the Insured, spouse and their dependent children.		
	The 2 adults need not be related but the children must be the legal child* or ward (in the case of a guardian), grandchild, brother, sister, nephew, niece or cousin of either of the adults.	Trip undertaken by the insured child* must be accompanied by at least 1 insured adult under the Plan.		
	*Child insured must be a dependent child below 21 years of age who is not married or in employment during the policy period. Age limit will be extended to 25th birthday if the child is in full-time tertiary institutions. Age refers to age next birthday.			
MAXIMUM DURATION OF TRAVEL	Up to 182 days	Up to 90 days for each trip		
MAXIMUM NO. OF TRIPS	Not applicable	Unlimited to the selected Area of travel		
REFUND POLICY	No refund once policy has been issued	Subjected to the Company's short period rates for cancellation		

### **EXAMPLES OF WHAT'S NOT COVERED**

This insurance will not cover any loss arising directly or indirectly in connection with:

- air travel other than as a fare-paying passenger
- war and the like, except where the Insured Person is an innocent bystander
- loss or damage caused by detention, confiscation or destruction by custom authorities and any Government intervention, prohibition or regulation
- travel undertaken against medical advice or for the purpose of obtaining medical treatment
- death or accidental bodily injury or illness directly or indirectly caused by or arising from
  - pre-existing conditions for which medical advice or treatment was received in the 12 months prior to the date of issue of policy for Single Trip Plan, or commencement of trip for Annual Multi-Trip Plan
  - manual or hazardous work of any nature, use of machineries/tools
  - hunting, caving, mountaineering or rock climbing using ropes or guides, sky-diving, hang gliding, paragliding, parachuting, any underwater activity involving the use of any artificial breathing apparatus except for leisure underwater activities or any kind of racing (other than on foot)
  - any sport in a professional capacity
  - trekking trips except for organised trekking trips to **Mount Kinabalu**, **Mount Ophir** and **Taman Negara**
- wear and tear, unexplained and mysterious disappearance, any articles sent as freight or any baggage forwarded in advance which is unaccompanied unless in custody of airline or travel agency with whom Insured Person is booked.

### "TO-DO" WHEN A CLAIM ARISES

### You Have To Advise Sompo Assist Within 24 Hours If The Claim Exceeds \$5,000.

All Claims must be reported to us within 30 days from your return. For non-Singaporeans, please submit a copy of your current Employment Pass or Permit issued by the Singapore authorities for residency in Singapore in the event of claim. Please ensure that the following steps have been taken before a claim can be admitted to the policy.

### MEDICAL AND ADDITIONAL EXPENSE CLAIM

Submit all original medical evidence, certificates, reports and receipts.

### **LUGGAGE & PERSONAL EFFECTS, TRAVEL DOCUMENTS & MONEY**

Submit Police Report or written confirmation from carrier, made within 24 hours of loss, original receipts, invoices and all other supporting documents. Loss of travellers cheques must also be reported to the issuing authority within 24 hours.

# TRAVEL/BAGGAGE DELAY, FLIGHT OVERBOOKED, FLIGHT DEVIATION & TRAVEL MISCONNECTION

Submit written confirmation from carrier.

### PERSONAL LIABILITY CLAIM

Do not make any offer, promise or payment or otherwise admit liability.