

TravelJoy

Explore the world with **peace of mind.**

Whether you're off to Greece or Japan, our coverage will protect you before, during and after your trip.



PERSONAL ACCIDENT PROTECTION

Up to \$500,000 coverage for adults aged 70 years and below.

AMATEUR SPORTS COVER

Includes tandem skydiving and trekking up to 3,500m.

TRIP DISRUPTION COVER

Includes up to \$100 ticketed cancellation – the first such coverage in Singapore.

COLLAPSE OF TOUR OPERATOR

Covers unutilised travel expenses for cancelled or curtailed trips.

TravelJoy is your trusted companion on every adventure

Vacations are meant to be stress-free, but delays and disruptions are sometimes inevitable.

Leave all worries behind on your next getaway and let TravelJoy take care of the unexpected events – from lost baggage to sporting accidents – so you can roam the world in carefree bliss.



Highlights

TRAVEL DELAY FOR ALL RISKS

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

TRIP DISRUPTION COVER

Includes up to \$100 ticketed cancellation for unutilised paid ticket – the first such coverage in Singapore.

TRIP CANCELLATION OR POSTPONEMENT

Due to insured events, with coverage of up to \$15,000.

PERSONAL ACCIDENT PROTECTION

Up to \$500,000 coverage for adults aged 70 years and below.

MEDICAL EVACUATION & REPATRIATION

Includes pregnancy-related complications and pre-existing medical conditions.

AMATEUR SPORTS COVER

Includes tandem air sports such as skydiving, hang-gliding, paragliding, snow-skiing, hot-air ballooning, bungee jumping, indoor rock climbing and trekking up to 3,500m above sea level for all mountains.

LOCAL & OVERSEAS MEDICAL EXPENSES

Up to \$1,000,000 overseas coverage, including Chinese physicians and chiropractors.

COLLAPSE OF TOUR OPERATOR

Covers unutilised travel expenses for cancelled or curtailed trips.



GO Japan!

No language barrier can hinder your holiday

GO Japan! is Singapore's first travel insurance plan specially tailored for travellers visiting the land of the rising sun.

Whether you need swift medical attention or prompt language assistance, help is just a call away.

- Cashless services at **740 clinics and hospitals** in Japan
- Medical expenses of up to **\$500,000** for Individuals and **\$800,000** for Families
- **Free translation service*** over the phone, e.g. ordering food, asking for directions, making purchases, lodging a police report

24-Hour Medical Assistance

1 Call the 24-Hour Emergency Hotline

When you need medical aid, call the Emergency Assistance Japan (EAJ) hotline. An English- or Chinese-speaking officer will verify your location and medical conditions.

2 Have an Appointment Arranged for You

The EAJ officer will locate the nearest clinic or hospital and make an appointment on your behalf.

3 Get Treated Without Making Any Payment

Proceed to the clinic or hospital and receive treatment without the need to make payment.

* Overseas phone charges will be borne by the insured.

BENEFITS AT A GLANCE

PERSONAL COVERS		Elite	GO Japan!	Deluxe	Vital		
1. Personal Accident Covers Accidental Death, Permanent Disablement and Third Degree Burns	Per Insured Person • 70 years & below • Over 70 years • Child	\$ 500,000 \$ 100,000 \$ 100,000	\$ 250,000 \$ 50,000 \$ 100,000	\$ 250,000 \$ 50,000 \$ 100,000	\$ 150,000 \$ 50,000 \$ 50,000		
	Per Family	No aggregate limit for family					
Additional Indemnity for Traffic Accident For accidental death as a passenger in traffic accident	Per Insured Person • 70 years & below • Over 70 years • Child	\$ 100,000 N.A. N.A.	\$ 100,000 N.A. N.A.	N.A.			
	Per Family	No aggregate limit for family					
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. Includes treatment by Chinese Physician or Chiropractor (\$50 per visit, up to \$300), and Physiotherapist or Dentist (up to \$500)	Per Insured Person • 70 years & below • Over 70 years Per Family	\$ 1,000,000 \$ 100,000 \$ 1,200,000	Cashless Services at Clinics & Hospitals	\$ 300,000 \$ 50,000 \$ 600,000	\$ 150,000 \$ 50,000 \$ 300,000		
			\$ 500,000 \$ 50,000 \$ 800,000				
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 72 hours from return date and up to 31 days. Including treatment by Chinese Physician or Chiropractor (\$50 per visit, up to \$300), 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 Includes pregnancy-related complications and pre-existing medical conditions	Per Insured Person • 70 years & below • Over 70 years	Unlimited \$ 150,000	Unlimited \$ 100,000	Unlimited \$ 100,000	\$ 600,000 \$ 100,000 (excludes pre-existing conditions)		
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 next 7 days	\$50 per day, for first 3 days, \$150 per day for next 2 days	\$50 per day, for first 3 days, \$150 per day for next 2 days			
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			
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			
10. Compassionate Visit by a Relative or Friend • Due to your injury, sickness or disease • In the event of your death	Per Insured Person	\$ 25,000	\$ 15,000	\$ 15,000	\$ 5,000		
	Per Family	\$ 50,000	\$ 30,000	\$ 30,000	\$ 10,000		
	Per Insured Person	\$ 5,000	\$ 3,000	\$ 3,000	\$ 3,000		
	Per Family	\$ 10,000	\$ 6,000	\$ 6,000	\$ 6,000		

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; • \$5,000 in aggregate per suitcase/bag	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 Includes (C) \$500 or (D) \$250 for loss of money resulting from theft and up to \$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 Covers loss of un-utilised portion of prepaid travel costs and expenses after trip departure arising from Insured Events resulting in your return Singapore	Per Insured Person Per Family	\$ 15,000 \$ 25,000	\$ 6,000 \$ 10,000	\$ 6,000 \$ 10,000	\$ 5,000 \$ 10,000
15. Trip Disruption Including Ticketed Cancellation • Covers loss of un-utilised portion of prepaid travel costs and expenses whilst overseas due to insured events	Per Insured Person Per Family	\$ 3,000 \$ 5,000	\$ 2,000 \$ 3,500	\$ 2,000 \$ 3,500	N.A.
• Pays cash benefit for un-utilised paid ticket cancellation as a result of the Insured Events arising	Per Insured Person	\$100 per trip			
16. 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
17. Personal Liability / Family Liability	\$1,000,000 Per Insured Person or Family				
CASH BENEFITS		Elite	GO Japan!	Deluxe	Vital
18. 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 (overseas or in S'pore), \$125 per 4 hours thereafter (overseas) \$ 1,000	\$200 for 1st full 6 hours (overseas or in S'pore), \$125 per 4 hours thereafter (overseas) \$ 1,000	\$200 for 1st full 6 hours (overseas or in S'pore), \$125 per 4 hours thereafter (overseas) \$ 1,000	\$100 for 1st full 6 hours (overseas or in S'pore), \$100 per 6 hours thereafter (overseas) \$ 1,000
19. Travel Delay Due to Natural Disasters and other Insured Events	Per Insured Person Maximum Limit	\$100 for 1st full 6 hours (overseas or in S'pore), \$65 per 4 hours thereafter (overseas) \$ 2,000	\$100 for 1st full 6 hours (overseas or in S'pore), \$65 per 4 hours thereafter (overseas) \$ 1,000	\$100 for 1st full 6 hours (overseas or in S'pore), \$65 per 4 hours thereafter (overseas) \$ 1,000	\$100 for 1st full 6 hours (overseas or in S'pore), \$100 per 6 hours thereafter (overseas) \$ 1,000

BENEFITS AT A GLANCE

CASH BENEFITS		Elite	GO Japan!	Deluxe	Vital
20. Flight Overbooked Whilst Overseas	Per Insured Person	\$ 150	\$ 150	\$ 150	\$ 150
21. 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	\$100 for 1st full 6 hours, \$65 per 4 hours thereafter	\$100 for 1st full 6 hours, \$65 per 4 hours thereafter	\$100 for 1st full 6 hours, \$65 per 4 hours thereafter	\$100 per 6 hours
	Maximum Limit	\$ 1,500	\$ 1,000	\$ 1,000	\$ 1,000
22. Delay Due to Hijacking	Per Insured Person	\$500 per 12 hours	\$500 per 12 hours	\$500 per 12 hours	N.A.
	Maximum Limit	\$ 5,000	\$ 5,000	\$ 5,000	
23. Loss of Hotel Facilities	Per Insured Person	\$200 per 24 hours	\$100 per 24 hours	\$100 per 24 hours	
	Maximum Limit	\$ 300	\$ 200	\$ 200	
24. Travel Misconnection Exceeding 6 Hours	Per Insured Person	\$ 300	\$ 200	\$ 200	\$ 200
25. Kidnap Benefit	Per Insured Person	\$1,000 per 48 hours	\$500 per 48 hours	\$500 per 48 hours	N.A.
	Maximum Limit	\$ 10,000	\$ 5,000	\$ 5,000	
BONUS COVERS		Elite	GO Japan!	Deluxe	Vital
26. Full Terrorism Cover In aggregate for the above Sections	Per Insured Person	\$ 500,000	\$ 250,000	\$ 250,000	N.A.
27. 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	
28. Leisure Underwater Activities In aggregate for the above Sections	Per Insured Person	\$ 350,000	\$ 250,000	\$ 250,000	
29. Alternative Accommodation Arrangement Due to pre-booked accommodation being cancelled after trip has commenced	Per Insured Person	\$ 100	\$ 100	\$ 100	
	Per Family	\$ 200	\$ 200	\$ 200	
30. Alternative Travel Arrangement	Per Insured Person	\$ 500	\$ 500	\$ 500	
	Per Family	\$ 1,500	\$ 1,500	\$ 1,500	
31. Emergency Phone Charges	Per Insured Person/Family	\$ 200	\$ 150	\$ 150	\$ 100
32. Rental Vehicle Excess Cover	Per Vehicle	\$ 2,000	\$ 1,000	\$ 1,000	N.A.
33. Reconstructive Surgery Due to Burns Covers Skin Transplantation due to accidental burns	Per Insured Person	\$ 25,000	\$ 25,000	\$ 25,000	
	Per Family	\$ 50,000	\$ 50,000	\$ 50,000	
34. Recuperation Allowance Due to Accidental Miscarriage	Per Insured Person	\$ 200	\$ 100	\$ 100	

BONUS COVERS		Elite	GO Japan!	Deluxe	Vital
35. Quarantine Allowance Due to 17 Infectious Diseases Upon Return to Singapore List of 17 Specified Infectious Diseases <ul style="list-style-type: none"> • 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) • Zika 	Per Insured Person	\$100 per day for 5 days	\$50 per day for 5 days	\$50 per day for 5 days	\$50 per day for 5 days
36. Golf Cover <ul style="list-style-type: none"> • Loss or damage of golf equipment • Hole-in-one • Unused green fees • Damage of buggy 	Per Insured Person	\$ 1,000	\$ 500	\$ 500	N.A.
		\$ 500	N.A.	N.A.	N.A.
		\$ 250	N.A.	N.A.	
		\$ 500	N.A.	N.A.	

PREMIUMS (S\$) (No GST required)

SINGLE TRIP – INDIVIDUAL PLAN

No. of Days	AREA A			AREA B				AREA C (WORLDWIDE)		
	Elite	Deluxe	Vital	Elite	GO Japan!	Deluxe	Vital	Elite	Deluxe	Vital
1 – 3	\$41	\$31	\$24	\$55	\$53	\$44	\$34	\$78	\$61	\$48
4 – 6	\$53	\$40	\$32	\$67	\$66	\$54	\$42	\$90	\$80	\$63
7 – 9	\$64	\$51	\$41	\$95	\$98	\$71	\$56	\$118	\$103	\$81
10 – 13	\$81	\$65	\$52	\$113	\$123	\$90	\$70	\$150	\$131	\$103
14 – 17	\$96	\$76	\$60	\$133	\$151	\$110	\$86	\$177	\$157	\$124
18 – 21	\$115	\$90	\$70	\$148	\$172	\$122	\$96	\$198	\$177	\$139
22 – 26	\$126	\$103	\$81	\$154	\$186	\$125	\$98	\$201	\$181	\$142
27 – 31	\$135	\$117	\$92	\$165	\$208	\$132	\$104	\$213	\$189	\$148
Each Add'l Week	\$36	\$26	\$21	\$41	\$52	\$32	\$25	\$50	\$41	\$33

SINGLE TRIP – FAMILY PLAN

No. of Days	AREA A			AREA B				AREA C (WORLDWIDE)		
	Elite	Deluxe	Vital	Elite	GO Japan!	Deluxe	Vital	Elite	Deluxe	Vital
1 – 3	\$ 103	\$ 77	\$ 60	\$ 140	\$ 135	\$ 106	\$ 83	\$ 191	\$ 149	\$ 116
4 – 6	\$ 134	\$ 102	\$ 80	\$ 171	\$ 168	\$ 132	\$ 103	\$ 221	\$ 197	\$ 154
7 – 9	\$ 162	\$ 130	\$ 103	\$ 242	\$ 252	\$ 176	\$ 138	\$ 289	\$ 253	\$ 198
10 –13	\$ 206	\$ 167	\$ 131	\$ 292	\$ 316	\$ 220	\$ 173	\$ 368	\$ 323	\$ 253
14 – 17	\$ 245	\$ 195	\$ 153	\$ 342	\$ 388	\$ 271	\$ 212	\$ 437	\$ 388	\$ 304
18 – 21	\$ 297	\$ 230	\$ 180	\$ 381	\$ 444	\$ 300	\$ 234	\$ 491	\$ 437	\$ 341
22 – 26	\$ 325	\$ 266	\$ 208	\$ 396	\$ 478	\$ 308	\$ 241	\$ 496	\$ 446	\$ 349
27 – 31	\$ 348	\$ 300	\$ 235	\$ 426	\$ 537	\$ 325	\$ 255	\$ 525	\$ 468	\$ 366
Each Add'l Week	\$ 85	\$ 63	\$ 50	\$ 98	\$ 125	\$ 74	\$ 58	\$ 116	\$ 96	\$ 74

ANNUAL MULTI-TRIP

Plan	AREAS A & B		AREA C (WORLDWIDE)	
	Elite	Deluxe	Elite	Deluxe
INDIVIDUAL	\$338	\$268	\$430	\$360
FAMILY	\$608	\$518	\$760	\$650

GROUP DISCOUNT

To enjoy a group discount for 11 plans and above, kindly contact our office.

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, 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.

Intermediary's Name/Code: _____

Important Notice

- 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.
- 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.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

APPLICANT'S PARTICULARS

NAME: _____

ADDRESS: _____

NRIC/FIN: _____ NATIONALITY: _____

DATE OF BIRTH: _____ GENDER: M / F OCCUPATION: _____

MOBILE NO.: _____ EMAIL: _____

PERIOD OF INSURANCE

From _____ to _____

PLAN SELECTIONPOLICY TYPE: ☐ Individual ☐ Family PLAN: ☐ Elite ☐ GO Japan! (Trip solely to Japan) ☐ Deluxe ☐ VitalAREA: Single Trip ☐ A ☐ B ☐ C (Worldwide) Destination: _____Annual Multi-Trip ☐ A & B ☐ C (Worldwide)**PERSONS TO BE INSURED**

Is Applicants travelling Yes / No

Name	NRIC No. (NRIC No. not compulsory for Children)	Relationship to Applicant	Date of Birth

DECLARATION: I/WE AM/ARE

- 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.
- 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.
- 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.
- 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.
- Not undischarged bankrupt(s).
- 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 sompo.com.sg
- 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.sg
- 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\$ _____ (Including GST)

TO MY VISA / MASTERCARD* (*Delete As Appropriate)

Where a third party credit card is used, I/We declare that the cardholder has authorised and consented to such use.

CARDHOLDER NAME: _____

CARD NO.: ■ ■ ■ ■ - ■ ■ ■ ■ - ■ ■ ■ ■ - ■ ■ ■ ■ EXPIRY DATE: ■ ■ - ■ ■

☐ I/WE ENCLOSE A CHEQUE FOR S\$ _____made payable to **Sompo Insurance Singapore Pte. Ltd.**

BANK / CHEQUE NO.: _____

SIGNATURE OF APPLICANT

on behalf of person(s) to be insured _____

DATE: _____



	SINGLE TRIP	ANNUAL MULTI-TRIP
Eligibility	<p>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.</p> <p>If Insured is below 16 years of age under an Individual Plan, 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.</p>	
	<p>Exceptions will be made for non-residents if accompanying residents who are also insured under TravelJoy for the same trip.</p>	N.A.
Family Plan	<p>Any 1 or 2 adults travelling with any number of children.</p> <p>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.</p>	<p>Only for the Insured, spouse and their dependent children.</p> <p>Trip undertaken by the insured child* must be accompanied by at least 1 insured adult under the Plan.</p>
	<p>*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.</p>	
Maximum Duration of Travel	Up to 182 days	Up to 90 days per trip
Maximum No. of Trips	N.A.	Unlimited within the selected Area of travel
Maximum Advance Purchase Period	Up to 180 days prior to departure date	
Refund Policy	No refund once policy has been issued	Subject to the Company's short period rates for cancellation

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, potholing, mountaineering or any kind of racing (other than on foot)
 - any sport in a professional capacity
- 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.

HOW TO MAKE A CLAIM

REPORT CLAIMS EXCEEDING \$5,000 WITHIN 24 HOURS

All Claims must be reported to us within 30 days from your return. For non-Singaporeans, submit a copy of your current Employment Pass or Permit issued by the Singapore authorities for residency in Singapore. Claims can be submitted via the Sompo SG app, the Sompo website, or claim forms downloaded from the website.

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.

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 visit the Sompo (www.sompo.com.sg/FAQ), GIA (www.gia.org.sg), LIA (www.lia.org.sg) or SDIC (www.sdic.org.sg) websites.
- 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
or download the app



Sompo Website



Sompo SG App



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