

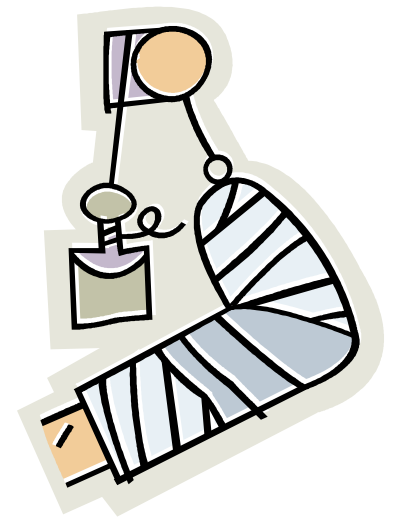


TRAVELJOY

April 2018

Extensive Coverage before, during
and even after your trip

PERSONAL COVER



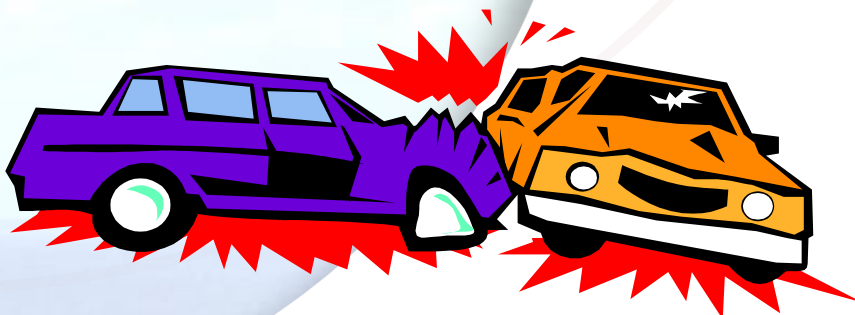
Personal Accident Benefits

1. Personal Accident

- Covers you for Accidental Death & Permanent Disablement
- is effective from the time You leave Your place of residence directly to the place of embarkation in Singapore to commence Your Trip and ceases when You return to Your place of residence or two (2) hours upon Your arrival in Singapore after clearing the immigrations or the expiry of the Period of Insurance stated on the Certificate of Insurance/Policy, whichever is the earlier.
- Can client claim for death due to ID?

Additional Indemnity for Traffic Accident

- Your death results from a traffic accident overseas while You are travelling as a fare paying passenger in a Public Transport. (Not applicable to Deluxe & Vital plans)



Medical Expenses



2. Medical Expenses incurred Overseas

- We will not pay for Medical Expenses incurred after ninety (90) days from the date You sustain the Disabling Injury, Sickness or Disease;
- Expenses incurred for treatment by a Chiropractor and/or Chinese Physician is capped at S\$30 per visit and the maximum amount payable is S\$500 per Insured Person per Trip;
- Expenses incurred for treatment by a Physiotherapist or Dentist is capped at S\$500 per Insured Person per Trip;

3. Medical Expenses incurred upon Return to Singapore

- Follow up treatment within 31 days
- If initial treatment not sought overseas, treatment within 5 days
- Including TCM and Chiropractor

Other Medical Related Benefits

4. Emergency Medical Evacuation and Repatriation (including Mortal Remains) back to Singapore



Section 4 – Emergency Medical Evacuation & Repatriation

1. If You suffer a Disabling Injury, Sickness or Disease indemnifiable under this Policy which, in the opinion of Our Appointed Assistance Company, is necessary to evacuate You to the nearest registered medical institution or return to Singapore for medical treatment, We will pay the reasonable cost of transportation and en-route medical care and supplies including the assignment of a doctor and/or nurse to accompany You, air ambulance, regular transportation, rail, road or any other appropriate means necessarily incurred.
2. In the event of death indemnifiable under this Policy, We will pay
 - a. the reasonable costs incurred for the returning the body or ashes to Singapore; or
 - b. the reasonable costs incurred for burial or cremation in the locality where death occurs, or returning the body or ashes directly to Your Home Country up to a limit of S\$30,000.
3. For Elite, GO Japan! And Deluxe Plans only, this Section is extended to cover Pre-existing Conditions.
4. Information about the Insured Persons and the Policy will be disclosed to Our Appointed Assistance Company for the purpose of providing the Emergency Assistance Services.
5. The maximum amount payable under this Section is shown in the table below.

Hospitalization Allowance

5. Overseas Hospitalization Allowance

6. Double Hospitalization Allowance whilst overseas in ICU arising from an Accident (Not applicable to Vital Plan)

7. Hospital allowance for Hospitalization in Singapore (Not applicable to Vital Plan)



Additional Benefits

8. Additional Accommodation and Travelling expenses (Not applicable to Vital Plan)

- If on the written medical advice from a Registered Medical Practitioner and as a direct result of a Disabling Injury, Sickness or Disease and you are unable to complete the Trip

9. Guardian Angel for Return of Dependent Children (Not applicable to Vital Plan)

- If You are hospitalised overseas
- Covers the reasonable additional Accommodation and travelling expenses (by economy airfare, rail or road transport) necessarily incurred for a next-of-kin or friend to accompany the Child/Children insured under this Policy home, provided that there is no other Adult to accompany them.

10. Compassionate visit by a relative or friend

- Hospitalised overseas and
 - a. Your medical condition prevents Your return or evacuation back to Singapore; and
 - b. No Adult member of Your immediate Family is with you; We will reimburse You the Accommodation and travelling expenses (by economy airfare, rail or road transport) reasonably and necessarily incurred by a. a Travelling Companion who remains with or escorts You until completion of the Period of Insurance or until You are able to resume Your Trip or return to Singapore, whichever occurs first; or
 - c. Your spouse or a next-of-kin or a friend who travels to and remains with You until You are able to resume Your Trip or return to Singapore or until completion of the Period of Insurance, whichever occurs first; or
 - d. Your spouse or a next-of-kin or a friend who travels to recover Your body in the event of Your death indemnifiable under Section 1 of this Policy, up to 20% of the maximum amount payable under this Section.



INCONVENIENCE COVER

Loss or Damage

11. Loss or Damage to Baggage and Personal Effects

- a. S\$250 in respect of Vital Plan or S\$500 in respect of other Plan for any one article or pair or set of articles;
- b. S\$500 in respect of Vital Plan or S\$1,000 in respect of other Plan for any one article for video equipment, camera and lap-top computer including accessories, tablet device, batteries and lenses but excluding softwares;
- c. S\$500 in aggregate for jewellery when worn or carried or contained in a handheld Baggage under Your personal supervision;
- d. S\$3,000 in aggregate for electronic items or equipment;
- e. S\$5,000 in aggregate per suitcase/bag;
- f. S\$100 for non-prescriptive eyewear;
- g. S\$100 for strollers/wheelchair/crutches; whichever shall be the lowest.

In the event of loss of or damage to any insured item forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. A pair or set of articles shall be deemed as one single article inclusive of its standard accessories, batteries, lenses and the like.

12. Travel Document and Money

- Including \$500 for loss of money resulting from theft
- Up to \$1,000 for fraudulent use of credit card overseas

Exclusions Part 1

- We do not pay for claims arising directly or indirectly in connection with
- electrical or mechanical breakdown, cracking, scratching or breakage of fragile or brittle articles,
- cameras and related equipment, and electronic devices that are packed in checked luggage or luggage not stored with You when using airlines or Public Transport
- any property that are packed in checked in luggage or luggage against the advisory of airlines or Public Transport provider.
- wear and tear, deterioration
- any articles sent under the provisions of any freight contract or any Baggage forwarded in advance or which is unaccompanied;
- losses of Baggage and/or personal effects stolen or mislaid and not reported within twenty-four (24) hours to the police or whilst in an aircraft or vessel reported to a responsible officer. In either case, a written statement must be obtained from the police or responsible officer verifying the report by You of the loss of the article or articles;

Exclusions Part 2

- unattended Baggage and its contents when they are not in the custody of an authorised party which includes the airline or travel agency with whom the Insured is booked
- contact or corneal lenses
- fruits, perishables, consumables, toiletries, cosmetics, skincare products and animals
- pedal or motor cycles, prams, strollers, pushchairs or wheelchairs unless it is checked in as a baggage;
- motor vehicles (including accessories), motorcycles, boats, any other conveyances;
- household effects, antiques, artifacts, paintings, object of art, musical instruments;
- business goods or samples or equipment of any kind and all other items which are used in connection with any business profession or employment
- unexplained and mysterious disappearance;
- loss of or damage to items on rental or on hire
- loss of or damage resulting from Your wilful act, omission, negligence or carelessness
- loss of any item that is left unattended in a public place or in a place where the item is not in Your full view
- loss of any item left in a motor vehicle unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space and there is evidence of forcible and violent entry to the motor vehicle.

Trip related benefit



13. Trip Cancellation

- Insured events within 60 days from departure dates
 - Death, disabling injury, serious sickness and/or disease, compulsory quarantine for insured, travelling companions or a specified person (buy 48 hours before trip)
 - Specified person: spouse, child, parents, siblings, Family in Law, grandchild, fiancé(e)
 - Insured or legal spouse miscarriage caused by accident
 - **Unexpected** outbreak of strike, riot and civil commotion
 - Natural disasters (typhoon, earthquake, flood and the like);
 - Adverse weather condition
 - You or the travelling companion is hijacked
 - You or travelling companion is summoned by the court of law to be a witness
 - Residential home been seriously damaged in a fire

14. Trip Curtailment including Disruption

1. **Curtailed** (which means abandonment of the planned Trip as shown on the travel booking invoice and shortening the Trip to return to Singapore after commencement of the Trip) due to any of the Insured Events; or
2. **Disrupted** (which means You are prevented from continuing with the planned Trip as shown on the travel booking invoice after the commencement of the Trip) due to Disabling Injury, Disease or Sickness requiring Your hospitalisation overseas exceeding twenty-four (24) hours;

Other Inconvenience/Liability Cover

15. Financial Collapse of Licensed Tour Operators

- Airlines collapse not considered

16. Personal Liability or Family Liability

- Motor accidents?

Delays



17. Baggage Delay

- Also extended to cover delay as a result of baggage wrongly picked up
- If the delay happen in SG?

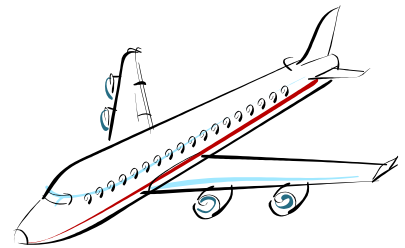
18. Travel Delay

- Any reason not caused by insured
- Still must provide airline letter?

Flight Related Claims

19. Flight overbooked whilst overseas

- Denied from Boarding a scheduled flight due to overbooking of the flight



20. Flight Deviation

- Flight deviated resulting in you being delayed, misdirected during the journey for the following reasons
 - Adverse weather conditions
 - For emergency medical treatment for a fellow passenger

Man Made Disasters

21. Delay due to hijack (Not applicable to Vital Plan)

22. Loss of Hotel Facilities (Not applicable to Vital Plan)

- If insured suffers substantial withdrawal of Services at a hotel overseas where insured is staying as a result of strike or industrial action provided such withdrawal exceeds 24hours.

23. Travel Misconnection Exceeding 6 hours

- Missed at transfer point due to late arrival of your incoming connecting scheduled conveyance and no other onward transportation is available for you within 6 consecutive hours

24 Kidnap Benefit (Not applicable to Vital Plan)

- Cash benefit if >48hrs

25. Full Terrorism cover (Not applicable to Vital Plan)

- Some insurers Exclude nuclear, biological & chemical terrorism acts

26. War Cover (Not applicable to Vital Plan)

- Extension to Section 1 (AD & PD)



Other Benefits and Bonus

27. Leisure underwater activities (Not applicable to Vital Plan)

- up to 30m
- As licensed diver
- Or with licensed diving instructor

28. Alternative Accommodation Expenses (Not applicable to Vital Plan)

29. Alternative Travel Arrangement (Not applicable to Vital Plan)

- scheduled Public Transport is **cancelled or delayed for more than 24 hours** in the foreign country directly caused by following reasons
- Strike, riot or civil commotion / industrial action
- Adverse weather conditions
- Natural disaster (typhoon, earthquake, flood and the like) or
- Mechanical breakdown/structural defect

Other Benefits and Bonus – cont'd

- **Emergency Phone Charges**
 - We will reimburse You in respect of the Emergency Telephone Charges incurred for the sole purpose of engaging the services of Our Twenty-Four (24) hours Emergency Hotline during a medical emergency
- **Rental Vehicle Excess Cover** (Not applicable to Vital Plan)
- **Reconstructive Surgery Due to burns** (Not applicable to Vital Plan)
- **Recuperation allowance due to Accidental Miscarriage**
(Not applicable to Vital Plan)
- **Quarantine Allowance due to 16 infectious diseases upon returning to Singapore** (Not applicable to Vital Plan)



NEW

Golf Cover (Not applicable to Vital Plan)

- 1. Loss or Damage of Golf Equipment**
- 2. Hole in One**
- 3. Unused Green Fees**
- 4. Damage of buggy**

Go Japan!



1st specially tailored plan for travel to Japan

1. Cashless Service at 740 clinics & hospitals in Japan
2. Medical Expenses coverage of up to S\$800,000 (Individual) and \$1,600,000
3. Translation
 - Free Translation Service over the phone

FAQ

- 1) If I were to travel to multiple locations apart from Japan, can I buy this plan?
- 2) Can I use ISOS number when on **Go Japan!** Plan?
- 3) Can I buy other plans instead of **Go Japan!** if I'm going to Japan?

Eligibility

- **Single Trip and Annual Multi Trip**
 - Insured must be a Singaporean, PR, Foreigner residing in Singapore with Valid Pass.
 - Above 16 years of age
 - **Foreigners** without valid pass must travel with an eligible person (Single Trip Only)
 - Travel Out of Singapore and Back to Singapore

Eligibility – cont'd

FAMILY PLAN Single Trip

- Any 1 or 2 adults travelling with any number of children
- 2 adults need not be related, but the children must be the legal child or ward of either of the adults

FAMILY PLAN Annual Multi Trip

- Only for the insured, spouse and their dependent children
- Trip undertaken by the insured child must be accompanied by at least 1 insured adult under the plan
- Child must be below 21 years old.

Maximum Duration

Single trip: up to 182 Days

Annual Trip: up to 90 days for each trip

Refund Policy

Single trip: No refund once policy has been issued

Annual trip: Subjected to the company's short period rates for cancellation

Cancellation within 1 month: 20%

Within 2 months: 10%

More than 2 months: No refund

When A Claim Arise

- Advise Sompō Assist within 24 hours if claim exceed \$5000
- Report claim within 30 days from your return (you may email to claimsreport@tenetsompo.com.sg)
- Policy report/ carrier letter made within 24 hours of loss
- Personal Liability Claim
 - Do not make any offer, promise or payment or otherwise admit liability

QUESTIONS?



