ABOUT US

As part of the global group headquartered in Japan, Tenet Sompo Insurance has over 120 years of combined experience in providing companies and individuals with premium yet affordable insurance in Asia.

At Tenet Sompo Insurance, our customers come before our business. Beyond offering innovative products and comprehensive coverage, we'll always be sensitive, responsive and accessible when it comes to protecting what you hold close to your heart. We're in the business to bring you peace of mind. That's our promise.

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 tenetsompo.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 tenetsompo.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 Tenet Sompo Insurance policy covering terrorism, the maximum amount payable for acts of terrorism for all policies will be S$500,000 per person.
- If you wish to nominate your beneficiary, please call us at 64616555 to request for the relevant forms.

DOWNLOAD TRAVELJOY MOBILE APP TODAY!

For iPhone

For Android

TENET SOMPO INSURANCE PTE. LTD.
50 Raffles Place
#05-01/06 Singapore Land Tower
Singapore 048623
Tel: +65 6221 2211
Fax: +65 6221 3302
tenetsompo.com.sg
Company Registration No.: 198905490E

New!

- Enhanced Benefits
- GO Japan! Plan

TravelJOY™

Extensive coverage before, during and even after your trip.

Tenet Sompo Insurance it's **beyond** just business

Lost passport, accidents, baggage delay are common mishaps that can throw you off your travel plans. Whether you're on a business trip or a well-deserved holiday, a good travel protection plan can minimise any disruptions and inconveniences should the unexpected happens.

With TravelJoy, your trip will be worry-free. That's our promise.

HIGHLIGHTS

- NEW! **Additional Indemnity** for accidental death as a passenger in a traffic accident
- NEW! **Quarantine Allowance** due to **16 Infectious Diseases** including MERS
- NEW! **Golf Cover** for Hole-In-One, Loss or Damage of golf equipment, Damage of buggy and Unused green fees
- NEW! **Recuperation Allowance** due to Accidental Miscarriage
- **Travel Cancellation and Delay** due to Natural Disaster including other covered events
- **Travel & Baggage Delay** pays from 6 hours onwards and every 4 hours thereafter
- WOW! **Baggage Delay** pays for delay when your baggage is wrongly picked up at the bag carousel by another passenger whilst overseas
- **Covers Amateur Sports** such as hot-air balloon, para-sailing, white-water rafting, snow-skiing, bungee jumping
- **Financial Collapse of Licensed Tour Operators**

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 offering:

- **Cashless Service** at 740 clinics and hospitals in Japan
- **Higher Medical Coverage**
- **Translation Service**

June 2014

YOUR GETAWAY BENEFITS AT A GLANCE

MAXIMUM BENEFITS (S$)

PERSONAL COVERS		GO Japan!	ELITE	DELUXE
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	 $ 350,000 $ 100,000 $ 100,000 No aggregate limit for family	 $ 350,000 $ 100,000 $ 100,000	 $ 250,000 $ 50,000 $ 100,000
NEW! **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 Not Applicable Not Applicable No aggregate limit for family	 $ 100,000	Not Applicable Not Applicable
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. a) Including treatment by chinese physicians & chiropractor ($30 per visit up to $500) and b) physiotherapist or dentist (up to S$500)	Per Insured Person • 70 years & below • Over 70 years Per Family	**Cashless Payment at Clinics & Hospitals** $ 800,000 $ 100,000 $1,600,000	 $ 600,000 $ 75,000 $1,200,000	 $ 300,000 $ 50,000 $ 600,000
3. Medical Expenses Incurred Upon Return To Singapore • Follow-up treatment within 31 days from return date • If initial treatment is not sought overseas, treatment within 5 days from return date and up to 31 days a) Including treatment by chinese physicians & chiropractor ($30 per visit up to $500) and b) physiotherapist or dentist (up to S$500)	Per Insured Person • 70 years & below • Over 70 years Per Family	 $ 30,000 $ 5,000 $ 60,000	 $ 30,000 $ 5,000 $ 60,000	 $ 15,000 $ 2,500 $ 30,000
4. Emergency Medical Evacuation & Repatriation (including Mortal Remains) Back To Singapore	Per Insured Person • 70 years & below • Over 70 years	 Unlimited $ 150,000	 Unlimited $ 150,000	 Unlimited $ 100,000
5. Overseas Hospitalisation Allowance For each complete day you are hospitalised overseas	Per Insured Person	$200 per day up to 200 days (In Japan only)	$200 per day up to 200 days	$200 per day up to 100 days
6. Double Hospitalisation Allowance Whilst Overseas In ICU Arising From An Accident For each complete day you are in ICU	Per Insured Person	$400 per day up to 10 days (In Japan only) Section 6 is payable in lieu of Section 5	$400 per day up to 10 days	$400 per day up to 5 days
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 7 days	$50 per day for first 3 days, $150 per day for the 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	$ 25,000 $ 50,000	$ 15,000 $ 30,000
9. Guardian Angel 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	$ 25,000 $ 50,000	$ 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 Per Family Per Insured Person Per Family	$ 25,000 $ 50,000 $ 5,000 $ 10,000	$ 25,000 $ 50,000 $ 5,000 $ 10,000	$ 15,000 $ 30,000 $ 3,000 $ 6,000

YOUR GETAWAY BENEFITS AT A GLANCE

MAXIMUM BENEFITS (S$)

INCONVENIENCE / LIABILITY COVERS		GO Japan!	ELITE	DELUXE
11. Loss Or Damage To Baggage & Personal Effects Limits applicable are • $500 for any one article or pair or set of articles; • $1,000 for any one article for video equipment, tablet device, camera and lap-top 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 $ 16,000	$ 8,000 $ 16,000	$ 5,000 $ 10,000
12. Travel Document & Money Including $500 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 $ 7,500	$ 5,000 $ 7,500	$ 3,000 $ 5,000
13. Trip Cancellation or Postponement Covers trip cancellation, postponement or replacement of traveller arising from the Insured Events within 60 days from departure date	Per Insured Person Per Family	$ 12,000 $ 20,000	$ 12,000 $ 20,000	$ 6,000 $ 10,000
14. Trip Curtailment Including Disruption Covers loss of non-utilised portion of prepaid travel costs & 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	$ 12,000 $ 20,000	$ 12,000 $ 20,000	$ 6,000 $ 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	$ 12,000 $ 20,000	$ 6,000 $ 10,000
16. Personal Liability / Family Liability		$1,000,000 Per Insured Person and Family		

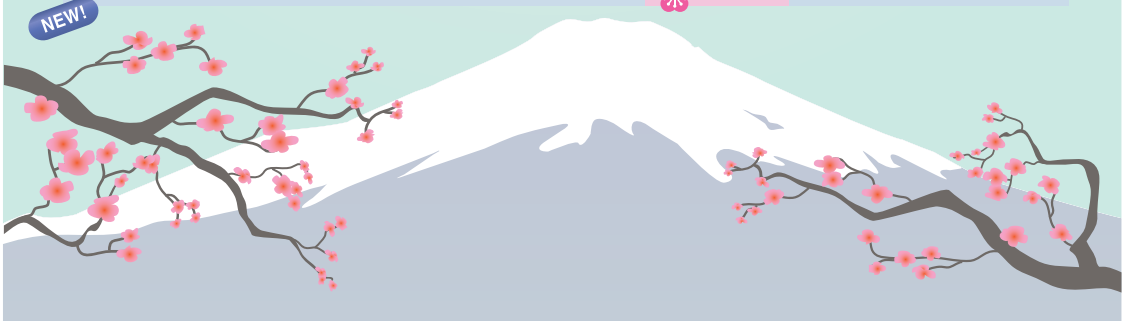
CASH BENEFITS (Maximum Limit is applicable to Per Insured Person/Family)		GO Japan!	ELITE	DELUXE
WOW! **17. Baggage Delay** Extended to cover delay as a result of your baggage being wrongly picked up at the bag carousel by another passenger whilst overseas	Per Insured Person Maximum Limit	$200 for 1st full 6 hours & $125 per 4 hours thereafter (whilst overseas & in Singapore) $1,000		
18. Travel Delay Due to natural disasters & Insured Events	Per Insured Person Maximum Limit	$100 for 1st full 6 hours & $65 per 4 hours thereafter (whilst overseas & in Singapore) $1,000		
19. Flight Overbooked Whilst Overseas	Per Insured Person	$150		
20. 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 $1,000		
21. Delay Due To Hijack	Per Insured Person	$500 per 12 hours up to Maximum $5,000		
22. Loss of Hotel Facilities	Per Insured Person	$100 per 24 hours up to Maximum $200		
23. Travel Misconnection Exceeding 6 Hours	Per Insured Person	Maximum $200		
24. Kidnap Benefit	Per Insured Person	$500 per 48 hours up to Maximum $5,000		

YOUR GETAWAY BENEFITS AT A GLANCE

MAXIMUM BENEFITS (S$)

BONUS COVER		GO Japan!	ELITE	DELUXE
25. Full Terrorism Cover	Per Insured Person Per Family	$ 350,000 No aggregate limit for family	$ 350,000	$ 250,000
26. War Cover	Per Insured Person	Extension to Section 1		
27. Leisure Underwater Activities	Per Insured Person Per Family	$ 350,000 No aggregate limit for family	$ 350,000	$ 250,000
28. Abandonment of Trip in Singapore	Per Insured Person Per Family	$ 500 $ 1,000	$ 500 $ 1,000	$ 500 $ 1,000
29. Alternative Travel Arrangement	Per Insured Person Per Family	$ 500 $ 1,500	$ 500 $ 1,500	$ 500 $ 1,500
30. Emergency Phone Charges	Per Insured Person/ Per Family	$ 150	$ 150	$ 150
31. Rental Vehicle Excess Cover	Per Insured Person Per Family	$ 1,000 Per vehicle	$ 1,000 Per vehicle	$ 1,000 Per vehicle
NEW! **32. 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
NEW! **33. Recuperation allowance due to Accidental Miscarriage**	Per Insured Person	$ 200	$ 200	$ 100
NEW! **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 Diease (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 or H7N7, H7N9 -Chikungunya Fever -Mumps -Rubella -Middle East Respiratory Syndrome (MERS)		$100 per day for 5 days	$100 per day for 5 days	$50 per day for 5 days
35. Golf Cover				
NEW! • Loss or Damage of golf equipment		$ 500	$ 500	$ 500
• Hole-in-One		$ 300	$ 300	Not applicable
• Unused Green fees		$ 250	$ 250	Not applicable
• Damage of buggy		$ 500	$ 500	Not applicable
Translation Service over the phone		Yes	Not applicable	Not applicable

NEW!



PREMIUMS (S$) (No GST required)

SINGLE TRIP – INDIVIDUAL

DURATION	AREA A		AREA B			AREA C		AREA D	
	ELITE	DELUXE	GO Japan!	ELITE	DELUXE	ELITE	DELUXE	ELITE	DELUXE
1 – 3	$ 36	$ 26	$ 58	$ 49	$ 37	$ 67	$ 50	$ 74	$ 55
4 – 6	$ 47	$ 34	$ 72	$ 60	$ 46	$ 78	$ 66	$ 85	$ 73
7 – 9	$ 56	$ 43	$ 98	$ 77	$ 56	$ 96	$ 81	$110	$ 91
10 – 13	$ 71	$ 55	$123	$ 93	$ 70	$125	$103	$132	$114
14 – 17	$ 88	$ 67	$151	$109	$ 86	$146	$123	$154	$133
18 – 21	$104	$ 77	$181	$127	$100	$162	$138	$176	$150
22 – 26	$114	$ 89	$205	$139	$108	$175	$151	$191	$164
27 – 31	$122	$101	$230	$149	$114	$187	$161	$200	$168
Each Add'l Week	$ 32	$ 23	$ 58	$ 37	$ 28	$ 44	$ 34	$ 49	$ 39

SINGLE TRIP – FAMILY

DURATION	AREA A		AREA B			AREA C		AREA D	
	ELITE	DELUXE	GO Japan!	ELITE	DELUXE	ELITE	DELUXE	ELITE	DELUXE
1 – 3	$ 86	$ 62	$139	$118	$ 85	$154	$115	$170	$127
4 – 6	$113	$ 82	$173	$144	$106	$179	$152	$196	$168
7 – 9	$134	$103	$235	$185	$129	$221	$186	$253	$209
10 – 13	$170	$132	$295	$223	$161	$288	$237	$304	$262
14 – 17	$211	$161	$362	$262	$198	$336	$283	$354	$306
18 – 21	$250	$185	$434	$305	$230	$373	$317	$405	$345
22 – 26	$274	$214	$492	$334	$248	$403	$347	$439	$377
27 – 31	$293	$242	$552	$358	$262	$430	$370	$460	$386
Each Add'l Week	$ 77	$ 55	$139	$ 89	$ 64	$101	$ 78	$113	$ 90

ANNUAL MULTI-TRIP

	AREA A		AREA B			AREA C & D	
	ELITE	DELUXE	GO Japan!	ELITE	DELUXE	ELITE	DELUXE
Individual	Not Applicable			$338	$268	$430	$360
Family	Not Applicable			$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 tenetsompo.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 _____

Important Notice

1. Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal 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 2 above.

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 ☐ Family PLAN: ☐ Elite ☐ Deluxe ☐ **GO Japan!** (Trip solely to Japan)

AREA: Single Trip ☐ A ☐ B ☐ C ☐ D

Annual Multi-Trip ☐ B ☐ C&D Destination: _____

PERSONS TO BE INSURED

Name	NRIC No. (NRIC No. not compulsory for Children)	Relationship to Applicant	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 Tenet Sompo Insurance 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 Tenet Sompo Insurance'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 Tenet Sompo Insurance's business partners, intermediaries, third party service providers and industry associations. Tenet Sompo Insurance's Privacy Policy can be found at tenetsompo.com.sg
8. Consent to receive marketing and promotional information from Tenet Sompo Insurance (e.g. via email, mail, SMS, etc.). I understand that I can withdraw or manage my consent to receive marketing and promotional information at www.tenetsompo.com.sg
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.

0% INTEREST INSTALMENT PLAN AVAILABLE
(for premium exceeding $300)

☐ PLEASE CHARGE S$ _____
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.
CARD NO.: ☐☐☐☐ – ☐☐☐☐ – ☐☐☐☐ – ☐☐☐☐ EXPIRY DATE: ☐☐ – ☐☐

☐ I/WE ENCLOSE A CHEQUE FOR S$ _____ BANK / CHEQUE NO.: _____

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

CHOOSING YOUR TRAVELJOY PLAN

	SINGLE TRIP	ANNUAL MULTI-TRIP
ELIGIBILITY	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. 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.	
FAMILY PLAN	Any 1 or 2 adults travelling with any number of 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. *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.	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.
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 and any underwater activity involving the use of any artificial breathing apparatus except for leisure underwater activities, 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 Tenet 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.