

# Travel (COVID-19) Insurance

Launched 16 December 2020



- 
- Eligibility
  - Individual / Family plans
  - Table of Cover
  - COVID-19 related coverage
  - Non COVID-19 related coverage
  - Cancellations and refunds clause
  - FAQ



# Eligibility

- Living or working in Singapore;
- hold a valid Singapore identification document such as a Singapore passport, national registration identification card, employment pass, work permit, long-term visit pass or student pass;
- start and end Your Trip in Singapore;
- have fully paid Your premium;
- are not an undischarged bankrupt;
- have not committed an act of bankruptcy within the last 12 months;
- have bought the Policy before You leave Singapore and the coverage date starts before You leave Singapore; and
- are more than 30 days old.

## Note

- Non-residents passing by Singapore will NOT be eligible
- Sompo website application (individuals)
- 15% commission
- Refer to MOH/MFA website for travel advisory list



- For example, as of 24 Dec 2020:

Singaporeans and residents of Singapore may travel overseas:

- a) To Australia (excl. New South Wales), Brunei Darussalam, New Zealand, Mainland China, Taiwan and Vietnam;
- b) If they are pursuing academic studies or professional qualifications overseas, for courses or examinations which require physical presence in the foreign educational institution[1];
- c) If they are taking on or returning to employment overseas, for employment opportunities which require physical presence overseas[2];
- d) For essential travel for business, official and work purposes under Green/Fast Lane arrangements and the Periodic Commuting Arrangement;
- e) For compassionate reasons (e.g. due to death of / critically ill family member);
- f) To seek medical treatment which cannot be reasonably received in Singapore; or
- g) To return to country of residence to attend to, or after attending to, legal/contractual obligations.

Except for the above, Singaporeans and residents of Singapore are advised to defer all other forms of travel overseas.

# Individual Plan

---

- Adult means someone paying the premium and named in the Certificate of Insurance
- Child or Children means 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.

## Note

- System allows up to 9 Insured per policy



# Family Plan

- Family Cover means covering 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.
- Child or children means 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.



# Maximum Travel Period

- Single Trip plan only. No Annual Plan
- Up to 182 days in a row
- Policy can be purchased up to 90 days in advance

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.

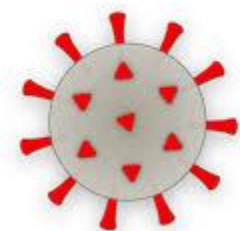
# Table of Cover

		Essential		Superior	
		Per insured person	Family total <sup>*</sup>	Per insured person	Family total <sup>*</sup>
Section 1	<b>Trip cancellation</b> Overall section limit	5,000	15,000	10,000	30,000
Section 2	<b>Trip postponement</b> Overall section limit	5,000	15,000	10,000	30,000
Section 3	<b>Trip curtailment</b> 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	<b>Trip disruption</b> Overall section limit Limit for accommodation expenses per room per night	1,000 300	3,000	2,000 300	6,000
Section 5	<b>Travel delay</b> 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	3,000
Section 6	<b>Missed connections</b>	100	600	200	900
Section 7	<b>Overbooked flight</b>	100	600	200	900
Section 8	<b>Insolvency of travel agency</b>	2,000	6,000	4,000	12,000
Section 9	<b>Baggage delay</b> 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	4,000
Section 10	<b>Loss or damage of baggage and personal belongings</b> 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	2,500
Section 11	<b>Losing travel documents</b> Overall section limit Limit for accommodation expenses per room per night	3,000 400	7,500	5,000 400	12,500

		Essential		Superior	
		Per insured person	Family total <sup>*</sup>	Per insured person	Family total <sup>*</sup>
Section 12	<b>Personal accident</b> 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	<b>Medical expenses overseas</b> 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	<b>Medical expense in Singapore</b> 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	<b>Overseas hospital allowance</b> Overall section limit Benefit per day	3,000 100	NA	6,000 200	NA
Section 16	<b>Emergency medical evacuation</b> 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	<b>Repatriation</b> 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	<b>Compassionate visit</b> Overall section limit Limit for accommodation expenses per room per night	3,000 300	NA	5,000 300	NA
Section 19	<b>Personal liability</b>	500,000	500,000	1,000,000	1,000,000
Section 20	<b>Rental vehicle excess cover</b>	1,500	1,500	2,000	2,000
Section 21	<b>Full terrorism cover (for sections 1 to 20)</b> 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	<b>Trip cancellation due to COVID-19</b> Excess \$100	2,000	3,000	4,000	6,000
Section 23	<b>Trip postponement due to COVID-19</b> Excess \$100	2,000	3,000	4,000	6,000
Section 24	<b>Trip curtailment due to COVID-19</b> Excess \$100	1,000	1,500	2,000	3,000
Section 25	<b>Trip disruption due to COVID-19</b> Excess \$100	1,000	1,500	2,000	3,000
Section 26	<b>Medical expenses overseas due to COVID-19</b> 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	<b>Emergency medical evacuation and repatriation due to COVID-19</b> 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	<b>Overseas quarantine allowance due to COVID-19</b> Limit for claims due to COVID-19 Benefit per day due to COVID-19	700 50	NA	1,400 100	NA
Section 29	<b>Overseas hospital income due to COVID-19</b> 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 Common will pay for each benefit section under the Family Planation and one trip. Each insured Common is only allowed the max.



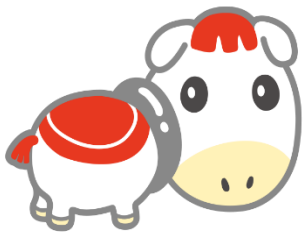


## 8 COVID-19 related benefits



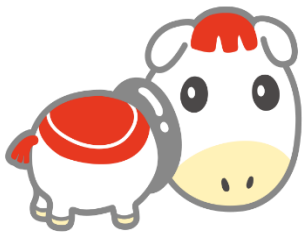
## COVID-19 related benefits

Benefit	Pre-Trip	During Trip
---------	----------	-------------



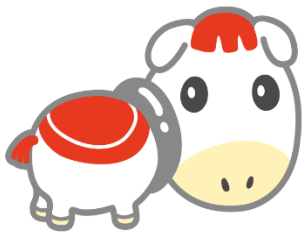
## COVID-19 related benefits

Benefit	Pre-Trip	During Trip
Trip Cancellation	✓	X
Trip Postponement	✓	X



## COVID-19 related benefits

Benefit	Pre-Trip	During Trip
Trip Cancellation	✓	X
Trip Postponement	✓	X
Trip disruption	X	✓
Trip Curtailment	X	✓
Medical Expenses Overseas	X	✓
Emergency medical evacuation and repatriation	X	✓
Overseas Quarantine allowance	X	✓
Overseas Hospital Income	X	✓



Waiting Period?



## COVID-19 related benefits

Benefit	Pre-Trip
Trip Cancellation	No cover for any diagnosis of COVID-19 within 14 days of the date of purchase of the Policy.
Trip Postponement	
Trip disruption	X
Trip Curtailment	X
Medical Expenses Overseas	X
Emergency medical evacuation and repatriation	X
Overseas Quarantine allowance	X
Overseas Hospital Income	X

## COVID-19 related benefits

Benefit	Pre-Trip	During Trip
Trip Cancellation	No cover for any diagnosis of COVID-19 within 14 days of the date of purchase of the Policy.	X
Trip Postponement		X
Trip disruption	X	No cover if pre-departure COVID-19 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.
Trip Curtailment	X	
Medical Expenses Overseas	X	
Emergency medical evacuation and repatriation	X	
Overseas Quarantine allowance	X	
Overseas Hospital Income	X	

# Trip Cancellation due to COVID-19 (Section 22)

Essential		Superior	
Per Insured Person	Family Total	Per Insured Person	Family Total
\$2,000	\$3,000	\$4,000	\$6,000
Excess of \$100 per Insured Person			

You need to Cancel the Trip because:

- You/Your Immediate Family Member staying in the same household in Singapore/Travelling Companion insured with Us is diagnosed and tested positive for COVID-19 within 30 days prior to Your scheduled departure date from Singapore.

What we will pay:

- irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs You have incurred, including cancellation fees by travel agency, according to Your Plan and subject to an excess of \$100 payable by You

# Trip Cancellation due to COVID-19 (Section 22)

---

What we will Not pay:

- Any diagnosis of COVID-19 within 14 days of the date of purchase of Your Policy.
- If the airline, hotel, travel agency or any other provider of travel and /or accommodation provider has offered You voucher or credit or re-booking of the Trip (or any part thereof) for cancellation refund or compensation.
- If You cancel Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
- If You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.
- Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
- Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
- Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.



# Trip Postponement due to COVID-19 (Section 23)

Essential		Superior	
Per Insured Person	Family Total	Per Insured Person	Family Total
\$2,000	\$3,000	\$4,000	\$6,000
Excess of \$100 per Insured Person			

You need to Postpone the Trip because:

- You/Your Immediate Family Member staying in the same household in Singapore/Travelling Companion insured with Us is diagnosed and tested positive for COVID-19 within 30 days prior to Your scheduled departure date from Singapore.

What we will pay:

- (i) the reasonable administrative charges for rescheduling Your transport on economy-class (air, sea or land travel) and for rescheduling Standard-Class Accommodation; and
- (ii) extra economy-class transport expenses (air, sea or land travel) and extra Standard-Class Accommodation expenses incurred to postpone Your Trip, according to Your Plan and subject to an excess of \$100 payable by You.

# Trip Postponement due to COVID-19 (Section 23)

---

What we will Not pay:

- Any diagnosis of COVID-19 within 14 days of the date of purchase of Your Policy.
- If You postpone Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
- If You postpone Your Trip because of disinclination to travel, change of mind or fear of travelling.
- Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
- All prepaid and non-refundable expenses, including travel and accommodation costs.
- Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.
- **Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for rescheduling transport on economy class and for rescheduling Standard-Class Accommodation.**

# Trip Curtailment due to COVID-19 (Section 24)

Essential		Superior	
Per Insured Person	Family Total	Per Insured Person	Family Total
\$1,000	\$1,500	\$2,000	\$3,000
Excess of \$100 per Insured Person			

You need to Curtail the trip because:

- You or Your Travelling Companion is diagnosed with COVID-19 while Overseas or Your Immediate Family Member is diagnosed with COVID-19 and You need to cut short Your Trip to return to Singapore.

What we will pay:

- (i) the irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs including cancellation fees by travel agency; and
- (ii) extra economy-class transport expenses (air, sea or land travel) and Standard-Class Accommodation charges for Your return to Singapore, according to Your Plan and subject to an excess of \$100 payable by You

# Trip Curtailment due to COVID-19 (Section 24)

---

What we will NOT pay:

1. 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.
2. the portion of the Trip which You have consumed before You curtail Your Trip.
3. Cost of **unused portion of original paid transport ticket to come back to Singapore.**
4. If the airline, hotel, travel agency or any other provider of travel and /or accommodation provider has offered You voucher or credit or re-booking of the Trip (or any part thereof) for cancellation refund or compensation.
5. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
6. If You curtail Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
7. Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
8. Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport. 9. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for transport on economy-class and Standard-Class Accommodation for Your return to Singapore

# Trip Disruption due to COVID-19 (Section 25)

Essential		Superior	
Per Insured Person	Family Total	Per Insured Person	Family Total
\$1,000	\$1,500	\$2,000	\$3,000
Excess of \$100 per Insured Person			

You need to Disrupt the trip because:

- If **You or Your Travelling Companion is diagnosed with COVID-19 while Overseas,**

What we will pay:

- We will pay for the extra economy class transport expenses (air, sea or land travel) and Standard-Class Accommodation charges in order to continue with Your original Trip, according to Your Plan subject to an excess of \$100 payable by You.

# Trip Disruption due to COVID-19 (Section 25)

What we will NOT pay:

1. 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.
2. the portion of the Trip which You have consumed before Your Trip was disrupted.
3. If the airline, hotel, travel agency or any other provider of travel and /or accommodation provider has offered You voucher or credit or re-booking of the Trip (or any part thereof) for cancellation refund or compensation.
4. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
5. You change Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
6. All prepaid and non-refundable expenses, including travel and accommodation costs.
7. Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.
8. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for transport on economy-class and for Standard-Class Accommodation in order to continue with Your original Trip.
9. **Extra expenses to extend Your Trip beyond what was originally scheduled, unless medically necessary and asked for in writing by a Medical Practitioner.**

# Medical expenses overseas due to COVID-19 (Section 26)

	Essential		Superior	
Limit for claims due to COVID-19	Per Insured Person	Family Total	Per Insured Person	Family Total
Adult 70 years old or over	\$25,000	\$150,000	\$80,000	\$300,000
Adult under 70 years old	\$100,000		\$200,000	
Child under a family plan	\$25,000		\$80,000	

- Necessary and reasonable costs of emergency medical, surgical, hospital, and ambulance recommended or requested by a Medical Practitioner for You to be treated while Overseas, up to the limit shown in the Table of Cover of Your Plan or up to a period of **45 days** from the date of the first treatment, whichever comes first.
- Necessary and reasonable costs of medical treatment by a Specialist while Overseas, only if the Specialist medical treatment is considered necessary and has been **referred** by a General Practitioner.
- Reasonable costs of medical equipment and aids that are considered medically necessary for Your recovery and mobility if recommended by Your Medical Practitioner, following medical treatment

# Medical expenses overseas due to COVID-19 (Section 26)

---

What we will not pay:

- Overseas medical treatment which has been planned or pre-arranged.
- 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



## Emergency medical evacuation and repatriation due to COVID-19 (Section 27)

	Essential		Superior	
Limit for claims due to COVID-19	Per Insured Person	Family Total	Per Insured Person	Family Total
Adult 70 years old or over	\$25,000	\$250,000	\$80,000	\$500,000
Adult under 70 years old	\$100,000		\$200,000	
Child under a family plan	\$25,000		\$80,000	

- **If You are diagnosed with COVID-19 and in a life-threatening condition while Overseas** and Our Assistance Company believes it to be medically necessary to move You to a medical facility for treatment (whether Overseas or in Singapore); or
- You need to return to Singapore for recuperation or continued treatment after You have been moved to an Overseas medical facility for treatment mentioned above; or
- If You die after suffering from COVID-19 while Overseas and We need to send Your body back to Singapore

## Emergency medical evacuation and repatriation due to COVID-19 (Section 27)

---

What is not covered:

- Services not arranged or approved by Our Assistance Company or Us.
- 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.

## Overseas Quarantine allowance (Section 28) & Overseas Hospital Income due to COVID-19 (Section 29)

	Essential		Superior	
	Per Insured Person	Family Total	Per Insured Person	Family Total
Limit for claims	\$700	NA	\$1,400	NA
Benefit per day	\$50		\$100	

	Overseas Quarantine allowance	Overseas Hospital Income
When is it covered?	<p>You are required mandatory by government or regulator to be Quarantine Overseas because:</p> <p><b>You are diagnosed and tested positive with COVID-19 while Overseas</b></p>	You need to be admitted as an inpatient overseas because:
What is covered?	<ul style="list-style-type: none"> <li>a <b>cash benefit for each consecutive full day of Quarantine</b> up to the limits as shown in the Table of Cover</li> <li>This section is only payable once per Trip</li> </ul>	<ul style="list-style-type: none"> <li>a <b>cash benefit for each complete 24-hour period that You are an inpatient in the Hospital</b>, up to the limits as shown in the Table of Cover</li> </ul>

## Overseas Quarantine allowance (Section 28) & Overseas Hospital Income due to COVID-19 (Section 29)

	Overseas Quarantine allowance	Overseas Hospital Income
What is not covered?	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.	
	<ul style="list-style-type: none"><li>If the Quarantine period is not within the Policy Period of Insurance</li><li>If Quarantine or self-isolation orders are mandated by the government for all travelers arriving into the country</li></ul>	

---

## **Non COVID-19 related benefits**



# Benefits (Non Covid19 related)

---

- Section 1 Trip cancellation - up to \$10,000 per insured

# Section 1 Trip Cancellation

---

## When is it covered?

- When You need to cancel/postpone Your Trip within 30 days prior to Your scheduled departure date from Singapore and the following events prevent you from travelling

# Section 1 Trip Cancellation

---

## What is covered?

We will pay for irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs You have incurred, including cancellation fees by travel agency

1. Serious Injury, Serious Sickness or death suffered by You, Your Family Member or Travelling Companion
2. Natural Disaster in Singapore or at Your planned destination.
3. A sudden riot, strike or civil commotion in Singapore or at Your planned destination
- 4. If there is an epidemic or pandemic at Your planned destination, as declared by the World Health Organization (WHO), and the declaration was not issued when You applied for this Policy.**
5. Your Home suffers serious damage due to a fire or natural disaster
6. You are placed on compulsory Quarantine by government authorities because You are suffering from an infectious disease.
7. Your flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded.
8. You are required to appear in court as a witness during Your Trip and You were unaware of it when You purchased the Policy.
9. You are a Child and Your Travelling Companion who is Your guardian has to cancel their Trip due to one of the reasons listed above.



# Section 1 Trip Cancellation

---

## What is not covered?

- Claims from any Known Event.
- Any claim under a Policy applied for **less than three days** before Your scheduled departure date except if the claim is due to an Accident which results in Your death or the death of Your Family Member or Your Travelling Companion.
- Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
- Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
- Claims caused by the mechanical breakdown of the plane, or the airline's decisions such as aircrew rotation or rescheduled flights.
- If You choose not to travel because of Sickness or Injury to Your Family Member or Travelling Companion which is **not a Serious Sickness or Serious Injury**.

# Benefits (Non Covid19 related)

---

- Section 1 Trip cancellation - up to \$10,000 per insured
- Section 2 Trip postponement - up to \$10,000 per insured
- Section 3 Trip curtailment - up to \$10,000 per insured
- Section 4 Trip disruption - up to \$2,000 per insured
- Section 5 Travel delay - Covers all causes of unexpected delays that are beyond your control.
- Section 6 Missed connections
- Section 7 Overbooked flight
- Section 8 Insolvency of travel agency
- Section 9 Baggage delay
- Section 10 Loss or damage of baggage and personal belongings (Loss of money is not covered)

## Section 10 Loss or damage of baggage and personal belongings

When is it covered?	If Your baggage or personal belongings are lost or damaged due to an Accident or theft while Overseas
What is covered?	We will pay as per the table below, up to the limit as shown in the Table of Cover according to Your Plan.

Baggage or personal belongings under Section 10	With Proof of Purchase	Without Proof of Purchase
Mobile phone	$[(24 - \text{age of Items in months})/24 \text{ months}] \times \text{price of item as per proof of purchase or S\$50, whichever is higher but We will not pay You more than the purchase price of the item.}$	Up to S\$50 per item and up to a maximum of 2 items.
Laptops & other electronics device	$[(36 - \text{age of items in months})/36 \text{ months}] \times \text{price of item as per proof of purchase or S\$50, whichever is higher but We will not pay You more than the purchase price of the item.}$	up to S\$50 per item for each set, pair and up to a maximum of 5 articles or 5 pairs or sets of articles
Personal Belongings including baggage	$[(60 - \text{age of items in months})/60 \text{ months}] \times \text{price of item as per proof of purchase or S\$50, whichever is higher but We will not pay You more than the purchase price of the item.}$	
Jewellery	100% as per proof of purchase	

# Benefits (Non Covid19 related)

---

- Section 1 Trip cancellation - up to \$10,000 per insured
- Section 2 Trip postponement - up to \$10,000 per insured
- Section 3 Trip curtailment - up to \$10,000 per insured
- Section 4 Trip disruption - up to \$2,000 per insured
- Section 5 Travel delay - Covers all causes of unexpected delays that are beyond your control.
- Section 6 Missed connections
- Section 7 Overbooked flight
- Section 8 Insolvency of travel agency
- Section 9 Baggage delay
- Section 10 Loss or damage of baggage and personal belongings
- Section 11 Losing travel documents

## Benefits (Non Covid19 related) - continued

---

- Section 12 Personal accident – Up to \$500,000
- Section 13 Medical expenses overseas – Up to \$400,000 (TCM/Chiro not covered) Specialist treatment must be referred by GP
- Section 14 Medical expenses in Singapore – UP to \$10,000 (TCM/Chiro not covered) Specialist treatment must be referred by GP.
- Section 15 Overseas hospital allowance
- Section 16 Emergency medical evacuation - UP to \$800,000
- Section 17 Repatriation
- Section 18 Compassionate visit
- Section 19 Personal liability
- Section 20 Rental vehicle excess cover
- Section 21 Full terrorism cover (for sections 1 to 20)

# Cancellations & refunds clause

---

1. No refund if the cancellation is after the commencement of the policy.
2. We will provide refund if the cancellation is before the commencement of the policy and with no claims made.

Refund = Premium - admin charge of \$21.40 incl. GST

If the above amount is less than \$5, there will be no refund.

## Scenarios

**Q: I bought a policy at \$50 and I did not make any claims. What happens if I request for cancellation before it commences?**

A: We note your cancellation request and you've not made any claims. You'll receive a refund of \$28.60 (after admin charge of \$21.40 incl. GST).

**Q: I bought a policy at \$24 and I did not make any claims. What happens if I request for cancellation before it commences?**

A: The amount after admin charge is \$2.60. Based on policy wordings, we will not refund for amount less than \$5.

# FAQS

---

Q: I am planning to go skydiving in Australia, will I be covered by the policy?

A: No. Extreme sports are excluded, even tandem activities.

Q: I am going on a leisure trekking trip with my friend as part of our tour, are we covered by the policy?

A: Leisure trekking is covered up to an altitude of 3500m. Other conditions apply.

Q: What can I claim for if one of my travel companions is tested positive for COVID-19 before departure?

A: If your travel companion is also insured with Sompo, you can also claim under Section 22 or 23 for trip cancellation / postponement due to COVID-19. Policy terms and conditions apply.

Q: How can I extend my policy period?

A: You can contact Sompo before the policy expiry date to furnish extension and credit card details, provided that the trip is within 182 days from the start of your policy and subject to approval.

# FAQS

---

Q: What if there are changes to the travel rules e.g. defer of SG-HK Travel bubble and I am unsure of the next travel date?

A: Our policy does not cover for cancellation or postponement of trip due to change in travel rules.

You can call in before the insurance commences to change the policy period of insurance subject to an admin charge of \$21.40 (including GST).

Q: What if I am not required to undergo a PCR test and depart from Singapore without a PCR test?

A: In the absence of a PCR test, we will not cover any diagnosis of COVID-19 within 14 days from the start of your trip.



## Q&A

