

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

Up to \$100 coverage for unused event tickets.

TRAVEL DELAY FOR ALL RISKS

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

Highlights

TRAVEL DELAY FOR ALL RISKS

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

TRIP DISRUPTION COVER

Up to \$100 coverage for unused event tickets.

TRIP CANCELLATION OR POSTPONEMENT

Due to insured events, with coverage of up to \$15,000. Includes coverage for loss of frequent flyer or similar travel points used to purchase an airline ticket

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.

OVERSEAS MEDICAL EXPENSES

Up to \$1,000,000 overseas coverage, including Chinese Physicians and Chiropractors.

FREE AND AUTOMATIC EXTENSION OF POLICY

Up to 14 days, due to injury/illness/quarantine or delayed/cancellation of public conveyance that prevents you from getting back to Singapore by the end date of your trip.

GO Japan!

Peace of mind while travelling

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

Whenever you need swift medical attention, 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

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.

+ 24-Hour Emergency Assistance Japan (EAJ) Hotline: +81-3-3811-8212
All overseas phone charges will be borne by the insured.

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			
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 • Physiotherapist, Chinese Physician or Chiropractor (\$50 per visit) • Dentist	Per Insured Person • 70 years & below • Over 70 years Per Family		Cashless Services at Clinics & Hospitals		
		\$ 1,000,000	\$ 500,000	\$ 300,000	\$ 150,000
		\$ 100,000	\$ 50,000	\$ 50,000	\$ 50,000
		\$ 1,200,000	\$ 800,000	\$ 600,000	\$ 300,000
		Up to \$300	Up to \$300	Up to \$300	Up to \$300
		Up to \$500	Up to \$500	Up to \$500	Up to \$500
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 in Singapore must be sought within 48 hours from return date and up to 31 days. Includes Treatment by • Physiotherapist, Chinese Physician or Chiropractor (\$50 per visit) • Dentist	Per Insured Person • 70 years & below • Over 70 years Per Family	\$ 30,000	\$ 15,000	\$ 15,000	\$ 3,000
		\$ 5,000	\$ 2,500	\$ 2,500	\$ 1,000
		\$ 60,000	\$ 30,000	\$ 30,000	\$ 6,000
		Up to \$300	Up to \$300	Up to \$300	Up to \$300
		Up to \$500	Up to \$500	Up to \$500	Up to \$500
4. Emergency Medical Evacuation & Repatriation (Including Mortal Remains) Back to Singapore Includes pregnancy-related complications and pre-existing medical conditions	Per Insured Person up to 70 years	Unlimited	Unlimited	Unlimited	\$ 600,000
	Per Insured Person above 70 years	\$ 150,000	\$ 100,000	\$ 100,000	\$ 100,000
	Per Insured Person up to 70 years (Pre-existing Conditions)	\$ 150,000	\$ 100,000	\$ 100,000	N.A.
	Per Insured Person above 70 years (Pre-existing Conditions)	\$ 75,000	\$ 50,000	\$ 50,000	
	Per Family	No aggregate limit for family			
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 Per Family Per Insured Person Per Family	\$ 25,000 \$ 50,000 \$ 5,000 \$ 10,000	\$ 15,000 \$ 30,000 \$ 3,000 \$ 6,000	\$ 15,000 \$ 30,000 \$ 3,000 \$ 6,000	

BENEFITS AT A GLANCE

INCONVENIENCE / LIABILITY COVERS		Elite	GO Japan!	Deluxe	Vital
11. Loss or Damage to Baggage & Personal Effects Limits applicable are <ul style="list-style-type: none">• (A) & (B) \$500 or (C) \$250 for any one article or pair or set of articles;• (A) & (B) \$1,000 or (C) \$500 for any one article for video equipment, camera, batteries and lenses (exclude softwares);• (A) & (B) \$1,000 or (C) \$500 for either one laptop computer including accessories or one tablet device;• (A) \$500 or (B) \$350 or (C) \$250 for maximum one mobile phone;• \$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 (B) limits apply \$ 10,000	\$ 5,000 Section (B) limits apply \$ 10,000	\$ 3,000 Section (C) limits apply \$ 6,000
12. Travel Document & Money Includes (D) \$400 or (E) \$300 or (F) \$150 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 (D) limits apply \$ 7,500	\$ 3,000 Section (E) limits apply \$ 5,000	\$ 3,000 Section (E) limits apply \$ 5,000	\$ 3,000 Section (F) limits apply \$ 5,000
13. Trip Cancellation or Postponement Covers trip cancellation, postponement or replacement of traveller arising from Insured Events within 30 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 to 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 <ul style="list-style-type: none">• 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.
<ul style="list-style-type: none">• 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	\$200 for 1 st full 6 hours (overseas) or \$150 for 1 st full 6 hours (Singapore), \$125 per full 4 hours thereafter (overseas)			\$100 per full 6 hours (overseas), \$100 for 1 st full 6 hours only (Singapore)
	Maximum Limit	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
19. Travel Delay Due to any cause outside your control. Payout will be based on the actual arrival time and the original scheduled arrival time.	Per Insured Person	\$100 for 1st full 6 hours (overseas or in S'pore), \$65 per 4 hours thereafter (overseas)			\$100 for 1st full 6 hours (overseas or in S'pore), \$100 per 6 hours thereafter (overseas)
	Maximum Limit	\$ 2,000	\$ 1,000	\$ 1,000	\$ 1,000

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 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	N.A.
	Per Family	\$ 1,500	\$ 1,500	\$ 1,500	
31. Emergency Phone Charges	Per Insured Person/Family	\$ 200	\$ 150	\$ 150	
32. Rental Vehicle Excess Cover	Per Vehicle	\$ 2,000	\$ 1,000	\$ 1,000	
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	

BENEFITS AT A GLANCE

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 \$ 250 \$ 500	\$ 500 N.A. N.A. N.A.	\$ 500 N.A. N.A. N.A.	N.A.

GROUP DISCOUNT

Applicable for single trip plan only. Please contact our office for more details.

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 sompoco.com.sg for the most updated list).

Note:

1. 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.
2. If Insured is below 16 years old, 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.
3. Family plan is available for both single trip and annual multi-trip.
 - a. Single trip – Any 1 or 2 adults travelling with any number of children. The 2 adults need not be related but the child(ren) must be related to either of the adults.
 - b. Annual multi-trip – Only for the Insured, spouse and their dependent child(ren). Trip undertaken by the insured child must be accompanied by at least 1 adult under the plan.
4. 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 on next birthday.
5. Maximum duration of travel
 - a. Up to 182 days for single trip;
 - b. Up to 90 days per trip for annual multi-trip plan.
6. Policy can be purchased up to 365 days prior to departure date.
7. If your travel crosses more than one area on the same trip, premium payable will be based on the area with the higher premium.
8. For cruise trips, please select the furthest disembarkation point.

For other conditions, please refer to our policy wording for details.

Intermediary's Name/Code: _____

Important Notice

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

APPLICANT'S PARTICULARS

NAME: _____

ADDRESS: _____

NRIC/FIN: _____ NATIONALITY: _____

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

MOBILE NO.: _____ EMAIL: _____

PERIOD OF INSURANCE

From _____ to _____

PLAN SELECTION

POLICY TYPE: ☐ Individual ☐ Family PLAN: ☐ Elite ☐ GO Japan! (Trip solely to Japan) ☐ Deluxe ☐ Vital

AREA: Single Trip ☐ A ☐ B ☐ C (Worldwide) Destination:

Annual Multi-Trip ☐ A & B ☐ C (Worldwide)

PERSONS TO BE INSURED

Is Applicant travelling Yes / No

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

DECLARATION

I, and on behalf of the persons to be insured, hereby declare and warrant that I/we:

1. am/am are not undischarged bankrupt(s); and
2. am/am are not aware of any reason that the journey should be cancelled and am/am are not travelling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment; and
3. am/am are Singaporean(s), PRs or Foreigners with valid Employment Pass, Work Permit, Dependent Pass, Student Pass or Long Term Social Visit Pass; child(ren) to be insured under a Family Plan is/are 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; and
4. am/am are residing in Singapore; and
5. acknowledge that this insurance is valid only if application is made before departure from Singapore and premium is received in full by Sompō Insurance Singapore Pte. Ltd. ("Sompō"); and
6. understand that pre-existing medical conditions are not covered; and
7. declare that this trip is not part of a group motorcycling trip (where activities are organised around the main activities of cycling, biking or motorcycling).

I, and on behalf of the persons to be insured, acknowledge 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 and they shall be the basis of the contract with Sompo.

I, and on behalf of the persons to be insured, 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 Sampo may collect, use, disclose and/or process my/our 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 Sampo'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 Sampo's business partners, intermediaries, third party service providers and industry associations. Sampo's Privacy Policy can be found at www.sampo.com.sg.

MARKETING CONSENT

I would like Sompo to send me marketing updates and/or information about your products, promotions and services via:

☐ Postal Mail ☐ Email ☐ Voice Calls ☐ Text Messages (e.g. SMS)

I am aware that this supersedes any other marketing consent which I may have previously provided to Sompo. I am aware that it may take up to 30 days for Sompo to update my marketing consent. I understand that I may change or withdraw my marketing consent subsequent to this product application. I confirm that I am the user and/or subscriber of the telephone number which was provided to Sompo.

☐ 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\$ BANK / CHEQUE NO.:

made payable to **Sompo Insurance Singapore Pte. Ltd.**

SIGNATURE OF APPLICANT _____

on behalf of person(s) to be insured

DATE: _____



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 contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
- 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



Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place
#03-03 Singapore Land Tower
Singapore 048623
Tel: +65 6461 6555
sampo.com.sg
facebook.com/SompoSG
Company Registration No.: 198905490E