



Policy

SOMPO ezTravel

Berjaya Sompo Insurance Berhad
Registration No. 198001008821 (62605-U)
Level 36, Menara Bangkok Bank,
105, Jalan Ampang, 50450 Kuala Lumpur.
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IMPORTANT NOTICE

This is **Your SOMPO ezTravel** Policy. **You** should satisfy yourself that this Policy will best serve **Your** needs. **You** should read and understand the Policy terms, conditions and warranties and discuss with **Your** agent and/or with **Us** directly for more information and/or to clarify any doubts **You** may have, before **You** purchase this Policy.

You must fully observe and fulfil the terms, conditions and warranties of this Policy to enjoy the coverage provided. If **You** have any questions after reading these documents or if there are any change in **Your** circumstances that may affect the insurance provided, please notify **Us** immediately, otherwise **You** may not receive the benefits of this Policy.

Please read the terms and conditions of this Policy carefully, and of there is any error or misdescription herein, or if the cover is not in accordance with **Your** wishes, please return the Policy to **Us** immediately for alteration.

To help preserve the environment, **We** will send a printed copy of **Your** Policy containing the detailed Policy Wording (“booklet”) once only. Please keep this booklet safely. In case of renewal and/or amendment of **Your** Policy, **We** will send **You** the **Policy Schedule** and/or **Endorsement** only. If at any time **You** require a replacement copy of this booklet, please contact **Us**.

This Policy is also available in Bahasa Malaysia. If **You** require a version in Bahasa Malaysia, please visit any of **Our** offices nationwide or download a copy from www.berjaysompo.com.my.

If **You** have any complaints relating to this **Policy**, please contact

COMPLAINTS UNIT – CUSTOMER SERVICE CENTRE

Berjaya Sampo Insurance Berhad
Registration No. 198001008821 (62605-U)
Level 36, Menara Bangkok Bank
105 Jalan Ampang
50450 Kuala Lumpur
Tel : 03-2170 7300
Tol Free : 1-800-889-933
Fax : 03-2170 4800
Email : customer@bsompo.com.my

If **You** are not happy with **Our** response, **You** may opt to contact either:

OMBUDSMAN FOR FINANCIAL SERVICES

Level 14, Main Block
Menara Takaful Malaysia
4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel. : 03-2272 2811
Fax : 03-2272 1577
E-mail : enquiry@ofs.org.my
Website : www.ofs.org.my

LAMAN INFORMASI NASIHAT DAN KHIDMAT (LINK)

Bank Negara Malaysia
Ground Floor, Blok D
Jalan Dato Onn
50480 Kuala Lumpur
Tol free : 1-300-88-5465
General Line : 603-2698-8044 / 2698 9044 / 9179 2888
Fax : 03-2174 1515
Email : bnmtelelink@bnm.gov.my
eLINK : telelink.bnm.gov.my
SMS : 15888

OUR AGREEMENT

This Policy, **Policy Schedule** and any **Endorsements** must be read together as they form **Your** insurance contract with **Us**. These documents reflect the terms and conditions of the contract of insurance as agreed between **You** and **Us** and are issued in consideration of the payment of premium as specified in the **Policy Schedule** and pursuant to the answers given when **You** applied for this insurance and any other disclosures made by **You** between the time **You** applied for this insurance and the time this Contract is entered into.

DUTY OF DISCLOSURE

You have a duty to take reasonable care not to make any misrepresentation i.e. **You** should answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of **Your** contract of insurance, refusal or reduction of **Your** claim(s), change of terms or termination of **Your** contract of insurance. In the event of any pre-contractual misrepresentations made in relation to **Your** answers and in any disclosures given by **You**, only remedies in Schedule 9 of the Financial Services Act 2013 will apply.

You have a duty to tell **Us** immediately if at any time after **Your** contract of insurance has been entered into, varied or renewed with **Us**, any of the information given when **You** applied for this insurance is inaccurate or has changed.

At the point of purchasing this insurance and at any point during the validity of this insurance contract, **You** must immediately inform **Us** of any other insurance that **You** have bought which provides like or similar type of coverage to the items insured under this contract of insurance.

DEFINITIONS

Some words and expressions in this policy has been printed in **bold** because they have been given specific meaning as follows:

Accident

A sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **Injury**.

Child/Children

Your legal unemployed and unmarried Child (including stepchild and legally adopted Child) aged between 30 days and 18 years (both ages inclusive) or up to 23 years if studying full time at a school, college, academy or any other institution of higher learning.

Disability

A sickness, disease, **Illness** or **Injury** arising out of a single or continuous series of causes.

Domestic Travel

Travel undertaken by **You** during the **Period of Insurance** for the purpose of leisure and/or business travel:

- a) within Malaysia;
- b) beyond 50 kilometres from **Your** home; and
- c) excludes any daily commute to and from **Your** place of work.

Endorsement

A written alteration to the information, terms, conditions and warranties of this Policy.

Extreme Sports and Activities

Any sport or sporting activity that is or may be highly dangerous (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to:

- a) Any speed contest or racing, or any competitions other than on foot;
- b) Mountaineering (reasonably requiring the use of ropes and guides), rock climbing, indoor climbing, abseiling or caving;
- c) Hiking or trekking in remote areas unless with licensed guides;
- d) Any activity involving the **Person(s) Insured** being airborne (whether suspended or not) not limiting to parachuting, ballooning, hand gliding, bungee jumping, sky diving or high diving, or flying except as a fare paying passenger in a **Scheduled Carrier**;
- e) Any underwater activities involving the use of underwater breathing apparatus (excluding snorkelling), white water rafting grade four (4), or ocean yachting;
- f) Winter sports (excluding curling and skating);
- g) Soccer, rugby or American football; or
- h) Expeditions or hunting trips.

Family

Your legal spouse and any number of legal **Child/Children** who shall be named as **Person(s) Insured** under the same **Policy Schedule**.

Geographical Area

- a) Area 1 - Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
- b) Area 2 - Worldwide excluding USA, Canada and Malaysia.
- c) Area 3 - Worldwide excluding Malaysia.

Hijack / Hijacking

Unlawful seizure and control of a **Scheduled Carrier** from the regular crew by use of force or threatened use of violent means.

Illness

A physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst overseas during the currency of this Policy and shall exclude any **Pre-existing Illness**.

Immediate Family Member

Family, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, and legally adopted sibling and spouse, who are residing in Malaysia.

Infectious Disease

A disease that can be transmitted easily as stipulated by the applicable health authority in the covered destination where the losses occurred.

Injury

Physical harm to a person.

Medical Practitioner

A medical practitioner qualified, registered and licensed to practice western medicine, by the appropriate health authority/medical council/professional body and who, in rendering such treatment, is practicing within the area and scope of his licensing and training of medical practice, provided that the **Medical Practitioner** is not **You**, and/or **Your Immediate Family Member**.

Mountain Sickness

Acute Mountain Sickness (AMS), altitude illness, hypobaropathy, or soroche, is a pathological effect of high altitude on humans, caused by rapid exposure to low amounts of oxygen at high elevation.

Overseas Travel

Travel for leisure or business purposes to any destination outside of Malaysia.

Period of Insurance

Duration of the Policy as stated in the **Policy Schedule**.

For annual coverage (which is available for Prime plan only), the period of cover for any one **Trip** is up to 180 consecutive days.

Annual coverage is issued for selected **Geographical Area** where **You** can make unlimited number of **Trips** to this **Geographical Area** during the **Period of Insurance**.

Policy Schedule

A document where the details on **Your** personal information, coverage type, benefits, premium and sum insured are specified.

Pre-Existing Illness

Disabilities that existed before the **Trip**. **You** may be considered to have a pre-existing illness where the illness is one for which:

- a) **You** had received or are receiving treatment,
- b) medical advice, diagnosis, care or treatment has been recommended and/or received,
- c) clear and distinct symptoms are or were evident, or
- d) its existence would have been apparent to a reasonable person in the circumstances within 12 months prior to the commencement of the **Trip**.

Scheduled Carrier

Any licensed registered operator that provides regular scheduled transportation services for individuals who travel as fare paying passengers as listed below:

- a) Airport limousine, bus or coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train; or
- b) Any fixed-wing aircrafts operated by a licensed airline, chartered flights or helicopters operating only between established and recognized commercial airports or licensed commercial heliports, of which the said aircrafts/helicopters must have current and valid air worthiness certificates issued by the appropriate authority of the country for the transportation of passengers.

Serious Injury / Serious Illness

A condition which requires treatment by a **Medical Practitioner** in a hospital and which results in **You** being certified as unfit to travel or continue with **Your Trip**. When applied to **Your Immediate Family Member**, this shall mean injury or illness certified as being dangerous to life by a **Medical Practitioner** and which results in discontinuation or cancellation of the **Trip**.

Serious Medical Condition

A condition which in **Our** medical advisers opinion constitutes a serious or life threatening medical emergency requiring immediate evacuation to obtain urgent medical treatment in order to avoid death or serious impairment to **Your** immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of **Your** geographical location and the availability of appropriate local medical care or facilities.

Sports Equipment

An object that is used solely for sports including any form of sports apparel, bags, items used to store or carry the sports equipment, all form of balls including golf balls and shuttle cocks, global positioning devices, watches, speed or fitness tracking devices, cameras and the likes except for any vehicle.

Travel Agent

A travel agent with a valid licence and registered with the Ministry of Tourism of Malaysia.

Trip

The journey commencing from the time **You** leave **Your** home or place of work or any other elected destination in Malaysia (whichever is later) until the time **You** return to **Your** home or place of work or any other elected destination in Malaysia (whichever is the earlier) on completion of the journey, which does not commence more than 24 hours prior to the scheduled departure and ceases on whichever of the following occurs first:

- a) The expiry of the **Period of Insurance** stated in the **Policy Schedule**;
- b) **Your** return to **Your** home or place of work or any other elected destination in Malaysia (whichever is the earlier); or
- c) 24 hours after arrival in Malaysia (not applicable for **Domestic Travel**).

The duration for each **Trip** shall not exceed 120 consecutive days from the commencement date of the **Trip** (except for annual coverage policy which is up to 180 consecutive days).

Valuables

Personal items of high worth including but not limited to: sun glasses, antiques, works of art, items made of precious metals or precious stones, jewellery, watches, furs, gold and silver articles, camera, videocam, binoculars and notebook computer.

We/Our/Us/The Company

Berjaya Sompo Insurance Berhad [(Registration No: 198001008821 (62605-U)].

You/Your/ Person Insured

Each person named in the **Policy Schedule**, who is below 75 years of age and a Malaysian citizen, Permanent Resident, Work Permit Holder, Employment Pass Holder, Student Pass Holder or otherwise legally employed in Malaysia.

WHAT WE WILL COVER

We agree to cover **You** against any **Injury, Illness, Accident**, loss and/or damage while on a **Trip** up to the amount stated in the Schedule of Benefits subject to the conditions, exclusions and limitations contained herein. For Family plan, a **Family** limit shall apply on the benefit pay-out.

It is a fundamental and absolute condition of this Policy that the premium due must be paid and received by **Us** before the cover commences.

Schedule of Benefits:

BENEFITS	LIMIT PER PERSON	SUM INSURED (RM)		
		OVERSEAS TRAVEL		DOMESTIC TRAVEL
		PRIME	LITE	
1. PERSONAL ACCIDENT				
1.1 Personal Accident				
a) Accidental Death	Per Adult	300,000	100,000	100,000
	Per Child	75,000	25,000	25,000
b) Permanent Total Disablement	Per Individual	300,000	100,000	100,000

BENEFITS	LIMIT PER PERSON	SUM INSURED (RM)			
		OVERSEAS TRAVEL		DOMESTIC TRAVEL	
		PRIME	LITE		
1. PERSONAL ACCIDENT					
c) Loss of sight of one or both eyes and/or loss of one or more limbs	Per Individual	300,000	100,000	100,000	
Maximum per family for item 1.1	Per Family	900,000	300,000	300,000	
2. MEDICAL & OTHER EXPENSES					
2.1 Medical, Hospital & Other Expenses	Up to 65 years Above 65 years Per Family	300,000 150,000 900,000	N/A N/A N/A	N/A N/A N/A	
2.2 Alternative Medicine*	Per Individual Per Family	1,000 2,000	N/A N/A	N/A N/A	
2.3 Compassionate Visitation Care (due to Your hospitalisation) *	Per Individual Per Family	7,500 22,500	N/A N/A	N/A N/A	
2.4 Compassionate Visitation Benefit (due to Your death) *	Per Individual Per Family	7,500 22,500	N/A N/A	N/A N/A	
2.5 Medical Treatment in Malaysia * <i>Follow-up treatment within 60 days upon return to Malaysia.</i>	Up to 65 years Above 65 years Per Family	30,000 15,000 90,000	N/A N/A N/A	N/A N/A N/A	
2.6 Child Care Benefit*	Per Adult Per Family	5,000 15,000	N/A N/A	N/A N/A	
2.7 Hospital Allowance	Per Day Per Individual Per Family	250 10,000 30,000	200 10,000 30,000	150 1,500 4,500	
*Subject to Medical, Hospital & Other Expenses Limit					
3. EMERGENCY MEDICAL EVACUATION & REPATRIATION					
3.1 Emergency Medical Evacuation	Per Individual	Unlimited	N/A	N/A	
3.2 Emergency Medical Repatriation	Per Individual	Unlimited	N/A	N/A	
3.3 Repatriation of Mortal Remains	Per Individual	Unlimited	N/A	N/A	
Maximum limit payable for item 3.1, 3.2 and 3.3	Above 65 years	150,000	N/A	N/A	
4. TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS					
4.1 Loss of Baggage and Personal Effects	Per Individual Per Family	5,000 15,000	N/A N/A	N/A N/A	
4.2 Baggage Delay <i>RM200.00 for every 6 full consecutive hours delay</i>	Per Individual Per Family	800 2,400	N/A N/A	N/A N/A	
4.3 Personal Money & Documents	Per Individual Per Family	5,000 15,000	N/A N/A	N/A N/A	
4.4 Travel Delay <i>RM200.00 for every 6 full consecutive hours delay</i>	Per Individual Per Family	3,000 6,000	800 2,400	1,500 4,500	
4.5 Travel Re-Route	Per Individual Per Family	200 600	N/A N/A	N/A N/A	

BENEFITS		LIMIT PER PERSON	SUM INSURED (RM)		
			OVERSEAS TRAVEL		DOMESTIC TRAVEL
			PRIME	LITE	
4.6	Loss of Deposit or Cancellation	Per Individual Per Family	15,000 45,000	N/A N/A	N/A N/A
4.7	Travel Curtailment	Per Individual Per Family	15,000 45,000	N/A N/A	N/A N/A
4.8	Travel Overbooked <i>RM200.00 for every 6 full consecutive hours for overbooked common air carrier and no alternative transportation is made available.</i>	Per Individual Per Family	1,000 3,000	N/A N/A	N/A N/A
4.9	Travel Misconnection <i>RM200.00 if no alternative transportation available within 4 hours of the actual arrival time.</i>	Per Individual Per Family	200 600	N/A N/A	N/A N/A
4.10	Hijacking Inconvenience <i>RM1,000.00 for every 24 full consecutive hours of hijack.</i>	Per Individual Per Family	8,000 24,000	N/A N/A	N/A N/A
4.11	Missed Departure	Per Individual Per Family	1,000 3,000	N/A N/A	N/A N/A
4.12	Loss of Deposit or Full Payment due to Insolvency of Airlines	Per Individual Per Family	5,000 15,000	N/A N/A	N/A N/A
4.13	Personal Liability	Per Individual Per Family	1,000,000 3,000,000	N/A N/A	N/A N/A

Automatic Extension of Coverage

In the event of delay beyond **Your** control as a ticket holding passenger on a **Scheduled Carrier** as a result of:

- Serious Illness** or Accidental bodily injury, or
- the **Scheduled Carrier** in which **You** are travelling being unavoidably delayed

during the **Trip**, and the return journey cannot be completed within the **Period of Insurance** indicated in the **Policy Schedule**, the **Period of Insurance** shall be automatically extended for up to 30 days without additional premium or such period as is reasonably necessary for the completion of the journey, provided that either of the above events is admissible in the first instance and **You** have documented proof of the reason for the delay.

BENEFIT 1 - PERSONAL ACCIDENT

We will pay the amount as stated in the Schedule of Benefits if **You** sustain an **Injury** during the **Period of Insurance** which within 12 months from the date of **Accident**, independently and solely results in **Your** death or disablement as described below:

Benefit 1.1 - Personal Accident

- Death,
- Total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both limbs, or
- Permanent and total disablement from engaging in employment or occupations of any and every kind.

Scale of Compensation	Percentage of Principle Sum Insured (%)
Death	100%
Permanent and Total Disablement a) Injury in which, having lasted for a continuous period of 12 months from the date of Accident , entirely prevents You from engaging in gainful employment of any and every kind and for which there is no hope of recovery.	100%

<p>Loss of sight of one or both eyes and/or Loss of one or more limbs a) Loss of sight shall mean total and irrecoverable loss of sight. b) Loss of limb shall mean loss by physical severance of a hand at or above the wrist, or of a foot at or above the ankle.</p>	100%
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The maximum amount of all benefits payable under Benefit 1.1 for one or more injuries sustained by **You** during the **Period of Insurance** shall not exceed the limit stated in the Schedule of Benefits.

BENEFIT 2 - MEDICAL & OTHER EXPENSES

We will reimburse **You** for the necessary expenses incurred as a direct result of accidental bodily injury or **Illness** sustained by **You** during the **Period of Insurance** up to the limit stated in the Schedule of Benefits.

Benefit 2.1 - Medical, Hospital & Other Expenses (for Prime Plan only)

In the event of hospitalisation overseas due to accidental bodily injury or **Illness**, **We** will reimburse for necessary and reasonable fees, charges or expenses for:

- 1) Medical, surgical, hospital, nursing home, nursing services or emergency ambulance services.
- 2) Emergency dental treatment for the alleviation of sudden pain or treatment for damage to sound and natural teeth provided such damage is caused solely by **Injury** (excluding replacement of dentures and crowns).

The maximum limit payable to **You** if **You** are above 65 years old for Benefit 2.1 is RM150,000.00.

Benefit 2.2 - Alternative Medicine (for Prime Plan only)

If **You** suffer from an **Injury** as a result of an **Accident** during the **Trip** and seek alternative medicine, **We** will reimburse the expenses incurred for such treatment up to the limit stated in the Schedule of Benefits. Alternative medicine shall mean treatment from a registered traditional medicine practitioner, osteopath, physiotherapist and/or a chiropractor provided treatment is sought from a **Medical Practitioner** in the first instance.

Benefit 2.3 - Compassionate Visitation Care (due to Your hospitalisation) (for Prime Plan only)

We will reimburse, up to the limit stated in the Schedule of Benefits for reasonable additional accommodation and travelling expenses limited to a round trip economy class air ticket incurred by a relative or friend who is required to travel to or with **You** and to remain with **You** on the medical advice of the treating **Medical Practitioner**.

Benefit 2.4 - Compassionate Visitation Benefit (due to Your death) (for Prime Plan only)

We will reimburse **Your** legal representative up to the limit stated in the Schedule of Benefits for reasonable travel and hotel accommodation expenses incurred by a relative or friend to assist in the burial or cremation arrangements in the locality in the event of **Your** death due to an **Accident** or **Illness** whilst on the **Trip** and no adult member of **Your Family** is with **You**.

You can only claim under either Benefit 2.3 or 2.4 for any one event.

Benefit 2.5 - Medical Treatment in Malaysia (for Prime Plan only)

We will reimburse, for follow-up medical expenses incurred for a maximum period of 60 days following **Your** return from **Your Trip** to Malaysia up to the limit stated in the Schedule of Benefits.

The maximum limit payable to **You** if **You** are above 65 years old for Benefit 2.5 is RM15,000.00.

Benefit 2.6 - Child Care Benefit (for Prime Plan only)

We will reimburse, up to the limit stated in the Schedule of Benefits for reasonable additional accommodation, communication, round trip economy class air ticket and travel expenses at the place of loss and meals incurred by one **Immediate Family Member** to take care of and/or accompany **Your** minor children, below 18 years, who are left unattended as a result of **Your** hospitalisation, back to **Your** home.

Benefit 2.2, 2.3, 2.4, 2.5 and 2.6 is subject to the limit specified in Benefit 2.1.

Benefit 2.7 – Hospital Allowance

We will pay, up to the respective limits stated in the Schedule of Benefits for each full day of confinement to hospital as an in-patient during the **Trip**. This is in addition to the fees, charges or expenses paid under Benefit 2 for Prime Plan.

Exclusion applicable to Benefit 2

We will not pay for any Illness due to Infectious Disease which is announced or notified as an epidemic by the applicable health authority in the covered destination or a pandemic by the World Health Organisation (WHO). The cover for the Infectious Disease declared as epidemic or pandemic shall cease from the date of such announcement or notification and will be reinstated when the declaration by the WHO or the applicable health authority in the covered destination, is lifted.

BENEFIT 3 - EMERGENCY MEDICAL EVACUATION & REPATRIATION

Benefit 3.1 - Emergency Medical Evacuation (for Prime Plan only)

We will pay up to the limit stated in the Schedule of Benefits. The payment includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving **You** with a **Serious Medical Condition** to the nearest hospital where appropriate medical care is available, not necessarily to Malaysia.

You must contact **Our** SOMPO ezTravel Hotline at 603-7628 3860 or 603-7841 5770 as soon as possible to obtain approval in advance for any evacuation and to make the necessary transportation arrangements. Failure to do so will invalidate a claim for such costs.

Our authorised service provider will decide the place to which **You** shall be transported and such decision will be based solely on medical necessity.

Benefit 3.2 - Emergency Medical Repatriation (for Prime Plan only)

In the event **You** are hospitalised abroad and it is medically necessary for **You** to be repatriated back to Malaysia to continue treatment, **Our** authorised service provider will decide the hospital to which **You** shall be transported to and will be based solely on medical necessity. **We** will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant accompanying **You** up to the limit stated in the Schedule of Benefits.

You must contact **Our** SOMPO ezTravel Hotline as stated above as soon as possible to approve all the emergency medical repatriations. Failure to do so will invalidate a claim for such costs.

Benefit 3.3 - Repatriation of Mortal Remains (for Prime Plan only)

We will pay up to the limit stated in the Schedule of Benefits for the reasonable cost of transportation of **Your** body to Malaysia in the event of death due to **Accident** or **Illness** during the **Trip**.

The maximum limit payable to **You** if **You** are above 65 years old for Benefit 3 is RM150,000.00.

Exclusion applicable to Benefit 3

We will not pay for any of the following arising directly or indirectly from, in respect of, or due to:

- 1) Any form of **Mountain Sickness**;
- 2) **Infectious Disease** which is announced or notified as an epidemic by the applicable health authority in the covered destination or a pandemic by the World Health Organisation (WHO). The cover for the **Infectious Disease** declared as epidemic or pandemic shall cease from the date of such announcement or notification and will be reinstated when the declaration by the WHO or the applicable health authority in the covered destination, is lifted.

BENEFIT 4 - TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS

Benefit 4.1 - Loss of Baggage and Personal Effects (for Prime Plan only)

We will reimburse up to the limit stated in the Schedule of Benefits for loss damage or repair cost to **Your** luggage and personal effects taken or purchased while on a **Trip** (including clothing worn) due to theft, damage or loss during **Your Trip** outside Malaysia less deduction for any wear and tear or depreciation or any compensation paid by the **Scheduled Carrier** or others. The luggage and personal effects must be owned by **You** and in **Your** possession and includes suitcase, trunk or hand luggage as well as their contents.

We will pay the original purchase price of the loss item if **You** provide the original receipt, otherwise reimbursement will be based on **Our** assessment of the available evidence.

For loss or damage due to the common carrier or hotel, the claim should be made against the common carrier or hotel first prior to **Us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the common carrier or hotel or if such compensation is denied, proof of such denial.

Exclusions applicable to Section 4.1

We will not pay for claims in respect of the following:

- 1) Any event which results in:
 - a) more than RM500.00 in respect of every single article, pair or set of articles other than notebook computer;
 - b) more than the proportionate part of the value of an article belonging to a pair or set in the event of loss or damage;
 - c) more than RM1,000.00 in respect of notebook computer as defined under **Valuables**;
 - d) more than RM2,000.00 in total in respect of **Valuables**.
- 2) Loss of or damage to:
 - a) animals;
 - b) live or ornamental plants, seeds of the plants or any of its derivatives;

- c) bonds, stamps, identity documents, credit and payment cards, travel document, cash, stocks, negotiable instruments and securities or documents of any kind;
 - d) contact or corneal lenses, glasses, china, marble, earthenware, tortoise shells, bulbs or valves, hearing aids, prosthetic limbs, artificial teeth or dental bridges or dentures;
 - e) cosmetics of any kind;
 - f) accessories of any kind including fashion accessory;
 - g) information or data stored in tapes, cards, discs, or other storage medium;
 - h) traditional herbs, perishable and consumable goods or bottles or any subsequent damages caused as a result thereof;
 - i) pedal cycles, wheel chairs, prams, pushchairs or baby buggies other than while they are being conveyed by public transport services and carrier;
 - j) property more specifically insured elsewhere;
 - k) **Valuables** unless at all times they are attended by **You** or deposited in a hotel safe or hotel safety box;
 - l) fragile articles, musical instruments, sculptures and household goods;
 - m) handphones, pagers, portable computer equipment (other than notebook computer); including personal digital assistant and its accessories;
 - n) any item that is loaned, rented or hired;
 - o) baggage that is sent in advance, mailed or shipped separately.
- 3) Loss or damage due to atmospheric or climatic conditions, wear and tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice;
 - 4) Loss or damage to luggage while away from **Your** travel accommodation unless it is at all times attended by **You**;
 - 5) Loss or theft of property left unattended in a public place or in an unattended vehicle or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property;
 - 6) Loss or damage due to negligence on **Your** part;
 - 7) Unexplained and mysterious disappearance;
 - 8) Loss or damage in respect of which **You** have received replacement or compensation either from the carrier or others; or
 - 9) Losses not reported to the authorities within 24 hours of discovery.

Benefit 4.2 - Baggage Delay (for Prime Plan only)

We will pay **You** RM200.00 for every 6 complete hours whereby **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by the **Schedule Carrier**.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt or delivery of baggage to **You** or a person authorized by **You** to receive the baggage.

The maximum amount payable is up to the limit stated in the Schedule of Benefits.

Exclusions applicable to Section 4.2

We will not pay for claims in respect of:

- 1) Baggage delay not immediately reported to the **Schedule Carrier**;
- 2) Baggage is legally delayed, held or confiscated by customs, the police or other official;
- 3) Baggage delay on **Your** return journey to Malaysia;
- 4) **Your** failure to obtain a written confirmation from the carriers or their handling agents on the actual date and time of baggage delivery.

IMPORTANT: You can only claim under either Benefit 4.1 or 4.2 for any one event.

Benefit 4.3 - Personal Money and Documents (for Prime Plan only)

We will reimburse up to the limit stated in the Schedule of Benefits for:

- 1) The loss of:
 - a) Travel documents and
 - b) Money (cash, travellers cheques or banknotes) belonging to **You** up to RM800.00. Money must be kept with **You** at all times except when in a hotel safe arising out of robbery, burglary or theft whilst on the **Trip**. Such losses detailing the circumstances and list of items stolen must be reported to the local police at the place of loss within 24 hours after the incident.
- 2) Any additional travel and accommodation expenses incurred for the purpose of obtaining replacement passports, travel tickets and other relevant travel documents.

Exclusions applicable to Section 4.3

We will not pay for claims in respect of the following:

- 1) Loss or damage arising from delay or confiscation or detention by customs, the police or other officials;
- 2) Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline a property irregularity report is obtained from the said **Schedule Carrier**. A claim must be made against the carriers or other relevant authorities;
- 3) Losses not reported to the police within 24 hours at the place of loss;
- 4) Loss or theft of property left unattended in a public place or in an unattended vehicle or as a result of **Your** failure to take due care and precaution for the safety and security of such property;
- 5) Loss or damage to property otherwise reimbursed by a common carrier or a hotel.

Benefit 4.4 - Travel Delay

- 1) If the departure of the **Scheduled Carrier** in which **You** have arranged to travel is delayed from the time specified in the original itinerary supplied to **You**, **We** will pay **You** RM200.00 for every 6 full consecutive hours of delay.
- 2) If any part of the planned **Trip** is cancelled due to the delay, but **You** still continue with the rest of the **Trip**, **We** will reimburse **You** for irrecoverable deposits or charges paid in advance or contracted to be paid for those parts that are cancelled. The delay must be verified in writing by the operator(s) of the **Schedule Carrier** or their handling agent(s) on the number of hours delayed. If **You** are entitled to a refund of all or part of such expenses from another source, **We** will only be liable for the excess of the amount recoverable from such other source.

The maximum amount payable for Benefit 4.4.1 and 4.4.2 is up to the limit stated in the Schedule of Benefits.

Exclusions applicable to Section 4.4

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1) **Your** failure to check in according to the itinerary supplied to **You** or to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay;
- 2) Strike, riot or industrial action existing on the date **You** purchased this Policy;
- 3) **Your** late arrival at the **Schedule Carrier** terminal after check-in or booking-in time (except for the late arrival due to strike or industry action);
- 4) Notification has been made to **You** on the cancellation / rescheduling of public transport services arising from strike or industrial action before the date of departure from **Your** home;
- 5) Rescheduled flights by carriers before the commencement of the **Trip**;
- 6) Additional expenses incurred, if any part of **Your** planned **Trip** is cancelled, deferred or postponed

Benefit 4.5 - Travel Re-Route (for Prime Plan only)

We will pay **You** RM200.00 if the **Scheduled Carrier** which **You** have arranged to travel in, departed on time but the arrival to **Your** planned destination is delayed for at least 6 hours from the time specified in the itinerary supplied to **You**, due to re-routing of the **Scheduled Carrier** as a result of strike or industrial action, adverse weather conditions or mechanical breakdown.

Exclusions applicable to Section 4.5

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1) The **Scheduled Carrier** which **You** have arranged to travel in is cancelled or delayed in departure and caused the delay in arrival to **Your** scheduled destination;
- 2) **Your** failure to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay;
- 3) Strike or industrial action existing on the date **You** purchase this Policy.

Benefit 4.6 - Loss of Deposit or Cancellation (for Prime Plan only)

1) Cancellation

We will reimburse up to the limit stated in the Schedule of Benefits for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **Your Trip** only in the event of necessary and unavoidable cancellation by **You** arising from causes beyond **Your** control occurring after this Policy has been effected, which is as a result of:

- a) **Your** Death, **Serious Injury** or **Serious Illness** or the death, **Serious Injury** or **Serious Illness** of **Your Immediate Family Member**. A death certificate must be obtained or written advice from the **Medical Practitioner** treating **You** or **Your Immediate Family Member** confirming the advisability to cancel the **Trip** due to **Serious Injury** or **Serious Illness**.
- b) Natural disasters at **Your** scheduled destination which prevent **You** from continuing with **Your** scheduled **Trip**, provided that the Natural disaster occurred at least 1 month prior to **Your** scheduled departure date.
- c) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond **Your** control at the planned destination at least 2 weeks before the commencement date of **Your Trip**.
- d) Summons to attend legal proceedings, which was not made known to **You** prior to the taking up of this Policy.
- e) Serious damage to **Your** residence in Malaysia from fire, flood or similar natural disaster occurring at least 1 week before the **Trip** and **Your** presence is required on the premises on the commencement date of the **Trip**.

2) Deferments or Postponement

If **Your Trip** is deferred or postponed, arising from causes beyond **Your** control occurring after this Policy has been affected which is as a result of the above causes stated in (1a) to (1e) above, **We** will reimburse **You** up to the limit stated in the Schedule of Benefits for additional charges levied in relation to any prepaid costs paid by **You**, due to amendment of the travel dates.

Under Benefit 4.6, the Policy is effective upon the issuance of the **Policy Schedule** and terminates on commencement of the planned **Trip** from Malaysia.

Exclusions applicable to Benefit 4.6

We will not pay for any loss:

- 1) *If this Policy is purchased less than 7 days prior to the commencement of **Your** planned **Trip**.*
- 2) *If any event that has occurred resulting in **You** being unable to or incapable of travel and such event was made known to **You** or which **You** were aware of at the time **You** took out this Policy or when the **Trip** was booked (whichever is later).*

You can only claim under either Benefit 4.6.1 or 4.6.2 for any one event.

Benefit 4.7 - Travel Curtailment (for Prime Plan only)

We will reimburse up to the limit stated in the Schedule of Benefits for the proportional return of the irrecoverable prepaid costs of **Your** planned **Trip** as shown on the booking invoice, calculated on pro rata basis from the date of **Your** arrival back to Malaysia to the expiry of the planned **Trip** or **Period of Insurance** whichever is earlier, necessarily and unavoidably incurred, due to the **Curtailment** (as defined below) of the planned **Trip** due to:

- 1) **Your Serious Injury** or **Serious Illness** and upon medical advice;
- 2) Unexpected death, **Serious Injury** or **Illness** of **You**, **Your Immediate Family Member** or of the person with whom **You** are travelling.
- 3) **Hijacking** of the aircraft in which **You** are on board as a passenger.
- 4) Natural disasters at **Your** scheduled destination, which prevent **You** from continuing **Your** scheduled **Trip**.
- 5) Serious damage to **Your** principal residence from fire, flood, or similar natural disaster, which requires **Your** presence on the premises.
- 6) The unexpected outbreak of strike, riot or civil commotion occurring during the **Trip** which is beyond **Your** control at the planned destination that will put **Your** life in danger.

If the prepaid costs are confined to air tickets only, the reimbursement will be on the unused sector of the travel tickets.

A medical certificate must be obtained from the **Medical Practitioner** treating **You**, **Your Immediate Family Member** or the person with whom **You** are travelling, confirming the advisability to return to Malaysia due to **Serious Illness** or **Serious Injury**. For **Hijack** or death, proportional return of the irrecoverable prepaid cost shall be calculated from the date of occurrence to the expiry of the planned **Trip** or **Period of Insurance**, whichever is earlier.

This coverage is effective only if the Policy is purchased before **You** became aware of any circumstances, which could lead to **Curtailment**.

“**Curtailment**” shall mean abandonment by return to Malaysia of the planned **Trip**; after arrival at the booked destination as shown on the booking invoice.

Exclusions applicable to Benefit 4.6 and 4.7

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1) *Government regulation or Act, delay or amendment of the booked **Trip** (including error, omission or default) by the provider of any service forming part of the booked **Trip** as well as the **Travel Agent** or tour operator through whom the **Trip** was booked;*
- 2) *Bankruptcy, insolvency, liquidation or default of travel agencies or **Schedule Carrier**.*
- 3) ***Your** business, financial or contractual obligation or those of **Your** travelling companion;*
- 4) ***Your** disinclination to travel or financial circumstances;*
- 5) *A result of unlawful act, or criminal proceedings of any person on whom the booked **Trip** depends, other than attendance, under the subpoena as a witness in a Court of Law;*
- 6) ***Your** failure to notify the **Travel Agent**/ tour operator or provider of transport or accommodation immediately it is found necessary to cancel or postpone travel arrangement;*
- 7) *Any additional expenses incurred if any part of **Your** planned **Trip** is cancelled, deferred or postponed.*
- 8) ***Infectious Disease** which is announced or notified as an epidemic by the applicable health authority in the covered destination or a pandemic by the World Health Organisation (WHO). The cover for the **Infectious Disease** declared as epidemic or pandemic shall cease from the date of such announcement or notification and will be reinstated when the declaration by the WHO or the applicable health authority in the covered destination, is lifted.*

You can only claim under either Benefit 4.6 or 4.7 for any one event.

Benefit 4.8 - Travel Overbooked (for Prime Plan only)

We will pay **You** RM200.00 for every complete 6 hours delay up to the limit stated in the Schedule of Benefits if **You** are denied boarding on a commercial scheduled common air carrier due to over-booking, and no alternative transportation is made available to **You** within 6 hours of the scheduled departure time of such common air carrier.

The overbooked flight details to be obtained by **You**, must be verified in writing by the operator(s) of the common air carrier or their handling agent(s).

Benefit 4.9 - Travel Misconnection (for Prime Plan only)

We will pay **You** RM200.00, if the confirmed onward connection scheduled common air carrier is missed at the transfer point due to the late arrival of **Your** incoming confirmed connecting scheduled common air carrier, and no alternative onward transportation is made available to **You** within 4 hours of the actual arrival time of **Your** incoming common air carrier.

The travel misconnection details to be obtained by **You** must be verified in writing by the operator(s) of the common air carrier or their handling agent(s).

Benefit 4.10 - Hijacking Inconvenience (for Prime Plan only)

We will pay **You** RM1,000.00 for each complete 24 hours if the **Scheduled Carrier** that **You** are travelling on during **Your Trip** overseas is **Hijacked**, up to the limit stated in the Schedule of Benefits.

Benefit 4.11 - Missed Departure (for Prime Plan only)

We will reimburse up to the limit stated in the Schedule of Benefits for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia as a result of mechanical breakdown of public transport services (any licensed bus or taxi or a scheduled service which any member of the public can join at a recognised stop as a fare-paying passenger) to get **You** to the departure port, airport or train station as stated in **Your** ticket.

You must obtain confirmation of the mechanical breakdown in writing by the operator(s) of the public transport services or their handling agent(s).

Exclusions applicable to Benefit 4.11

We will not pay for any event which is a result of:

- 1) **Your** failure other than mechanical breakdown of the public transport services to check in at the airport, station or port to the travel itinerary given to **You**;
- 2) Late arrival at the airport, station or port after check in or booking in time for any reason other than mechanical breakdown of public transport services.

Benefit 4.12 - Loss of Deposit or Full Payment due to Insolvency of Airlines (for Prime Plan only)

In the event that before or after the departure date of **Your** booked **Trip**, the airline from which **You** purchased **Your** air ticket from is declared insolvent and **You** are unable to proceed with **Your Trip**, **We** will reimburse **You** up to the limit stated in the Schedule of Benefits for loss or unrecoverable deposits or full payment paid in advance for **Your** air tickets.

Exclusions applicable to Benefit 4.12

We will not pay for any loss:

- 1) For air tickets purchased for non-scheduled common air carrier;
- 2) If the insolvency of the common air carrier occurred and **You** had knowledge of such insolvency, before the date of issuance of this Policy.

Benefit 4.13 - Personal Liability (for Prime Plan only)

We will indemnify up to the limit stated in the Schedule of Benefits for legal liability to a third party arising during the **Trip** as a result of:

- 1) Accidental bodily injury (including death) to any third party.
- 2) Accidental loss of or damage to property of any third party.

In addition, **We** will indemnify **You** for:

- 1) Third parties costs and expenses recoverable from **You** and
- 2) **Your** costs and expenses incurred with **Our** prior written consent. Except with **Our** written consent, no person is entitled to admit liability on **Your** behalf or to give any representation or other undertaking binding upon **You**.

We shall be entitled to conduct all proceedings arising out of or in connection with the claim in **Your** name and shall have absolute discretion in the conduct of any proceedings, against the third party and/or in the settlement of any such claim. **You** shall give **Us** such information and assistance as **We** may require from time to time including assigning all rights to take action in **Your** name.

Exclusions applicable to Benefit 4.13

We will not pay for claims arising out of, in respect of, or consequent upon:

- 1) Employer's liability, contractual liability, liability to any of **Your Immediate Family Member**;
- 2) Property belonging to **You**, or in **Your** care custody or control;
- 3) Any wilful, malicious or unlawful act;
- 4) Pursuit of trade, business or profession;
- 5) Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- 6) Ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance;

- 7) Any criminal proceedings;
- 8) The influence of intoxicants, mountaineering, winter sports of any descriptions, contact sports of any description, riding or driving in races or rallies or the use of firearms;
- 9) Judgements that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Malaysia.

GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS)

This Policy does not pay for claims:

- 1) Directly or indirectly caused by or resulting from:
 - a) **Your Pre-existing Illness;**
 - b) **Your** suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life), or the committing of any criminal acts;
 - c) **You** being under the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorized medical prescription;
 - d) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related diseases or any sexually transmitted diseases and/or mutant derivatives or variations however caused;
 - e) **Your** pregnancy, child birth (including surgical delivery), abortion, miscarriage and its related complications except miscarriage due to bodily injury as a direct result of an **Accident**;
 - f) **You** travelling against medical advice, or where the **Trip** is made solely for the purpose of seeking medical attention or medical check-up;
 - g) **Your** mental illness, psychotic, depression, stress, anxiety or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
 - h) Any loss, **Injury**, damage or legal liability or any planned or actual travel in, to, or through Belarus, Cuba, Democratic Republic of Congo, Iran, North Korea, Somalia, South Sudan, Sudan, Syria and Zimbabwe;
 - i) Any event that occurs if this Policy is purchased after the **Trip** has commenced;
 - j) Any event that has occurred resulting in **You** not being able to or incapable to travel and such event was made known to **You** or which **You** were aware of at the time **You** took out the Policy or when the **Trip** was booked (whichever is later); or
 - k) **You** travelling in **Your** own private road conveyance.
- 2) Directly or indirectly occasioned by, happening through, or in consequence of:
 - a) Engaging in sports or games in a professional capacity or where **You** would or could earn income or remuneration, sponsorships, donations or any other form of financial rewards from engaging in such sports or games; or
 - b) **Your** participation in **Extreme Sports and Activities**.
- 3) Arising from:
 - a) Offshore activities such as diving, mining, oil rigging, aerial photography or handling of explosives;
 - b) Air travel other than as a fare-paying passenger in a **Scheduled Carrier** or licensed chartered aircraft;
 - c) **Your** participation in any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
 - d) Loss or damage to hired or leased equipment, or testing of any kind of conveyance;
 - e) Employment on merchant vessels or as a manual labour; naval, military or air force service or operations, regular or temporary, military or police duties; overseas secondment as part of **Your** occupation; manual work in connection with any trade, employment or profession;
 - f) Survey of offshore installations or facilities under construction including survey from aerial conveyance;
 - g) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority;
 - h) Any loss or expenses in connection with or is contributed by **You** undertaking any **Trip** following the warning of any outbreak of disease, intended strike, riot or civil commotion, or impending natural disaster through or by general mass media;
 - i) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
 - j) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
 - k) Any terrorism attack using substance of Nuclear, Biological and Chemical;
 - l) **Your** direct participation in terrorist acts; or
 - m) Consequential loss or damage of any kind arising from any of the above.

HOW YOUR POLICY MAY BE CANCELLED

Applicable to annual policies

- 1) **You** may cancel this Policy at any time by giving **Us** notice in writing. Such notification shall become effective from the date **We** receive **Your** notice or the date specified in **Your** notice, whichever is later. **We** will refund the pro rated premium to **You** for the unexpired **Period of Insurance**, provided no claims have been made under the Policy.

2) **We** may cancel this Policy by giving **You** 7 days' notice in writing via email or registered post to **Your** last email or postal address known to **Us**, and refund the pro rated premium to **You** for the unexpired **Period of Insurance**.

Applicable to single Trip policies

1) No refund of premiums will be allowed once the Policy is issued.

HOW TO MAKE A CLAIM

Notice and Proof of Claim:

1) **You** or **Your** legal representative must within 30 days of an **Injury, Accident**, loss or damage that incurs claimable expenses give written notice to **Us** and submit the required documents according to the type of claim as stated below.

2) **You** may email the documents to us at customer@bsompo.com.my or deliver the same to **Our** Customer Service Centre at Level 36, Menara Bangkok Bank, 105, Jalan Ampang, 50450 Kuala Lumpur.

ACTIONS / DOCUMENTS REQUIRED IN CLAIM SUBMISSION	
Type of Claim	What must I do or submit?
Compulsory for All Types of Claim	<ul style="list-style-type: none"> a) Duly Completed and signed Claim Form. b) Airlines Ticket or Flight Itinerary.
Additional documents required depending on types of claim:	
Personal Accident	<ul style="list-style-type: none"> a) Medical report from the overseas attending Medical Practitioner. b) Police Report. c) Death Certificate (if applicable). d) Post Mortem Report (if applicable).
Medical, Hospital & Other Expenses Emergency Medical Evacuation & Repatriation	<ul style="list-style-type: none"> a) Medical report from the overseas attending Medical Practitioner. b) Original medical invoices and receipts for all amount claimed (itemised). c) Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains. d) Original receipts for additional expenses claimed for additional travel and accommodation. e) For Emergency Medical Evacuation & Repatriation, you must contact Our SOMPO ezTravel Hotline at 603-7628 3860 or 7841 5770 to obtain approval in advance. Failure to do so will invalidate a claim for such costs.
Loss of Baggage and Personal Effects	<ul style="list-style-type: none"> a) Copy of receipts for all items claimed or credit card statement to support the value of damaged / lost items. If not available, provide description of items (brand/model) and the date, place and price of purchase. b) Police report detailing the circumstances and list of items stolen. c) If the item(s) is in the custody of third party i.e. carrier, transporter, hotel etc., obtain written report from them on the description of incident and write official complaint holding them responsible for the loss. d) Photos showing the damaged baggage.
Baggage Delay	<ul style="list-style-type: none"> a) Obtain delayed baggage report from the carrier concerned confirming the duration of delay and reasons. b) A written confirmation from the carrier concerned on the date and time of baggage delivery.
Loss of Personal Money and Documents	<ul style="list-style-type: none"> a) Police report detailing the circumstances and list of items stolen. b) Original receipts for additional costs incurred in replacing lost travel documents.
Travel Delay	<ul style="list-style-type: none"> a) Obtain written confirmation from the carrier concerned confirming the duration of delay or provide Us boarding pass. b) To claim for Benefit 4.4 (2), provide original receipts for payment of the tour.
Travel Re-Route	<ul style="list-style-type: none"> a) Obtain written confirmation from the carrier concerned confirming the duration of delay and reasons.

Loss of Deposit or Cancellation	<ul style="list-style-type: none"> a) Medical report, Death Certificate, proof of relation etc. as the case may be. b) Original receipts for payment of the tour. c) Tour operator's booking and cancellation/refund invoices, terms & conditions.
Travel Curtailment	<ul style="list-style-type: none"> a) A written confirmation from the attending Medical Practitioner abroad that it is necessary to return home. b) Medical report, Death Certificate, proof of relation etc. as the case may be. c) If due to hijacking or natural disaster, written confirmation from tour operator concerned confirming the incident. d) Boarding pass to confirm the actual date of arrival back to Malaysia.
Travel Overbooked	<ul style="list-style-type: none"> a) A written confirmation from the carrier concerned confirming the over booked flight details and when the next alternative transportation is available.
Travel Misconnection	<ul style="list-style-type: none"> a) A written confirmation from the carrier concerned confirming flight misconnection details and when the next alternative transportation is available.
Hijacking Inconvenience	<ul style="list-style-type: none"> a) A written confirmation from the carrier concerned confirming the incident and duration.
Missed Departure	<ul style="list-style-type: none"> a) Original receipts for expenses claimed for additional accommodation and travel expenses. b) A written confirmation from the public transport services concerned confirming the mechanical breakdown.
Loss of Deposit or Full Payment due to Insolvency of Airlines	<ul style="list-style-type: none"> a) Original receipt for payment for the Airline ticket. b) Booking invoice together with the booking terms and conditions, and Trip itinerary. c) Official notification from the Carrier or Press Release confirming the insolvency
Personal Liability	<ul style="list-style-type: none"> a) DO NOT ADMIT LIABILITY. b) Forward any correspondence from third party unanswered to Us immediately.

Please note: In certain circumstances, **We** may require additional information; **Your** early response will expedite the processing of **Your** claim.

HOW WE WILL SETTLE YOUR CLAIM

Misrepresentation/Fraud

This Policy shall be void in any of the following circumstances:

- 1) If **Your** application or declaration is untrue in any respect;
- 2) If any material fact affecting the risk is incorrectly stated or omitted by **You**;
- 3) If this insurance or its renewal shall have been obtained through any misstatement, misrepresentation or suppression;
- 4) If any false declaration, false statement, fraudulent or exaggerated claim is made by **You**.

Certification, Information and Evidence

Any document (certificates, information, medical reports and evidence) as required by **Us** shall be furnished at **Your** expense, and in such form that **We** may require.

Governing Law

This Policy shall be governed by and interpreted in accordance with Malaysian law.

Jurisdiction

Any disputes relating to this Policy must be submitted to the exclusive jurisdiction of the courts in Malaysia.

Other Insurance

- 1) No person shall be insured under more than one travel insurance policy issued by **Us**. In the event **You** are covered under more than one such policy, **We** shall consider that **You** are only insured under the policy which provides the greatest amount of benefit.
- 2) If at the time of any loss, damage, or liability arising under this Policy, there is other insurance provided by another company covering **You** for the same loss, damage or liability, **We** will only effect payment on a proportionate basis.

Determination of Age

In any claim, **Your** age will be determined as at the date of **Injury** or **Illness** with reference to **Your** birth date.

Right of Recovery

In the event that **We** or **Our** authorised service providers have authorised payment incurred by **You** which is not liable by **Us**, **We** or **Our** authorised service providers reserve the right to recover the full sum paid to **You**.

Sanction Limitation and Exclusion

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America.

Please cut or snap the following card and keep it handy to call the Hotline in case emergency assistance is required.



 **BERJAYA SOMPO INSURANCE**
SOMPO ezTravel HOTLINE

FOR EMERGENCY WORLDWIDE ASSISTANCE
Call our 24-Hour Hotline:

603 7628 3860 / 603 7841 5770
(Reverse charge)

Service Provider:
ASIA ASSISTANCE NETWORK (M) SDN BHD