



Policy

SOMPO ezTravel

Berjaya Sompo Insurance Berhad
Registration No. 198001008821 (62605-U)
Level 36, Menara Bangkok Bank,
105, Jalan Ampang, 50450 Kuala Lumpur.
Toll Free No: 1-800-889 933
Tel.: 03-2170 7300
E-mail: customer@bsompo.com.my
Website: www.berjayasompo.com.my

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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 **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 if there is any error or misdescription, or if the cover is not in accordance with **Your** wishes, please return the Policy to **Us** immediately for amendment.

This Policy is also available in Bahasa Malaysia. If **You** require a version in Bahasa Malaysia, please contact **Our** Customer Service Centre during operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or the Toll Free number 1-800-889-933, or email **Us** at customer@bsompo.com.my.

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

COMPLAINTS UNIT – CUSTOMER SERVICE CENTRE

Berjaya Sompo Insurance Berhad
Registration No. 198001008821 (62605-U)
Level 36, Menara Bangkok Bank
105 Jalan Ampang
50450 Kuala Lumpur
Tel : 03-2170 7300
Toll 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
Toll 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, the **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 insurance contract as agreed between **You** and **Us** and are issued in consideration of the payment of premium specified in the **Policy Schedule** and pursuant to the answers given when **You** applied for this Policy and any other disclosures made by **You** between the time **You** applied for this Policy and the time this insurance 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 all questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of **Your** insurance contract, refusal or reduction of **Your** claim(s), change of terms or termination of **Your** insurance contract. In the event of any pre-contractual misrepresentations by **You** in relation to **Your** answers and disclosures, 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** insurance contract 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 Policy and at any point during the validity of this insurance contract, **You** must immediately inform **Us** of any other insurance **You** have bought which provides like or similar type of coverage to the items insured under this insurance contract.

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 aged between 30 days and 18 years (both ages inclusive) or up to 23 years if studying full time at any educational or learning institution.

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

- a) Any speed contest or racing 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 **You** being airborne (whether suspended or not) including but not limited to parachuting, hot air balloon rides, hang gliding, 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 or water-ski jumping;
- f) Soccer, rugby or American football; or
- g) Motocross, Freestyle motocross or any forms of off-road motorcycling.

Family

Your legal husband/wife at the commencement of the Policy and when making a claim and any number of **Child/Children** named as **Person(s) Insured** in the **Policy Schedule**.

Geographical Areas

- 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** by violent or threat of violent means.

Illness

A physical condition marked by a pathological deviation from the normal healthy state.

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 or sibling who are residing in Malaysia.

Infectious Disease

A disease that can be transmitted easily as stipulated by the applicable health authority in the geographical area of loss.

Injury

A bodily injury caused solely by **Accident**.

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, 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 cover as stated in the **Policy Schedule**.

Policy Schedule

A document where **Your** personal information, **Period of Insurance**, coverage type, Plan, Date of Issue, benefits, premium and sum insured are specified.

Pre-Existing Illness

Any physical or mental defect or infirmity, disease or **Illness** arising out of a single or continuous series of causes existing 12 months before the **Period of Insurance** of which **You** were aware or had reasonable knowledge of. Reasonable knowledge of a pre-existing illness is deemed if: -

- a) **You** received or are still 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.

Scheduled Carrier

A licensed and registered operator providing regular scheduled transportation services to fare paying passengers in the following vehicles:

- a) Airport limousine, bus coach, taxi, ride-hailing services, ferry, hovercraft, hydrofoil, ship, train, tram or underground train; and
- b) Any fixed-wing aircraft operated by a licensed airline or chartered flights and helicopters operating only between established and recognized commercial airports or licensed commercial heliports.

Serious Injury/ Serious Illness

An **Injury** or **Illness** which is certified by a **Medical Practitioner** as serious and requires treatment in a hospital, resulting in **You** being certified as unfit to continue with **Your Trip**. When applied to **Your Immediate Family Member**, it shall mean **Injury** or **Illness** certified by a **Medical Practitioner** as serious and requiring treatment in a hospital, resulting in the discontinuation or cancellation of **Your Trip**.

Travel Agent

A person or corporation with a valid license and registered in Malaysia with relevant authorities.

Trip

The return 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, and ceases on whichever of the following occurs first:

- a) The end of the **Period of Insurance** specified in the **Policy Schedule**;
- b) **Your** arrival at **Your** home or place of work (whichever is the earlier) in Malaysia; or
- c) 24 hours after **Your** 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**. For one-way travel, cover will cease 72 hours from the scheduled time of arrival at the final destination and stop overs shall not exceed 30 days. For annual coverage, the **Trip** shall not exceed 180 consecutive days. Annual coverage is issued for selected **Geographical Areas** where **You** can make unlimited **Trips** to the **Geographical Areas** during the **Period of Insurance**.

Valuables

Personal items of high value including but not limited to antiques, works of art, items made of precious metals or precious stones, including precious and semi-precious gems, jewellery, watches or furs.

We/Our/Us

Berjaya Sampo Insurance Berhad.

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 will pay **You** for any loss and/or damage up to the amount stated in the **Policy Schedule** while on a **Trip** subject to the conditions, exclusions and limitations of this Policy.

Payment of benefits for **Family** plan will be subject to the **Family** limit specified in the Schedule of Benefits.

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
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	300,000	N/A	N/A
	Above 65 years	150,000	N/A	N/A
	Per Family	900,000	N/A	N/A
2.2 Alternative Medicine*	Per Individual	1,000	N/A	N/A
	Per Family	2,000	N/A	N/A
2.3 Compassionate Visitation Care (due to Your hospitalisation) *	Per Individual	7,500	N/A	N/A
	Per Family	22,500	N/A	N/A
2.4 Compassionate Visitation Benefit (due to Your death) *	Per Individual	7,500	N/A	N/A
	Per Family	22,500	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	30,000	N/A	N/A
	Above 65 years	15,000	N/A	N/A
	Per Family	90,000	N/A	N/A

BENEFITS	LIMIT PER PERSON	SUM INSURED (RM)			
		OVERSEAS TRAVEL		DOMESTIC TRAVEL	
		PRIME	LITE		
2. MEDICAL & OTHER EXPENSES					
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 maximum limit payable for item 2.1					
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	
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 **You** control during **Your Trip** on a **Scheduled Carrier** as a result of **Your Serious Injury/ Serious Illness** or unavoidable delay of the **Scheduled Carrier** and the return journey cannot be completed within the **Period of Insurance**, cover shall be automatically extended for up to 30 days without additional premium or such other period as is reasonably necessary for completion of the journey, provided that either event is admissible in the first instance and **You** have evidence explaining the delay.

BENEFIT 1 - PERSONAL ACCIDENT

We will pay **You** or **Your** legal representative upon **Your** death or **Injury** caused solely and directly by **Accident**.

Benefit 1.1 - Personal Accident

- a) Death;
- b) Total and permanent loss of sight in one or both eyes;
- c) Total loss by physical severance or total and permanent loss of use of one or both limbs; or
- d) Permanent and total inability to engage in any lawful occupation.

Scale of Compensation	Principle Sum Insured (%)
Death	100
Permanent and Total Inability to engage in any lawful occupation	100
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.	100

The maximum amount payable for Benefit 1.1 for death or, one or more **Injury** shall not exceed 100%.

BENEFIT 2 - MEDICAL & OTHER EXPENSES

We will reimburse **You** for the necessary expenses incurred as a direct result of **Injury** or **Illness** sustained by **You** during the **Period of Insurance**.

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

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

- a) Medical, surgical, hospital, nursing home or nursing services and emergency ambulance services.
- b) 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).

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. 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 for reasonable additional accommodation and travelling expenses (limited to a round trip economy class air ticket) incurred by a relative or friend required to care for **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 for reasonable travel and hotel accommodation expenses incurred by a relative or friend to assist in the burial or cremation arrangements in the locality of **Your** death due to an **Accident** or **Illness** whilst on the **Trip** and no adult member of **Your Family** was with **You**.

Only Benefit 2.3 or 2.4 is payable 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 to Malaysia from **Your Trip**.

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

We will reimburse for reasonable additional accommodation, communication, round trip economy class air ticket, meals and travel expenses incurred at the place of loss by one **Immediate Family Member** to take care of **Your Children** aged below 18 years as a result of **Your** hospitalisation and/or to accompany **Your** said **Children** back to Malaysia.

Benefit 2.7 – Hospital Allowance

We will pay for each full day of **Your** confinement to hospital as an in-patient during the **Trip**, in addition to the fees, charges or expenses payable under Benefit 2.

Exclusion applicable to Benefit 2

We will not pay for any Illness due to Infectious Disease which is declared or notified as an epidemic by the applicable health authority in the covered destination or a pandemic by the World Health Organisation (WHO) until such declaration or notification is lifted by the WHO or applicable health authority in the covered destination.

BENEFIT 3 - EMERGENCY MEDICAL EVACUATION & REPATRIATION

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

We will pay for air or surface transportation, medical care during such transportation, communications and all usual ancillary charges incurred in moving **You** with **Serious Injury/Serious Illness** causing life threatening medical emergencies such as **Your** death or serious impairment to **Your** health, requiring **Your** immediate evacuation to obtain urgent medical treatment in the nearest hospital where appropriate medical care is available, not necessarily to Malaysia, as advised and approved by **Our** authorised service provider.

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

Our authorised service provider will provide emergency medical evacuation to **You**.

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

In the event **You** are hospitalised abroad and it is medically necessary to bring **You** back to Malaysia to continue treatment, **Our** authorised service provider will provide the emergency medical repatriation services based on the advice of the treating **Medical Practitioner**. **We** will pay the reasonable and necessary repatriation costs including the reasonable transportation cost for 1 qualified medical attendant accompanying **You**.

You must contact **Our** SOMPO ezTravel Hotline as stated above as soon as possible to approve all the emergency medical repatriations or **Your** claim for such costs will be rejected.

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

We will pay for the necessary cost of transporting **Your** mortal remains to Malaysia in the event of **Your** death due to **Accident** or **Illness** during the **Trip**.

Exclusion applicable to Benefit 3

We will not pay for Benefit 3 arising directly or indirectly from:

- 1) **Mountain Sickness;**
- 2) **Infectious Disease which is declared or notified as an epidemic by the applicable health authority in the covered destination or a pandemic by the World Health Organisation (WHO) until such declaration or notification is lifted by the WHO or applicable health authority in the covered destination.**

BENEFIT 4 -TRAVEL INCONVENIENCES & OTHER TRAVEL RELATED BENEFITS

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

We will reimburse for the loss, damage or repair of **Your** luggage and personal effects 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, depreciation or any compensation paid by the **Scheduled Carrier**. The luggage and personal effects must be owned by **You** and be in **Your** possession or on **Your** person and includes suitcase, trunks, hand luggage and the like receptacles as well as their contents.

We will pay the original purchase price of any lost item purchased by **You** during the **Trip** if **You** provide the original receipt, otherwise reimbursement will be based on **Our** assessment of the available evidence.

For loss or damage due to common carrier or hotel, **You** should lodge a claim with the common carrier or hotel first before lodging a claim with **Us** together with proof of compensation received from or claim rejected by the common carrier or hotel.

Exclusions applicable to Section 4.1

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

1. Loss or damage exceeding:
 - a) RM500.00 in respect of every single article, pair or set of articles other than notebook computer;
 - b) the proportionate part of the value of an article belonging to a pair or set;
 - c) RM1,000.00 in respect of notebook computer;
 - d) RM2,000.00 in total for **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, wheelchairs, 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 not kept in **Your** travel accommodation unless it is at all times attended by **You**;

5. Loss or theft of **Your** personal effects left unattended in a public place or unattended vehicle unless stored completely out of view in the trunk of the vehicle, the vehicle is fully locked with all windows shut at the time of the incident and there is visible proof of forced entry;

6. Loss or damage due to **Your** negligence;

7. Unexplained and mysterious disappearance;

8. 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 that **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by the **Scheduled Carrier**.

The period of delay shall be calculated from the time the baggage arrives at the pick-up point until receipt or delivery to **You**.

Exclusions applicable to Section 4.2

We will not pay for claims in respect of:

1. Baggage delay not reported immediately upon discovery to the **Scheduled Carrier**;
2. Baggage legally delayed, held or confiscated by customs or other officials;
3. Baggage delay on **Your** return journey to Malaysia;
4. **Your** failure to obtain a written confirmation from the operator of **Scheduled Carrier** on the baggage delivery time.

IMPORTANT: Only Benefit 4.1 or 4.2 is payable for any one event.

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

We will reimburse for:

1. The loss of:
 - a) Travel documents and
 - b) Money (cash, travellers cheques or banknotes) belonging to **You** of up to RM800.00. Money must be kept with **You** or in a hotel safe;

which are in **Your** possession or kept 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.

- Any additional travel and accommodation expenses incurred to obtain replacement passports, travel tickets and/or other relevant travel documents.

Exclusions applicable to Section 4.3

We will not pay for claims in respect of loss, damage or theft:

- arising from delay, confiscation or detention by customs, police or other officials;
- whilst in the custody of the **Scheduled Carrier** unless reported immediately on discovery and in the case of an airline, a Property Irregularity Report is obtained from the said airline. A claim must be made against the **Scheduled Carriers** or other relevant authorities;
- not reported to the police within 24 hours at the place of loss;
- of **Your** money and documents left unattended in a public place or unattended vehicle or as a result of **Your** failure to take due care for the safety and security of such money and documents;
- to **Your** money and documents otherwise reimbursed by a common carrier or a hotel.

Benefit 4.4 - Travel Delay

- If the departure time of the **Scheduled Carrier** is different from the time specified in the itinerary supplied to **You**, **We** will pay **You** RM200.00 for each consecutive 6 hours of delay.
- If any part of the **Trip** is cancelled due to the delay, but **You** 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 the cancelled part of the **Trip**.
The number of hours delayed must be verified in writing by the **Scheduled Carrier** or their handling agent(s). If **You** are entitled to a refund from the **Scheduled Carrier**, **We** will only be liable for the losses not recovered.

Exclusions applicable to Section 4.4

We will not pay for claims arising directly or indirectly from:

- Your** failure to check-in according to the itinerary supplied to **You**;
- Your** failure to obtain a written confirmation from the **Scheduled Carrier** or their handling agents on the number of hours of delay;
- Strike, riot or industrial action publicly known to be existing on the date **You** purchased this Policy;
- Your** late arrival at the **Scheduled Carrier's** gate/point of departure (except for the late arrival of the **Scheduled Carrier** due to strike or industry action);
- Rescheduled or cancelled flights by the **Scheduled Carrier** which was notified to **You** at least 24 hours before the **Trip**;
- 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** departed on time but arrival at destination is delayed by at least 6 hours from the time specified in the itinerary supplied to **You**, due to 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:

- The **Scheduled Carrier** which **You** have arranged to travel is cancelled or delayed in departure and causing the delay in arrival to your scheduled destination;
- Your** failure to obtain a written confirmation from the **Scheduled Carrier** or their handling agents on the number of hours of delay and the reason for such delay;
- Strike or industrial action publicly known to be existing on the date **You** purchased this Policy.

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

- Cancellation
We will reimburse for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **Your Trip** in the event of necessary and unavoidable cancellation as a result of:
 - Your** death, **Serious Injury/Serious Illness** or the death, **Serious Injury/Serious Illness** of **Your Immediate Family Member** within 60 days of **Your Trip**. The death certificate or written medical advice from the **Medical Practitioner** treating **You** or **Your Immediate Family Member** to cancel the **Trip** due to **Serious Injury/Serious Illness** must be obtained.
 - natural disasters at **Your** scheduled destination.
 - unexpected strike, riot or civil commotion at the planned destination.
 - summons to attend legal proceedings which were not made known to **You** prior to **Your** purchase of this Policy.
 - damage to **Your** residence in Malaysia due to fire, flood or similar natural disasters occurring within 1 week of the **Trip** requiring **Your** presence on the departure date of the **Trip**.
- Deferments or Postponement
If **Your Trip** is postponed or deferred due to any of the causes in 1.a) to 1.e) above, **We** will reimburse **You** for additional charges incurred to amend **Your** travel dates.

Benefit 4.6 is effective from the date the **Policy Schedule** is issued and terminates on the commencement of the **Trip** from Malaysia.

Exclusions applicable to Benefit 4.6

We will not pay for any loss if this Policy is purchased less than 14 days before commencement of Your Trip.

Only Benefit 4.6.1 or 4.6.2 is payable for any one event.

Benefit 4.7 - Travel Curtailment (for Prime Plan only)

We will reimburse for the proportional return of the irrecoverable prepaid costs of **Your Trip** as shown on the booking invoice, calculated on a pro rata basis from the date of **Your** early return to Malaysia to the scheduled return date of the **Trip** or **Period of Insurance** whichever is earlier, necessarily and unavoidably incurred, resulting in Curtailment (as defined) due to:

1) Your Serious Injury/ Serious Illness.

- 2) death, **Serious Injury/ Serious Illness** of **Your Immediate Family Member** or of the person with whom **You** are travelling.
- 3) **Hijacking** of the aircraft in which **You** are travelling
- 4) natural disasters at **Your** scheduled destination.
- 5) damage to **Your** principal residence from fire, flood, or similar natural disasters, requiring **Your** presence on the premises.
- 6) unexpected strike, riot or civil commotion at the planned destination that risks danger to **Your** life.

If the prepaid costs are confined to air tickets, **We** will reimburse **You** for the unused sector of the air 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 Injury/ Serious Illness**.

For **Hijacking** or death, proportional return of the irrecoverable prepaid cost shall be calculated from the date of occurrence to the expiry of the **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 of the **Trip** by return to Malaysia after arrival at the scheduled destination in the booking invoice.

Exclusions applicable to Benefit 4.6 and 4.7

We will not pay for claims arising directly or indirectly from:

1. Government regulation or Act, delay or amendment of the booked **Trip** (including due to error, omission or default) by the provider of any service forming part of the booked **Trip**, the **Travel Agent** or tour operator through whom the **Trip** was booked;
2. Bankruptcy, insolvency, liquidation or default of travel agencies or common carrier;
3. **You** or **Your** travelling companion's business, financial or contractual obligations;
4. **Your** disinclination to travel;
5. The unlawful act or criminal proceedings of any person on whom the booked **Trip** depends, other than for attendance as a witness in Court under a subpoena;
6. **Your** failure to notify the **Travel Agent/** tour operator, provider of transport or accommodation, immediately upon discovery of any event requiring **You** to cancel or curtail travel arrangement;
7. Any additional expenses incurred if any part of **Your Trip** is deferred or postponed.
8. **Infectious Disease** which is declared or notified as an epidemic by the applicable health authority in the covered destination or a pandemic by the World Health Organisation (WHO) until such declaration or notification is lifted by the WHO or the applicable health authority in the covered destination.

Only Benefit 4.6 or 4.7 is payable for any one event.

Benefit 4.8 - Travel Overbooked (for Prime Plan only)

We will pay **You** RM200.00 for every completed 6 hours of delay, if **You** are denied boarding on an air carrier due to over-booking, and no alternative transportation is provided.

You shall submit the overbooked flight details verified by the **Scheduled Carrier** or their handling agent(s).

Benefit 4.9 - Travel Misconnection (for Prime Plan only)

We will pay **You** RM200.00 if **Your** confirmed onward connection on an aircraft is missed at the transfer point due to the late arrival of **Your** incoming aircraft, and no alternative onward transportation is available within 4 hours of **Your** arrival at the transfer point.

You shall submit the travel misconnection details verified by the **Scheduled Carrier** or their handling agent(s).

Benefit 4.10 - Hijacking Inconvenience (for Prime Plan only)

We will pay You RM1,000.00 for each completed 24 hours if the **Scheduled Carrier** You are travelling in for **Your Trip** overseas is **Hijacked**.

Benefit 4.11 - Missed Departure (for Prime Plan only)

We will reimburse for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia as a result of mechanical breakdown of public transport services to get **You** to the departure port, airport or train station as stated in **Your** ticket.

You shall submit the confirmation of the mechanical breakdown verified by the **Scheduled Carrier** or their handling agent(s).

Exclusions applicable to Benefit 4.11

We will not pay for any event resulting from **Your** failure to check in or late arrival at the airport, station or port specified in the travel itinerary supplied to **You**;

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

In the event that, the airline from which **You** purchased **Your** air ticket is declared insolvent and **You** are unable to proceed with **Your Trip**, We will reimburse **You** for loss of unrecoverable deposits or full payment of **Your** air ticket.

Exclusions applicable to Benefit 4.12

We will not pay for any loss for air tickets purchased for non-scheduled airline.

Benefit 4.13 - Personal Liability (for Prime Plan only)

We will indemnify **You** for legal liability as a result of:

- 1) **Injury** to any third party;
- 2) Accidental loss of or damage to property of any third party.

We will also indemnify **You** for:

- 1) Third party's costs and expenses recoverable from **You**; and
- 2) **Your** costs and expenses incurred with **Our** prior written consent, in relation to **Your** legal liability.

Provided that;

- 1) No person is entitled to admit liability or to give any representation or other undertaking on **Your** behalf unless with **Our** prior written consent.
- 2) We have the right to conduct all proceedings arising out of or in connection with the claim in **Your** name and assigning all rights to take action in **Your** name.

Exclusions applicable to Benefit 4.13

We will not pay for claims arising out of:

- 1) *Employer's liability, **Your** contractual liability or liability to **Your Immediate Family Member**;*
- 2) *Property belonging to **You**, or in **Your** care custody or control;*
- 3) *Any willful, 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)

We do not cover/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, willful 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 authorised medical prescription;
 - d) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Viruses (HIV) related diseases or any sexually transmitted diseases and/or mutant derivatives or variations however caused;
 - e) **Your** Pregnancy, childbirth (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 on, or against medical advice, or where the **Trip** is made solely for the purpose of obtaining treatment, non-emergency medical check-up or routine 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 from engaging in such sports or games;
 - 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 labourer; 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

Annual Policy

You may cancel this Policy at any time by giving **Us** notice in writing. Such notification shall become effective from the date **We** receive the notification 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.

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

Single Trip Policy

No refund of premiums once the Policy is issued.

HOW TO MAKE A CLAIM

Notice and Proof of Claim:

Any occurrence which may result in a claim must be reported to **Us** in writing within 30 days after it occurs and:

- 1) **You** shall without delay obtain and act upon the advice of a **Medical Practitioner**.
- 2) All **Certification, Information and Evidence** shall be furnished to **Us**.
- 3) **We** shall not be liable for any death, loss or **Permanent Disablement** if the claim is not reported to **Us** within 30 days after the **Accident**.

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 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 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.

Additional documents required depending on types of claim:	
Hijacking Inconvenience	a) A written confirmation from the carrier concerned confirming the incident and duration.
Missed Departure	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	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	a) DO NOT ADMIT LIABILITY. b) Forward any correspondence from third party unanswered to Us immediately.

Please note that We may request additional information when required; **Your** early response will expedite the processing of **Your** claim.

HOW WE WILL SETTLE YOUR CLAIM

Misrepresentation/ Fraud

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 a 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**.

Subrogation

We are entitled to recover compensation in **Your** name from any third party causing loss or damage to the items covered by this Policy at **Our** own expense and for **Our** benefit.

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