

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this documents or general terms. The information provided in this Product Disclosure Sheet is valid as at 20.07.2022.

### Product Name: Travel Protector

1. What is this product about?  
This Policy provides compensation and reimbursement for the Insured Person travelling abroad, for business or leisure, in the event of injuries, disability or death caused by accident, medical expenses incurred as a result of accident or illness, travel inconvenience and travel assistance.
2. What are the coverage and exclusions provided?  
There are four (4) different plans with different coverage and three (3) plans with extended Covid-19 coverage:
  - i. Silver (with and without Covid-19 cover)
  - ii. Gold (with and without Covid-19 cover)
  - iii. Platinum (with and without Covid-19 cover)
  - iv. Family (without Covid-19 cover only)

Section	Coverage Description	Silver	Gold	Platinum	Family
1	PERSONAL ACCIDENT Cover for life insured (a) 70 years old and below (b) Above 70 years old to 80 years old Cover for child	\$100,000 \$50,000 \$25,000	\$200,000 \$75,000 \$25,000	\$300,000 \$100,000 \$25,000	\$150,000 \$75,000 \$25,000 Aggregate up to \$350,000 per family
2	MEDICAL, DENTAL AND OTHER EXPENSES a) 70 years old and below (b) Above 70 years old to 80 years old	\$100,000 \$50,000	\$200,000 \$75,000	\$300,000 \$100,000	\$150,000 \$75,000 Aggregate up to \$350,000 per family
3	COMPENSATIONATE VISIT BY A RELATIVE OR FRIEND	Nil	\$2,500	\$5,000	\$5,000 per family
4	CHILD HELP	Nil	\$2,500	\$5,000	\$5,000 per family
5	EMERGENCY SERVICES When hospital bills are expected to exceed \$4,000 you may call International SOS Pte Ltd Tel +65 63399923 for assistance with payment of your hospital bills – refer policy for more details.				
6	HOSPITAL ALLOWANCE	Nil	Up to \$2,500 (\$50 per day)	Up to \$5,000 (\$100 per day)	Up to \$5,000 (\$100 per day per Insured person)
7	REPATRIATION EXPENSES	\$7,500	\$7,500	\$7,500	\$10,000 per family

8	BAGGAGE AND PERSONAL EFFECTS (Maximum \$800 in respect of any one article or pair or set of articles)	\$1,000	\$2,500	\$5,000	\$5,000 per family
9	DELAY BAGGAGE	\$500 (\$200 each full 8hrs delay)	\$750 (\$200 each full 8hrs delay)	\$1,000 (\$200 each full 8hrs delay)	\$1,000 per family (\$200 each full 8hrs delay)
10	PERSONAL MONEY AND TRAVEL DOCUMENTS	Nil	\$2,500 (sub-limit \$250 personal money)	\$5,000 (sub-limit \$500 personal money)	\$5,000 (sub-limit \$500 personal money)
11	PERSONAL LIABILITY	\$500,000	\$750,000	\$1,000,000	\$1,000,000 per family
12	TRAVEL DELAY	(1) \$500 (\$50 for each full 8hrs) \$150 for partial trip cancellation or (2) \$5,000 for curtailment	(1) \$1,000 (\$75 for each full 8hrs) \$250 for partial trip cancellation or (2) \$7,500 for curtailment	(1) \$2,000 (\$100 for each full 8hrs) \$500 for partial trip cancellation or (2) \$10,000 for curtailment	(1) \$2,000 per family (\$200 for the first 8hrs delay) \$100 for each subsequent full 8hrs delay and \$500 for partial trip cancellation or (2) \$10,000 for curtailment
13	MISSED FLIGHT CONNECTION	\$200	\$200	\$200	\$200 per family
14	LOSS OF DEPOSIT OR CANCELLATION	\$5,000	\$7,500	\$10,000	\$10,000 per family
15	CURTAILMENT	\$5,000	\$7,500	\$10,000	\$10,000 per family
16	HIJACKING	\$2,500 (\$50 each full 8hrs)	\$3,500 (\$75 each full 8hrs)	\$5,000 (\$100 each full 8hrs)	\$5,000 (\$100 each full 8hrs per family)
17	OVERBOOKED SCHEDULED PUBLIC CONVEYANCE	\$100	\$100	\$100	\$100 per family
18	HOMESURE	Nil	\$2,500 per household	\$2,500 per household	\$5,000 per household
19	RENTAL VEHICLE EXCESS	Nil	\$500	\$1,000	\$1,000 per family

**Section 2: Medical Expenses due to Covid-19 Infection.**

Silver Outbound/Inbound	Gold Outbound	Platinum Outbound
Option 1 - \$50,000	Option 1 - \$100,000	Option 1 - \$150,000
Option 2 - \$20,000	Option 2 - \$20,000	Option 2 - \$20,000

**Extended Description of Covid-19 cover.**

We will reimburse you up to the limit specified in the schedule for reasonable and customary costs of hospitalization, surgery, medical fees and medicines prescribed by the attending doctor in the event of sudden illness due to Covid-19.

Condition:

1. Fully vaccinated and negative PC-R test within 48 hours prior to travelling.

Exclusions:

1. Quarantine and all quarantine related costs due to Covid-19.
2. Any Covid-19 tests costs, i.e., RT-PCR, ART test.

Other Main exclusions:

- Pre-existing condition
- Participation in any professional sport, underwater activities, hazardous activities, Haj
- Resulting from pregnancy
- War, Civil War, AIDS and disease including dengue fever, childbirth, miscarriage, provoked murder or assault, travelling as an aircraft crew, aerial activities, martial arts, racing, radiation and nuclear weapons material.

3. How much premium do I have to pay?

The premium depends on which plan, travel sector and with or without covid-19 cover:

<b>Without Covid-19 cover</b>					
		Silver	Gold	Platinum	
Single Journey [Travel Sector: Asia]		\$25.00 for the first 5 days \$2.50 for each subsequent day	\$30.00 for the first 5 days \$3.00 for each subsequent day	\$35.00 for the first 5 days \$4.00 for each subsequent day	
Single Journey [Travel Sector: Worldwide]		\$45.00 for the first 5 days \$4.00 for each subsequent day	\$55.00 for the first 5 days \$5.00 for each subsequent day	\$65.00 for the first 5 days \$6.00 for each subsequent day	
Annual Plan [Travel Sector: Worldwide]		\$275.00	\$375.00	\$475.00	
<b>With Covid-19 cover – Option 1</b>					
Single Journey [Travel Sector: Asia]		\$40.00 for the first 5 days \$4.00 for each subsequent day	\$48.00 for the first 5 days \$4.80 for each subsequent day	\$56.00 for the first 5 days \$6.40 for each subsequent day	
Single Journey [Travel Sector: Worldwide]		\$72.00 for the first 5 days \$6.40 for each subsequent day	\$88.00 for the first 5 days \$8.00 for each subsequent day	\$104.00 for the first 5 days \$9.60 for each subsequent day	
Annual Plan [Travel Sector: Worldwide]		\$500.00	\$680.00	\$850.00	
<b>With Covid-19 cover – Option 2 (\$20,000 Covid19 Cover)</b>					
Single Journey [Travel Sector: Asia]		\$30.00 for the first 5 days \$3.50 for each subsequent day	\$35.00 for the first 5 days \$4.00 for each subsequent day	\$40.00 for the first 5 days \$5.00 for each subsequent day	
Single Journey [Travel Sector: Worldwide]		\$55.00 for the first 5 days \$6.00 for each subsequent day	\$65.00 for the first 5 days \$7.00 for each subsequent day	\$75.00 for the first 5 days \$8.00 for each subsequent day	
Annual Plan [Travel Sector: Worldwide]		\$375.00	\$475.00	\$575.00	

4. What are the fees and charges that I have to pay?

- Stamp duty BND0.25 and
- When we sell a policy through insurance agent or broker, the insurer pays a percentage of commission from the total premium to the insurance agent or broker.

5. What are some of the important notes that customer should know?

- a. Duty of Disclosure – You must disclose all material facts that you know or ought to know and confirm all the declarations/details are true and correct. Misrepresentation of material facts or non-disclosure of information in connection of the risk to be insured will invalidate the policy.
- b. Duty of Care – You shall take all reasonable care and comply with all reasonable recommendations to prevent loss, damage or liability including to comply with any statutory requirements.

- c. Change in Risk – You must inform the insurer or your agent in writing on any material changes so that the necessary amendments are endorsed into your policy.
- d. Claim – Upon the happening of an accident which gives rise to a claim, you shall notify us immediately.
- e. Policy Excess/Deductible – Is the amount you have to bear before you are being indemnify in the event of a claim.
- f. Policy Renewal – Depending on the circumstances of the loss or claims made during the term of policy, we may review the Policy terms and conditions upon renewal or decline renewal.

**Note:** *This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.*

6. What do I need to do if there are changes to my contact details?  
It is very important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.
7. What happens in the event of cancellation?  
No cancellation allowed for short period travel insurance.  
For annual policy, you can cancel the policy by giving notice to the Company to cancel this policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. Provided premium has been paid and no claim has been made, the refund premium will be calculated based on our short period rates for the period of the policy which has been in force.
8. What is a notice of expiry?  
The notice is a reminder to notify that your policy is due for renewal (only applicable to annual travel policy).
9. What happens in the event that insurance agent ceases to operate?  
You may get your insurance needs from any other authorized agent or directly from insurer.
10. What are the documents that I need to submit to apply for this product?  
You will need to submit the duly completed Proposal Form, a copy of the travel itinerary and copy of passport/IC of the insured person.
11. Where can I get assistance and redress?  
If you have difficulties, you must contact us the earliest possible. You may contact us at:  
Head Office: Units 12 & 13, Block A Regent Square  
Spg 150, Kg Kiarong  
Bandar Seri Begawan BE1318  
Negara Brunei Darussalam  
Fax: (673) 2 454277 Tel: (673) 2 226222, 2233999  
E-mail: [insurance@national.com.bn](mailto:insurance@national.com.bn)  
  
Branch Office: Unit 20, Block C, Lot 8989  
Jalan Pandan Tujuh, Kuala Belait KA1931  
Fax: (673) 3 342191 Tel: (673) 3 331222, 3 336468  
E-mail: [kb@national.com.bn](mailto:kb@national.com.bn)  
  
If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer issues, Brunei Darussalam Central Bank via e-mail at [fci@bdcdb.gov.bn](mailto:fci@bdcdb.gov.bn) or walk-in at their address as follows:  
  
Financial Consumer Issues  
Brunei Darussalam Central Bank  
Level 7, Ministry of Finance and Economy Building  
Commonwealth Drive BB3910  
Brunei Darussalam  
Tel: (673) 2 380007
12. Where can I get further information?

Should you require additional information about Travel Protector Insurance, please refer to your servicing Agent or alternatively visit our website at [www.national.com.bn](http://www.national.com.bn). You may also visit us at our Head Office or Branch Office for an assistance.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on us. The final terms and conditions are as stipulated in the insurance policy after our assessment.