

## TRAVEL INSURANCE FOR ROYAL BRUNEI AIRLINES

### PRODUCT DISCLOSURE SHEET

*Name of Registered Agent: Royal Brunei Airlines Sdn Bhd*

*Address of Registered Address: RB Campus, Jalan Kustin, Terunjing Lama, Berakas*

*Name of Product and Insurance Company: Travel Insurance for Royal Brunei Airlines, underwritten by Tokio Marine Insurance Singapore Ltd (Brunei Branch)*

*Date: 01/06/2022*

The information provided in this product disclosure sheet is valid as at 01/06/2022.

**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 document or general terms.**

#### **1. What is this product about?**

A travel insurance specially for Royal Brunei Airlines customers, underwritten by Tokio Marine Insurance Singapore Ltd (Brunei Branch) (Tokio Marine), with services provided by Chubb Insurance Singapore Limited (Chubb).

The travel insurance provides cover for Personal Accident, Medical, Travel Inconveniences, Emergency Assistance and COVID-19 etc. for Royal Brunei Airlines customers.

#### **2. What are the coverage and exclusions provided?**

The travel insurance offers 29 benefits that cover Personal Accident, Medical, Travel Inconveniences, Emergency Assistance and COVID-19:

- Accidental Death & Permanent Disablement
- Additional Scheduled Flight Cover
- Special Grant (Funeral Expenses)\*
- Overseas Medical Expenses\*
- Continuation of Medical Treatment After Return to Brunei Darussalam\*
- Emergency Dental Expenses due to Accident\*
- Overseas Hospital Confinement Benefit\*
- Emergency Medical Evacuation & Repatriation\*
- Repatriation of Mortal Remains\*
- Hospital Visitation and Compassionate Visit\*
- Child Protector\*
- Emergency Mobile Phone Charges\*
- Travel Cancellation and Travel Postponement
- Travel Curtailment\*
- Travel Misconnection
- Loss or Damage of Personal Property and Baggage
- Travel Delay
- Baggage Delay
- Loss of Personal Money and Travel Documents

- Personal Liability\*
- Automatic Extension of Cover
- 24 Hour Emergency Assistance
- Terrorism Extension
- Overseas Medical Expenses due to COVID-19\*
- Overseas Hospital Confinement Benefit due to COVID-19\*
- Repatriation of Mortal Remains due to COVID-19\*
- Travel Cancellation and Travel Postponement due to COVID-19
- Travel Curtailment due to COVID-19\*
- Emergency Medical Evacuation & Repatriation due to COVID-19\*

*\*Benefits are not applicable for One-Way coverage.*

### **General Exclusions of the policy**

We will not (under any sections) pay for claims arising directly or indirectly from:

- (a) Declared or undeclared war or any act of war, invasion, foreign enemy hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Any nuclear reaction or contamination, ionising rays or radioactivity.
- (c) Any Nuclear, Chemical or Biological Terrorism.
- (d) Any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault.
- (e) Any wilful or intentional acts by You whether sane or insane.
- (f) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Brunei Darussalam.
- (g) You participating in:
  - i. Extreme Sports and Sporting Activities;
  - ii. any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
  - iii. racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
  - iv. off-piste skiing;
  - v. white water rafting grade 4 and above;
  - vi. Mountaineering;
  - vii. trekking (including mountain trekking) above three thousand (3,000) metres; or
  - viii. scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone.

- (h) Any condition that results from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
- (i) Any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury)
- (j) Intoxication by alcohol or drugs not prescribed by a Doctor.
- (k) Illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
- (l) Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
- (m) Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
- (n) Any Pre-Existing Medical Condition.
- (o) Any government prohibition, regulation or intervention.
- (p) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimising any claim under the Policy.
- (q) You are engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
- (r) Any condition which results from or is a complication of venereal disease.
- (s) Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Brunei Darussalam or the Ministry of Health of Brunei Darussalam, in relation to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice. This shall not apply in respect of travel advice based solely on the COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak.
- (t) Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.
- (u) Any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Policy was taken up.
- (v) Any loss or expenses with respect to Cuba.

Please refer to the [Policy Wording](#) for the full Benefit Schedule, and terms, conditions & exclusions.

<b>3. How much premium do I have to pay?</b>
The premium that you will have to pay will be shown on the page where you opt in for Travel Insurance. The premium payable is dependent on a number of factors, including destination, trip type (one-way or return journey), travel duration and time of purchase.
<b>4. What are the fees and charges that I have to pay?</b>
A stamp duty of B\$0.25 per policy is applicable.
Moreover, as the policy is being sold to you via an intermediary, there is a percentage commission included in the total premium.
<b>5. What are some of the important notes that customer should know?</b>
<ul style="list-style-type: none"> <li>• Cuba, countries restricted by the Brunei Government and sanctioned countries in accordance with Part 2 of Section 4 of the Policy Wording are excluded from cover.</li> <li>• Claim(s) are to be submitted to <a href="mailto:TravelClaims.SG@Chubb.com">TravelClaims.SG@Chubb.com</a> within 30 days of the incident taking place which gives rise to the claim (along with original receipts, reports or other documentary evidence required for claims assessment). Please download the Claim Form <a href="#">here</a>.</li> <li>• You can only be covered under 1 travel insurance policy paid for by you and underwritten by Tokio Marine for the same journey.</li> </ul>
<b>6. What do I need to do if there are changes to my contact details?</b>
For changes to your travel insurance policy, please contact Chubb at +65 6398 8776 (Mondays – Fridays, 9am to 5pm, excluding Public Holidays) or email to <a href="mailto:travelcs@chubb.com">travelcs@chubb.com</a> .
<b>7. What happens in the event of cancellation?</b>
For cancellation of your travel insurance policy, please contact Chubb at +65 6398 8776 (Mondays – Fridays, 9am to 5pm, excluding Public Holidays) or email to <a href="mailto:travelcs@chubb.com">travelcs@chubb.com</a> .
<b>8. What are the documents that I need to submit to apply for this product?</b>
You are not required to provide any document upon application of this travel insurance.
<b>9. Where can I get assistance and redress?</b>
<p>If you have difficulties, you must contact us the earliest possible. You may contact us at  Name of Insurance Company: Tokio Marine Insurance Singapore Ltd (Brunei Branch)  Address: Unit A1 &amp; A2, 1<sup>st</sup> Flr, Blk A, Bgn Hau Man Yong Complex, Spg 88, Kpg Kiulap BE1518, Brunei Darussalam  Tel No: +673 2236112 / 2236113  Email: <a href="mailto:bruneitmis@tokiomarine.com.sg">bruneitmis@tokiomarine.com.sg</a></p> <p>If your query or complaint is not satisfactory resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at <a href="mailto:fci@bdc.gov.bn">fci@bdc.gov.bn</a> or walk in at their address as follows:  Level 7, Financial Consumer Issues  Brunei Darussalam Central Bank  Ministry of Finance and Economy Building  Commonwealth Drive, Brunei Darussalam  Tel: +673 2380007</p>
<b>10. Where can I get further information?</b>

You may refer to the [Policy Wording](#) for the full terms, conditions and exclusions.  
For further queries, please contact Chubb at +65 6398 8776 (Mondays – Fridays, 9am to 5pm, excluding Public Holidays) or email to [travelcs@chubb.com](mailto:travelcs@chubb.com).

**IMPORTANT NOTES:**

*The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on the insurance companies. The final terms and conditions are as stipulated in the insurance policy after the insurance company's assessment.*