SUN SotaTale Travel Insurance

Travel with Peace of Mind!



SUN INSURANCE | FOR FIJIANS BY FIJIANS





Get ready to explore the world with confidence and ease with our brand new **SUN SotaTale** Travel Insurance! Whether you're jetting off for a relaxing beach vacation or embarking on a thrilling adventure, our comprehensive coverage has you covered. Say goodbye to travel worries and hello to peace of mind with **SUN SotaTale** Travel Insurance. Protect yourself against unforeseen events like trip cancellations, lost baggage, and medical emergencies while abroad. Travel smart, travel safe – choose **SUN SotaTale** Travel Insurance for your next journey. Contact us now to find the perfect plan for your travel needs!

Travel Policy

Important Information

About this Travel Insurance Policy

- The insurance provides for the payment of benefits if an insured person whilst on a journey suffers a loss where a benefit is payable under this policy.
- Please read it carefully to make sure that you understand its provisions.
- If you require any information, please contact us or your Insurance Broker.
- All cover is subject to the payment of premium and the terms, conditions, exclusions and provisions of the policy.

General Advice

Any general advice that may be contained within this policy wording or accompanying material does not take into account the Policyholder's individual objectives, financial situation or needs nor those for whom the Policyholder is effecting the Policy. Such matters should be considered in determining the appropriateness of this product. Consideration also needs to be given to whether the limits, type and level of cover are appropriate.



Policy Coverage

The Policy provides cover for:

- Permanent Disability & Death
- Medical
- Baggage

Limit of Liability

Our total liability under the policy for any and all claims arising will not exceed the mount showing on the schedule.

Policy Duration

The Policy shall start from the time of departure from Fiji to the destination counties till the return to Fiji only. Policy period shall be restricted to a maximum of 30 days from the date of travel. Any extended term of travel will require prior consent of SUN Insurance prior to travel.

The Insured

Individual Cover - is the person named in the Policy Schedule, for whom the appropriate premium has been paid. Family Cover - means members listed below traveling on the same trip:

- Your legally married spouse as long as she/he continues to be married to You;
- Your legal and dependent children below the age of 18 years;

The family cover will be restricted to a maximum of five (5) family members only.

Age Restriction

Cover will only apply to insureds below the age of 65 Years. Children below 18 years will need to be accompanied with an elder family member. Separate policy to be issued for children above 18 years of age.

Claim Payment

Any or all claims payable is on reimbursement basis only. All reimbursements will be made upon return of the insured back into Fiji and submission of receipts and any other required documents.

The schedule - main benefits

Section A - Permanent Disability & Death Benefit

You are covered for injury suffered whilst travelling outside of Fiji and such injury causes death or permanent disablement within six (6) months of the injury.

No.	Covered Event	% of Cover
1	Accidental Death (Excluding death from Medical Conditions)	100%
2	Permanent Total Disablement	100%
3	The Total and Permanent Loss of all Sight of Both Eyes	100%
4	The Total and Permanent Loss of the use of Both Hands	100%
5	The Total and Permanent Loss of the use of Both Legs	100%
6	The Total and Permanent Loss of the use of a Hand and a Leg	100%
7	Total and Incurable Disablement for all further work	100%
8	Total and Incurable paralysis of all the limbs	100%
9	The Total and Permanent loss of the use of one Arm or of the greater part of one Arm	80%
11	The Total and Permanent loss of all sight of one eye together with the serious diminution of the sight of the other eye	75%
10	The Total and Permanent Loss of the use of one Leg	75%
12	The Total and Permanent Loss of the use of one Hand or of five Fingers of one hand or the lower part of one arm	70%
13	The Total and Permanent Loss of the use of one Foot or the lower part of one Leg	60%
14	The Total and Permanent Loss of Hearing	50%
15	The Total and Permanent loss of all sight of one Eye	50%
16	The Total and Permanent loss of one Eye	30%
17	The Total and Permanent loss of the use of one Thumb	30%
18	The Total and Permanent loss of the use of one Forefinger	20%
19	The Total and Permanent loss of the use of one joint of a Thumb	15%
20	The Total and Permanent loss of the use of two joints of one Forefinger	12.5%
21	The Total and Permanent loss of the use of one Little Finger	12%
22	The Total and Permanent loss of the use of one Big Toe	10%
23	The Total and Permanent deafness of one Ear	10%
24	The Total and Permanent loss of the use of two joints of one Little Finger	8.5%
25	The Total and Permanent loss of the use of one Middle Finger or of one Ring Finger	8%
26	The Total and Permanent loss of use of two joints of one middle or one Ring Finger	6.5%
27	The Total and Permanent Loss of the use of one Toe other than a big Toe or of one joint of a Finger	5%
28	Any other bodily Injury	5%

Section B - Medical Benefit

Subject to the terms and conditions (including limits and exclusions) of the policy, if whilst on a journey a covered person suffers a bodily injury or sickness requiring medical treatment, we will reimburse all reasonable and actual medical costs incurred outside of Fiji for medical treatment including: Surgical. Hospital. Diagnostic. Nursing. Treatment of personal injury caused by accidental means. Relevant accommodation and related medical expenses. We will also pay ongoing medical expenses (for a maximum period of six (6) months from the date of bodily injury or sickness incurred after your return to Fiji provided, they are directly attributable to the bodily injury or sickness which first occurred or manifested itself on the journey and for which a benefit is payable). Limited to the sum insured. This benefit specifically excludes any illness or condition developed over time and all pre-existing illnesses. By purchasing this policy, the insured agrees that the cover is on reimbursement basis only. All reimbursements will be made upon return of the insured back into Fiji and submission of receipts and any other required documents.

Section C - Baggage Benefit

We will cover you for any accidental, physical loss or damage to your baggage up to the market value subject to the limit as stated on the schedule. This includes lost baggage which are not recovered within 30 days of travel.

The schedule - special benefits

Accommodation - Delayed Flight

We will reimburse the reasonable and actual costs for temporary accommodation as a result of flight delays by the airline where they are solely responsible for such delays. This benefit will come into effect after delay of over eight (8) consecutive hours from actual time of departure. This benefit shall be limited to the amount shown in the schedule and shall be the aggregate limit under the policy. Such benefit shall be on reimbursement basis only and limited to the sum insured as noted on the schedule.

Funeral Cost

Where there is a valid claim under Section A (1) where death occurs to the insured, we will pay the maximum sum noted on the schedule to the next of kin or dependents. This benefit shall be limited to the amount shown in the schedule and shall be the aggregate limit under the policy.

Repatriation Flight

Where there is a valid claim under Section A (1) where death occurs to the insured, we will pay the maximum sum noted on the schedule to the next of kin or dependents. Policy will cover the reasonable cost for the return of the body

of the insured or family members traveling in the event of death from the country travelling to Fiji provided the death occurred was an insured peril under the policy. This benefit shall be limited to the amount shown in the schedule and shall be the aggregate limit under the policy. Such benefit shall be on reimbursement basis only and limited to the sum insured as noted on the schedule.

Exclusions

What you are not covered for:

- Losses in Fiji.
- Death or Permanent disability directly or indirectly resulting from disease, natural causes, medical, surgical treatment unless caused by accidental injury or accident (injury caused solely and/or directly by violent, accidental, external and visible means).
- Accidental Death or Permanent Disability resulting from work of a business trade or profession (unless agreed otherwise).
- Repatriation flight costs or any other associated costs apart from those noted on the Optional Benefits.
- Medical benefit specifically excludes any illness or condition developed over time (this includes but not limited to heart, liver, kidney and lung diseases).
- All pre-existing illnesses and medical conditions.
- Medical costs associated with pregnancy.
- Loss from AIDS or other sexually transmitted diseases.
- Any loss of Income.
- Any physical defect, existing illness, injury or disability of which you are aware of and have received or will receive treatment, consultation, medication or investigation.
- Travels for medical reasons or treatment.
- Professional sporting activities including water related sports.
- Mountaineering, rock climbing, yachting, parachuting, parasailing, gliding, football, training, competing, racing & underwater activities.
- Using machinery or circular saw, heavy hazardous works.
- Self-inflicting illness or injury, suicide, abortion, influence of alcohol or drugs.
- Depression, anxiety, nervous disorders or mental illness.
- Terminal Condition.
- Continued medication, drug or treatment.
- Depreciation, mildew, Mould, Rot, Corrosion, Vermin, Wear & Tear.
- Nuclear reaction or nuclear radiation or radioactive communication, all whether controlled or not.
- Pandemic, Covid 19 and other infectious diseases.
- War, Invasion, Act of Foreign Enemy, Hostilities or War like operations, riots, strikes, civil commotion, civil war, mutiny, rebellion, revolution, insurrection, conspiracy or military or usurped power.

- For death or permanent disability, we will not pay any benefit if you are over 65 years of age.
- No compensation will be payable unless death or permanent disability occurs within six (6) months of the injury or accident.
- Insured's willful exposure, exceptional danger except in an attempt to save life.
- Money, Breakage of glass, fragile or brittle articles.
- Theft or deliberate damage of your personal baggage left unattended in a public place or left in an unlocked vehicle, room or location, sporting equipment whilst in use.
- Any unexplained losses.
- All employment related injuries.
- All travels over 30 days unless approved by SUN Insurance.
- Corporate policies will be limited to a maximum of 8 employees in the same flight. All additional employees will be excluded from the cover.

General conditions to the policy

Fraud

Any fraud, misstatement or concealment by the policy holder or a covered person in relation to any matter affecting this insurance or in connection with the making of any claim under it will give us the rights to reduce or refuse payment of any claim or to cancel or avoid the policy.

Duty of Utmost Good Faith

When contracting the policy from inception or making a claim, the policy holder and the covered persons are under a duty to act with utmost good faith. We owe the same duty in assessing the claim. The policy holder and the covered persons must therefore cooperate with us and comply with our reasonable requests in assessing the claim.

Claims Payable In Fijian Dollars

All claims are payable in Fijian dollars at the rate of exchange applicable at the time the invoice was raised and dated.

Applicable Law

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of the Republic of Fiji.

Cooperation and other Information

You must at all times give us all the information and assistance we may reasonably require and provide such evidence to support the covered person's entitlement to a benefit we may reasonably ask. This evidence may include but is not limited to the following: written authorities allowing US to access medical, financial or other relevant

information, which may include personal and sensitive information; and evidence of the covered person's income, earnings or periodic payments the covered person received from other sources. We may require verification of this information by way of a financial audit; and details of any other insurance covering the same, or similar, condition for which the covered person is making the claim. Evidence of payments made relevant to any claim made under this policy.

Claim Lodgement

All claims are to be lodged within 45 days from return of trip to Fiji or expiration of policy, whichever occurs first. No claim shall be accommodated after the 45th day.

Cancellation by the policy holder:

The policy may be cancelled by the policy holder at any time at the policy holder's request by giving written notice to us. In the event travel has commenced at the time of such request is made, we will retain 100% of the premium however if travel has not commenced at the time such a request is made, then we will retain 25% of the premium.

Cancellation by us:

We may cancel the policy in any way permitted by law, including if the policy holder or a covered person (where relevant) has:

- failed to comply with its duty of disclosure;
- made a misrepresentation to us before the policy was entered into;
- failed to comply with a provision of the policy, including failure to pay an insurance premium;
- made a fraudulent claim under the policy or any other policy; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel the policy, we will do so by giving the policy holder 30 days written notice. We will deduct from any refund an amount to cover the shortened period for which insurance applied (plus reasonable administration fees and taxes and duties we cannot recover) and refund the balance to the policy holder. No refund is payable where a claim has been paid under the policy.

About the Insurer
SUN Insurance Company Limited is the insurer/issuer of this product. In this policy wording, "We", "Us", "Our" means SUN Insurance Company Limited.

Our Contact details are:
Ground & Level 1,
Kaunikuila House,
Laucala Bay, Suva.
P: +679 331 3822
F: +679 331 3882
M: +679 910 3002
Email: info@suninsurance.com.fj

Where we agree to enter into a policy with you it is a contract of insurance between us and you (the definition of "you" is referred to the policy holder and covered persons). The contract is based upon the information you gave us when you applied for the insurance, and any subsequent information which you have supplied. We will provide cover for covered events for which a sum insured is specified in the policy schedule or for those benefits contained within the policy that are automatically provided to the covered persons for the relevant insurance period.

You must pay the premium, including government taxes and charges and comply with all the policy terms and conditions.



SUN SotaTale

Travel Insurance ensures that you enjoy your trip more and worry less about the risks.

SUN INSURANCE | FOR FIJIANS BY FIJIANS

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