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**SmartTraveller Easy Single Trip - International**

**(Master Policy No.: STS/GA000009)**

Policy coverage attaching to and forming part of the Policy Schedule

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**IMPORTANT NOTICE**

Welcome to Your **SmartTraveller Easy - International** Policy. Please read this policy carefully together with Your Policy Schedule to ensure that You understand the terms and conditions and that the cover You require is being provided. If You have any questions after reading this document, please contact Your insurance advisor or AXA Affin General Insurance Berhad. If there are any changes in Your circumstances that may affect the insurance provided, please notify Us immediately, otherwise You may not receive the full benefits of this policy.

Please keep this policy booklet in a safe place.

If, for any reason, You are unhappy with the service You have received from Us, You can take the following steps:-

1. In the first instance, please write to Our Customer Service Department at Our current address. Alternatively, You can e-mail Us at: [customer.service@axa.com.my](mailto:customer.service@axa.com.my)
2. If You are still not satisfied with the way any issue has been handled You can:
  - a) Refer matters concerning claims to:  
Ombudsman for Financial Services - Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
Tel: (603) 2272 2811 Fax: (603) 2274 5752
  - b) Submit Your complaints/ feedback at Laman Informasi, Nasihat dan Khidmat (LINK), Bank Negara Malaysia; or call BNMTELELINK at 1-300-88-5465; or fax to (603) 2174 1515; or e-mail to [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or send letter to P.O.Box 10922, 50929 Kuala Lumpur.

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We agree to insure the Insured Person(s) against any Loss, Damage and/or inconvenience as specified under this policy up to the Sum Insured/Limit of Liability as specified in the Schedule of Benefits and/or any Endorsement in accordance with the terms and provisions, and subject to the conditions, exclusions and limitations, contained herein.

This policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in the Insured Person's Proposal Form (or when the Insured Person applied for this insurance) and any other disclosures made by the Insured Person between the time of submission of the Proposal Form (or when the Insured Person applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured Person shall form part of this contract of insurance between the Insured Person and Us. However, in the event of any pre-contractual misrepresentation made in relation to the answers or in any disclosures given by the Insured Person, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This policy reflects the terms and conditions of the contract of insurance as agreed between the Insured Person and Us.

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**PART A - AREA OF TRAVEL**

1. Area 1 (Inclusive Domestic): Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam and Malaysia only.  
Area 1 (Overseas Only): Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam only.
2. Area 2 (Inclusive Domestic): Worldwide and Malaysia EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine and Zimbabwe.  
Area 2 (Overseas Only): Worldwide EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe and Malaysia.

3. Area 3 (Inclusive Domestic): Worldwide and Malaysia EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine and Zimbabwe.

Area 3 (Overseas Only): Worldwide EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe and Malaysia.

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## OPERATION OF INSURANCE

Save for **Benefit 6B (Loss of Deposit or Cancellation)** of this policy, the Cover provided by this policy is for the Period of Insurance and commences when the Insured Person leaves his/her place of residence or business in Malaysia (whichever is later) to commence the trip until the time of the Insured Person's return to his/her place of residence or business in Malaysia on completion of the trip.

For Benefit 6B, the Cover is effective upon the issuance of the Policy Schedule and terminates on commencement of the Insured Person's trip.

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## AUTOMATIC EXTENSION OF COVERAGE

In the event of delay beyond the Insured Person's control as a ticket holding passenger on a scheduled Common Carrier as a result of:

1. the Insured Person's Serious Injury, or
2. the scheduled Common Carrier in which the Insured Person is travelling on being unavoidably delayed during his/her 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 thirty (30) days without additional premium for such period as is reasonably necessary for the completion of the trip, provided that either of the above events is admissible under this insurance in the first instance and the Insured Person has documented proof of the reasons for the delay.

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## PART B - POLICY DEFINITIONS

For the purpose of this insurance, the following definitions apply:

1. **"Accident"** means a sudden unforeseen and fortuitous event that occurs within the Period of Insurance.
2. **"Accidental Death"** means death by reason of Accident.
3. **"Acts of Terrorism"** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
4. **"Alternative Medical Treatment"** means medical treatment by registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor.
5. **"Baggage"** means suitcase(s) and bag(s) containing personal belongings packed for travelling.
6. **"Burglary"** means commission of theft accompanied by an actual forcible and violent entry or exit from any building at the premises or any attempt thereat.
7. **"Child/Children"** means unemployed and unmarried Child/Children of the Insured Person aged between thirty (30) days and eighteen (18) years (both ages inclusive) or up to twenty three (23) years, if he/she is studying full-time in a recognized institution of higher learning.
8. **"Common Carrier"** means any licensed registered operator that provides regular scheduled transportation services for individuals who travel as fare paying passengers in vehicles as listed below:
  - a) Airport limousine, bus, coach, taxi, 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, of which both the said aircrafts and helicopters must have current and valid air worthiness certificates issued by the appropriate authority of the country of its registry for the transportation of passengers.
9. **"Cover/Coverage"** means the extent of insurance protection afforded by this policy.
10. **"Curtailement"** means abandonment by return to place of residence or business in Malaysia of the trip after arrival at the booked destination as shown on the booking invoice.
11. **"Damage"** means harm to property, resulting in Loss of value or the impairment of its usefulness.

12. **"Domestic Travel"** means travel within the Period of Insurance for leisure or business purpose within West Malaysia or East Malaysia which if selected and upon payment of appropriate premium is covered under Area 1, 2 and 3 (Inclusive Domestic).

Coverage for Domestic Travel is confined to Benefits 1, 2, 4A, 4B, 4E, 4F, 4G, 4I, 4J, 4K, 5, 6A, 6B, 6C, 6G and 8 up to the limit specified in the Schedule of Benefits which shall be applicable as follows:

- a) in the event of Injury only;
- b) excludes daily commute to and from Your place of business, employment or work in connection with any trade, employment or profession; and
- c) travel beyond 50 kilometers from Your place of residence or business.

Domestic Travel commences from the time the Insured Person leaves his/her place of residence or business (whichever is later) for a direct journey to the place of embarkation in Malaysia to commence his/her trip to the intended destination(s) within twenty four (24) hours prior to booked departure time.

The Period of Insurance purchased must be inclusive of the total number of days of the intended Domestic Travel and shall cease on whichever of the following that occurs first:

- a) the expiry of the Period of Insurance purchased by the Insured Person as specified in the Policy Schedule; or
- b) the Insured Person's return to the permanent place of residence or business in Malaysia, (whichever is earlier).

The duration for each Domestic Travel shall be within the Period of Insurance and shall not exceed thirty one (31) consecutive days from the commencement date of the trip.

For domestic one-way travel, coverage shall cease upon the arrival of the Insured Person at the Common Carrier station or terminal of the final destination.

13. **"Emergency"** means treatment needed under the conditions:

- a) between the hours of 12 am and 6 am; or
- b) in the event whereby immediate medical attention is required within twelve (12) hours for an Injury, Illness or symptoms which are sudden and severe failing which will be life-threatening (such as Accident and heart attack), or lead to significant deterioration of health permanently.

14. **"Epidemic"** means any contagious disease outbreak which is classified as such or pandemic by the World Health Organization (WHO) or Malaysia's Ministry of Health.

15. **"Family"** means the Insured Person including his/her legal spouse and/or a maximum of nine (9) of the Insured Person's legal Children insured under the same Policy.

16. **"Golf Equipment"** means golf clubs.

17. **"Hijack"** shall mean unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

18. **"Home Contents"** means household furniture and furnishing, clothing and personal effects belonging to the Insured Person or his/her Family or domestic servants permanently residing with the Insured Person and fixtures and fittings Insured Person owns (or for which the Insured Person is responsible) not being landlord's fixtures and fittings excluding jewellery, gem stones, deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities for money, documents of any kind, cash, currency notes.

19. **"Hospital"** means any institution lawfully operating twenty four (24) hours a day for the care and treatment of injured persons with organized facilities including but not limited to diagnosis, surgery, nursing service and medical supervision, but excluding any institution used as a center for nursing care, convalescent, geriatric care, mental care, rehabilitation or extended care, and/or the care or treatment of alcoholics or drug addicts.

20. **"Illness"** means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst overseas during the Period of Insurance and shall exclude any Pre-existing Medical Condition for which the Insured Person have received medical treatment, diagnosis, consultation and/or prescribed drugs.

21. **"Immediate Family Member"** means spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law.

22. **"Inclement weather"** means the existence of rain or abnormal climatic conditions (whether they be those of hail, snow, cold, high wind, severe dust storm, extreme high temperature or the like or any combination thereof) by virtue of which it is either not reasonable or not safe for the Insured to continue with that part of his/her trip/tour.

23. **"Injury/Injuries"** means bodily Injury/Injuries suffered by the Insured Person caused solely and directly by an Accident which occurred within the Period of Insurance, independent of any other cause.

24. **"In-Patient"** means necessarily and continuously confined to a Hospital, under the care of a Medical Practitioner for more than twenty four (24) hours, confinement being certified as necessary by the attending Medical Practitioner.

25. **"Insured Person"** means the person eligible for Cover provided under this policy namely, a person who is eighteen (18) years and above up to eighty (80) years whose premium has been paid accordingly and is:
- a) a Malaysian citizen; or
  - b) a holder of a permanent residence status in Malaysia; or
  - c) a holder of Malaysian employment pass or work permit or equivalent documents (which shall include his/her dependant(s) residing in Malaysia) if the Insured Person is a non-Malaysian employee of a Policyholder.
26. **"Loss"** means any unrecoverable and unanticipated and non-recurring removal of, or decrease in, the Insured Person's property or belonging sustained by the Insured Person which falls within the Coverage provided under this policy.
27. **"Loss of Limb"** means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
28. **"Loss of Sight"** means total and irrecoverable loss of eyesight rendering the Insured absolutely blind, beyond remedy by surgical or other treatment.
29. **"Medical Practitioner"** means a medical practitioner (other than the Insured Person, a member of his/her Immediate Family or relatives) qualified by a medical degree and duly licensed and registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.
30. **"Mountain Sickness"** also known as Acute Mountain Sickness (AMS), altitude illness, hypobaropathy, or soroche which is a pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.
31. **"Natural Disaster"** means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tsunami, tornado, flood, volcanic eruption, wildfire or other similar event that:
- a) is due to natural causes; and
  - b) that has catastrophic consequences.
32. **"Overseas Travel"** means travel during the Period of Insurance for leisure or business purpose:
- a) to any destination outside of Malaysia; and/or
  - b) from West Malaysia to East Malaysia (and vice versa) which if selected and upon payment of appropriate premium is covered under Areas 1, 2 and 3 (Inclusive Domestic).

**Travel to any destination outside of Malaysia** commences from the time the Insured Person leaves his/her place of residence or business (whichever is later) for a direct journey to the place of embarkation in Malaysia to commence his/her trip to the intended destination(s) in any event not to commence more than twenty four (24) hours prior to booked departure time and ceases on whichever of the following that occurs first:

- I. the expiry of the Period of Insurance specified in the Policy Schedule;
- II. the Insured Person's return to the permanent place of residence or business in Malaysia, (whichever is earlier); or
- III. twenty four (24) hours after arrival in Malaysia.

**Travel from West Malaysia to East Malaysia** (and vice versa) commences from the time the Insured Person leaves his/her place of residence or business (whichever is later) for a direct journey to the place of embarkation in Malaysia to commence trip to the intended destination(s) in any event not to commence more than twenty four (24) hours prior to booked departure time.

The Period of Insurance purchased must be inclusive of the total number of days of the intended trip and shall cease on whichever of the following that occurs first:

- I. the expiry of the Period of Insurance specified in the Policy Schedule; or
- II. the Insured Person's return to the permanent place of residence or business in Malaysia, (whichever is earlier).

The duration for each of such trip shall be within the Period of Insurance and shall not exceed one hundred and ninety (190) consecutive days from the commencement date of the trip.

For overseas one-way travel, coverage shall cease seventy two (72) hours upon the arrival of the Insured Person at the Common Carrier station or terminal of the final destination. Any stop over for overseas one way travel should not exceed thirty (30) days from the commencement date of the trip.

33. **"Period of Insurance"** means the period specified in the Policy Schedule.
34. **"Permanent Total Disablement"** means Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of Accident, entirely prevents the Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.

35. **"Personal Effects"** means hand carried bag(s), wallet or purse in the possession of the Insured Person together with the contents therein; and/or Valuables worn by the Insured Person.
36. **"Policyholder/You/Your"** means the individual to whom or the business entity/company to which this policy is issued to provide Cover for the Insured Person (and may include the Insured Person where applicable).
37. **"Policy Schedule"** means the document issued in favour of the Insured Person after payment of the applicable Premium has been made, which payment shall be deemed proof of the insurance Cover provided to the Insured Person under this policy.
38. **"Pre-existing Medical Condition"** means any condition for which the Insured Person have received medical treatment, diagnosis, consultation and/or prescribed drugs within a twelve (12) month period preceding the effective date of this policy or, a condition for which medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) months period preceding the effective date of the policy.
39. **"Premium"** means the specified amount of payment required for Us to provide the Cover under this policy for the Benefits specified in the Schedule of Benefits.
40. **"Serious Injury"** or **"Serious Illness"** whenever applied to the Insured Person, is one which requires treatment by a Medical Practitioner and which results in the Insured Person being certified by that Medical Practitioner as unfit to travel or continue with the Insured Person's trip. When applied to the Immediate Family Member, it shall mean injury or illness certified as being dangerous to life by a Medical Practitioner and which results in discontinuation or cancellation of the Insured Person's trip.
41. **"Sports Equipment"** means the items used for a recognized physical sport (e.g regulators and gauge for scuba diving, bicycles, surfboards, harness for climbing gear), but excluding the clothing specifically used (eg. leotards for gymnastics, football boots, gloves for cricket) for that sports activity. It also excludes equipment relating to mind sports (eg chess), motorized or electronic sports (eg. model powerboats) or co-ordination sports (eg. billiards).
42. **"Sum Insured/Limit of Liability"** means the sum specified against each of the Benefits stipulated in the Schedule of Benefits (and/or Endorsement, if applicable), which is the maximum amount We will pay in the event of claim(s).
43. **"Travel Agent"** means a Travel Agent duly licensed and registered in Malaysia with the relevant authorities.
44. **"Valuables"** means gold, silver, or other precious metals, jewellery, watches, furs and including precious and semi-precious gems.
45. **"Water Sports equipment"** means and shall include equipment that the Insured Person carries with him/her whilst engaging in the said water sports activity. However, this benefit exclusively excludes the clothing specifically used (including but not limited to wetsuit, life jacket) or any other items worn on the Insured Person's body for the purpose of the said water sports activity.
46. **"We/Our/Us"** means AXA Affin General Insurance Berhad.

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## PART C - BENEFITS

The following benefits are payable, up to the applicable limits as stated herein or in the Schedule of Benefits.

### BENEFIT 1 – ACCIDENTAL DEATH

We will pay the amount shown in the Schedule of Benefits if during the Period of Insurance an Insured Person shall sustain Injury resulting directly and independently of any other cause in death within twelve (12) months from the date of the Accident.

### BENEFIT 2 – ACCIDENTAL PERMANENT DISABLEMENT

Scale of Compensation	Percentage of Sum Insured (%)
1) Permanent Total Disablement	100%
2) Loss Of Limb	100%
3) Total Loss of Sight of one eye or both eyes	100%
4) Loss of lens of eye	50%
5) Permanent and Total Loss of hearing	
- both ears	75%
- one ear	15%
6) Permanent and Total Loss of Speech	50%

We will pay up to the amount shown in the Schedule of Benefits according to the percentage as described in the Scale of Compensation if during the Period of Insurance an Insured Person shall sustain Injury resulting directly and independently of any other cause in disablement as set out in the above Scale of Compensation within twelve (12) months from the date of the Accident.

Conditions:

1. No benefit will be payable:
  - a) Under Benefit 1 or 2.1 unless such death or loss occurs within twelve (12) months from the date of Accident.
  - b) Under Benefit 2.2 to 2.6 except on proof to Us that the disablement has continued for twelve (12) months from the date of Accident and in all probability will continue for the remainder of the Insured Person's life.
2. The maximum amount of all benefits payable under Benefit 1 or 2 for one or more injuries sustained by the Insured Person during the Period of Insurance shall not exceed the limit stated in the Schedule of Benefits.

### **BENEFIT 3 – CHILD EDUCATION FUND**

Upon the death of the Insured Person where the claim is payable under Benefit 1 and such Insured Person who, at the date of the Accident during his/her Overseas Travel has any surviving Children, We will pay the amount stated in the Schedule of Benefits being an education fund for the surviving Children.

### **BENEFIT 4 – MEDICAL**

#### **BENEFIT 4A – MEDICAL AND HOSPITAL EXPENSES**

We will reimburse the Insured Person medical expenses necessarily incurred as a direct result of Injury or Illness sustained by the Insured Person during the Period of Insurance up to the limit stated in the Schedule of Benefits.

We will reimburse:

#### **1. Overseas Travel**

Medical, Hospital and treatment expenses (including cost of emergency dental treatment for the alleviation of sudden pain but excluding replacement of dentures and crowns), necessarily incurred as a direct result of Injury or Illness sustained by the Insured Person, giving rise to a claim under this policy.

In the event of hospitalisation overseas due to Injury, We will advance payment to the Hospital for all medical expenses directly related to the Injury.

#### **2. Domestic Travel**

Medical, Hospital and treatment expenses (including cost of emergency dental treatment for the alleviation of sudden pain but excluding replacement of dentures and crowns), necessarily incurred giving rise to a claim as a direct result of Injury sustained by the Insured Person.

Notwithstanding the above, We retain the right to recover from the Insured Person and/or the Insured Person's next of kin, any amount which does not fall within the Coverage of Benefit 4A.

#### **BENEFIT 4B – COMPASSIONATE VISITATION BENEFIT DUE TO HOSPITALISATION**

In the event the Insured Person is hospitalised due to Injury or Illness whilst on Overseas Travel and no adult family member or friend is with him/her, We will reimburse as compassionate visitation benefit travelling expenses (economy travel ticket) and reasonable accommodation expenses incurred for an adult family member or friend required on medical advice from the treating physician to travel or remain behind with the Insured Person whilst the Insured Person is hospitalised during his/her trip.

#### **BENEFIT 4C – ALTERNATIVE MEDICINE**

Necessary Alternative Medical Treatment expenses incurred as a result of an Injury sustained during Overseas Travel provided that treatment is, in the first instance sought from a Medical Practitioner. This benefit excludes treatment prescribed by the Insured Person or an Immediate Family Member of the Insured Person. The claim must be accompanied with an official payment receipt.

#### **BENEFIT 4D – COMPASSIONATE VISITATION BENEFIT DUE TO INSURED PERSON'S DEATH**

In the event of death of the Insured Person due to Injury or Illness whilst on Overseas Travel and no adult family member or friend is with him/her, We will reimburse as compassionate visitation benefit travelling expenses (economy travel ticket) and reasonable accommodation expenses incurred by an adult family member or friend to assist in the burial or cremation arrangements in the locality where death of the Insured Person occurs.

**For Overseas Travel, the Insured Person can only claim under either Benefit 4B or 4D for any one event.**

#### **BENEFIT 4E – CHILD CARE BENEFIT**

Additional accommodation and travelling expenses as child care benefit for the Insured Person's relative or friend required on medical advice from the treating physician to take care of the Insured Person's children travelling with the Insured Person plus the cost of a return trip economy class air ticket incurred by the Insured Person's relative or friend to accompany the Insured Person's children who are left unattended as a result of the Insured Person's hospitalisation during his/her trip, back to the place of residence or business in Malaysia.

#### **BENEFIT 4F – MEDICAL TREATMENT IN MALAYSIA**

##### **1. Overseas Travel**

The necessary follow-up medical, Hospital and treatment expenses resulting from an Injury or Illness which occurred overseas during the Period of Insurance (including the cost of a private ambulance or professional home-nursing fees) incurred by the Insured Person in Malaysia within ninety (90) days after his/her treatment or return from abroad, whichever is earlier. Where initial treatment for Injury or Illness sustained by the Insured Person during the trip was not sought overseas, the reimbursement is limited to outpatient treatment up to a maximum of RM500 incurred within twenty four (24) hours after his/her arrival in Malaysia.

##### **2. Domestic Travel**

The necessary follow-up medical, Hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) incurred by the Insured Person in Malaysia as a result of an Injury occurring during the Insured Person's trip for a maximum period of ninety (90) days after the initial treatment from an attending Medical Practitioner provided that initial treatment must have been sought within 24 hours from the time the Injury occurred.

**Notwithstanding anything to the contrary, the total amount payable pursuant to Benefit 4A to 4F shall not exceed the Sum Insured/Limit of Liability stipulated under Benefit 4A.**

#### **BENEFIT 4G - HOSPITAL ALLOWANCE**

##### **1. Hospital Allowance for Overseas Travel**

If the Insured Person is admitted into a Hospital as an In-Patient on the recommendation of a Medical Practitioner as a result of Injury or Illness sustained during the trip, We will pay to the Insured Person a benefit of RM350 for each complete twenty four (24) hours he/she is hospitalised, provided a valid claim is payable under Benefit 4A.

##### **2. Hospital Allowance for Domestic Travel**

If the Insured Person is admitted into a Hospital as an In-Patient on the recommendation of a Medical Practitioner as a result of Injury sustained during the trip, We will pay to the Insured Person a benefit of RM50 for each complete twenty four (24) hours he/she is hospitalised up to RM1,000 provided a valid claim is payable under Benefit 4A.

#### **BENEFIT 4H – QUARANTINE COVER AS A RESULT OF PANDEMIC FLU**

If the Insured Person is placed under compulsory quarantine by order of the relevant government authorities of the country the Insured Person is visiting during his/her Overseas Travel, We will pay the Insured Person RM200 per day for every complete twenty four (24) hours period that the Insured Person is placed under quarantine up to the amount stated in the Schedule of Benefits.

#### **BENEFIT 4I - EMERGENCY MEDICAL EVACUATION**

We will pay for the necessary expenses incurred for Emergency transportation and medical care en route to move an Insured Person who has a critical medical condition to the nearest Hospital where appropriate care and facilities are available. In the event of such an Emergency, the twenty four (24) hours AXA Travel Assistance must be contacted immediately to approve all Emergency medical evacuations. In dire emergencies in remote or primitive areas where AXA Travel Assistance cannot be contacted in advance, the Emergency medical evacuation must be reported as soon as possible. We retain the right to decide the place to which the Insured Person shall be transported.

We will pay the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person on an emergency medical evacuation when this is deemed necessary by AXA Travel Assistance or Us.

Please contact Our twenty four (24) hours hotline as appearing in the Policy Schedule and provide the following information:

- a) Insured Person's full name, traveling dates, NRIC/Employment Pass number and policy number;
- b) the name of the place and telephone number where the AXA Travel Assistance can reach the Insured Person or the Insured Person's representative; and
- c) a brief description of the Emergency and the nature of help required.

#### **BENEFIT 4J - EMERGENCY MEDICAL REPATRIATION**

In the event that the Insured Person is hospitalised due to Injury or Illness during his/her trip and it is medically necessary for the Insured Person to be repatriated to Malaysia or to the nearest Hospital to his/her place of residence in Malaysia to continue treatment, We will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant accompanying the Insured Person. In the event of Emergency medical repatriation, the twenty four (24) hours assistance must be contacted immediately to approve all Emergency medical repatriations.

We retain the right to decide whether Emergency medical repatriation is required or not.

#### **BENEFIT 4K – REPATRIATION OF MORTAL REMAINS**

In the event of death due to Injury or Illness of the Insured Person during the trip, We will pay the reasonable charges for burial or cremation in the locality where death occurs including the reasonable cost of transportation of body or ashes to the Insured Person's place of residence in Malaysia.

#### **Exclusions applicable to Benefit 4**

We will not pay for claims in respect of:

- a) treatment or aid obtained in Malaysia (except as specifically provided for in Benefits 4A and 4F);
- b) surgery, medical or dental treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Malaysia or his/her place of residence/business in Malaysia (except as specifically provided for in Benefit 4F);
- c) the additional cost of single or private room accommodation at a Hospital, clinic or nursing home, except, where the Medical Practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation; and
- d) Emergency medical evacuation and repatriation due to any form of Mountain Sickness.

#### **BENEFIT 5 – PERSONAL BELONGINGS**

##### **BENEFIT 5A - BAGGAGE AND PERSONAL EFFECTS**

1. Subject to the Exclusions stated in Benefit 5A and 5B and the limits in the Schedule of Benefits, We will reimburse the Insured for Loss of or Damage to the Insured's Articles\* due to theft or the negligence of the Common Carrier.

\*Under this Benefit, Articles refer to the Insured's Baggage, Personal Effects and items in the Insured's Baggage.

2. We will reimburse the Insured as described in Paragraph 1 provided that the Articles were:

- a) brought by the Insured on the trip;
- b) purchased by the Insured during the trip (including clothing and Personal Effects worn or carried by the Insured); or
- c) in the Lost or Damaged Baggage.



3. We will reimburse the Insured for:
  - a) Baggage as described in paragraph 1 up to a limit of RM300 per Baggage; and
  - b) Personal Effects as described in paragraph 1 up to a limit of RM500 per item of Personal Effects.
4. If the value of the replacement of an Article is lower than the respective limits, We will pay the actual value.
5. If the Insured purchases a comparable replacement for the lost Article, We will pay the replacement cost provided that the lost Article was not more than two (2) years old at the date of Loss. If the Insured Person cannot prove the age of the lost Article, or if the Article is more than two (2) years old, or if the Article is not replaced, We will deal with the claim on the basis of original purchase value of the Article less depreciation and/or the cost of repair, if applicable. If any Article is proved to be beyond economical repair, a claim will be dealt with under this policy as if the Article had been lost.
6. Notwithstanding anything under this Benefit, jewellery and watches belonging to the Insured are only covered against theft under these circumstances:
  - a) when snatched from the Insured while the jewellery or watch was being worn by the Insured;
  - b) when kept in baggage personally attended to by the Insured at all times; or
  - c) when kept in a Hotel safe managed by the Hotel.

#### **Exclusions applicable to Benefit 5A:**

We will not pay for claims in respect of:

- a) Loss or Damage to items such as stamps, documents, contact or corneal lenses, dentures, glass, china, marble, earthenware, tortoise shells, bulbs or valves, fragile Articles such as spectacles, cameras, mobile phones, tablet or notebook computers (or laptops) and other similar items. However, We will pay for Loss or Damage caused to the items mentioned in this paragraph by theft or attempted theft.
- b) Money, securities, cheques or cards including but not limited to debit or credit cards, identity cards, driver's license or any cards or vouchers with a stored/monetary value.
- c) Information or data stored in tapes, cards, discs or other storage mediums.
- d) Loss or Damage to Baggage occurring during the Trip unless:
  - I. Your Baggage was in the custody of a Common Carrier or Hotel when the Loss or Damage occurred;
  - II. the Loss or Damage was first reported to and a claim was made against the operator of the Common Carrier or Hotel;
  - III. the operator of the Common Carrier or Hotel refuses to compensate You for the Loss or Damage to Your Baggage; and
  - IV. You have proof of such rejection from the operator of the Common Carrier or Hotel.

If the operator of the Common Carrier or Hotel compensates You in part for the Loss or Damage to Your Baggage, Your claim will only be for the remaining part left unpaid.
- e) Any item whilst in the custody of a Common Carrier, unless reported immediately upon discovery and in the case of an Airline, a Property Irregularity Report is obtained.
- f) Goods traded in the course of business, samples, foodstuff and consumable items (e.g. food, beverage, medicine).
- g) Loss of or Damage caused by normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or by Your actions in attempts to repair, clean or alter Your property.
- h) Losses not reported to the police where the incident took place within twenty four (24) hours of the occurrence of the Loss or Damage.
- i) Loss or theft of property left Unattended in a public place or in an 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.
- j) Loss of or Damage to any item as a result of insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence.
- k) Loss of or Damage to any item arising from the confiscation or detention by Customs or other Officials.
- l) Any item that is insured under any other insurance, or otherwise reimbursed in full by a Common Carrier or a Hotel or any other source.
- m) Loss of any item that could have been avoided by taking due care and precautions.

- n) Baggage that is sent in advance, mailed or shipped separately.
- o) Any item that is loaned, rented or hired.
- p) Your willful acts, omission, negligence or carelessness.
- q) Unexplained and mysterious disappearance of Your Baggage or Personal Effects.
- r) Loss of jewellery except as stated in item (6) of Benefit 5A above.
- s) Loss or theft of any property as a result of the Insured's failure to take due care and precautions for the safeguard and security of such property.

For Loss or Damage caused by theft during the Trip, a police report must be made at the nearest police station where the incident took place within twenty four (24) hours of the incident. You must submit a copy of the police report to Us to support Your claim.

For the Loss or Damage of items, You must submit to Us proof of Your purchase, e.g. receipts or credit card statements, to support Your claim. If You do not do so, We have the right to decline Your claim or to accept it at a reduced value.

## **BENEFIT 5B - PERSONAL MONEY AND TRAVEL DOCUMENTS**

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

- a) for expenses incurred by the Insured Person in obtaining replacement of travel documents (namely, passport, travel tickets and other relevant travel documents), in the event of Loss of the Insured Person's travel documents; and
- b) up to RM800 in the event of Loss of the Insured Person's money (cash, travellers cheques or banknotes), provided that:
  - I. the travel documents and money were at all times kept with the Insured Person or in a hotel safe and the Loss was due to robbery, Burglary or theft during the trip; and
  - II. a report was lodged at the nearest police station where the incident took place within twenty four (24) hours after the incident and a written statement was obtained from the police to substantiate the claim.

### **Exclusions applicable to Benefit 5B**

We will not pay for claims in respect of:

- a) Loss arising from confiscation or detention by Customs or other Officials;
- b) Loss or theft of the travel documents and/or money left unattended in a public place or in an unattended vehicle or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of the travel documents and/or money; and
- c) Loss that is otherwise reimbursable by the hotel, where the travel documents and/or money was kept in a hotel safe.

## **BENEFIT 5C – BAGGAGE DELAY**

We will pay the Insured Person compensation when the Insured Person's checked-in Baggage is delayed, misdirected or temporarily misplaced by the Common Carrier from the time of his/her arrival at the scheduled destination abroad or upon return to Malaysia (for Overseas Travel) or his/her place of residence or place of business in Malaysia (for Domestic Travel) up to the amount as follows:

- a) RM200 for every six (6) complete hours if the delay occurs at the scheduled destination abroad (for avoidance of doubt, the amount of RM200 is based on each claim and not on each piece of baggage); or
- b) A lump sum of RM200 if the delay is at least six (6) hours upon return to Malaysia (for Overseas Travel) or his/her place of residence or place of business in Malaysia (for Domestic Travel) (for avoidance of doubt, the amount of RM200 is based on each claim and not on each piece of baggage).

The period of delay shall be calculated from the time of the Insured Person's arrival at the baggage pick up point till the time he/she received his/her baggage.

### **Exclusions applicable to Benefit 5C**

We will not pay for claims in respect of:

- a) Baggage delay not immediately reported to the Common Carrier;
- b) The Insured Person's failure to obtain a written confirmation from the carriers or their handling agents on the actual date and time of Baggage delivery.

**The Insured Person can only claim under either Benefit 5A or 5C for any one event.**

## **BENEFIT 6 – TRAVEL INCONVENIENCE AND CANCELLATION**

### **BENEFIT 6A – TRAVEL DELAY**

1. We will pay You RM 200 for the first completed six (6) hours of delay and an additional RM 300 for each completed six (6) hours of delay after that (for Overseas Travel only), if You have arranged to travel by Common Carrier and its scheduled departure is delayed from the time specified in the itinerary supplied to You due to:
  - a) Natural Disaster;
  - b) inclement weather conditions;
  - c) strike or industrial action;
  - d) mechanical breakdown of Common Carrier;
  - e) grounding of Common Carrier as a result of mechanical or structural defect;
  - f) any events leading to airspace restriction or the closure of airport, Common Carrier's terminal, station or port You are departing from or arriving at.
2. If any part of Your Trip is cancelled due to the delay but You still continue with the rest of Your Trip, We will reimburse You up to RM500 for the non-refundable deposits or charges You have agreed to pay for or had paid in advance for those parts that are cancelled.
3. The period of delay must be verified in writing by the operator of the Common Carrier. If You are entitled to a refund of all or part of such expenses from another source, We will only reimburse You the amount unrecovered from that source.

### **Exclusions applicable to Benefit 6A**

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

- a) Your failure to arrive at the immediate gate/point of departure according to the itinerary supplied to You;
- b) Your failure to obtain verification in writing of the period of delay from the operator of the Common Carrier;
- c) Your late arrival at the immediate gate/point of departure according to the itinerary supplied to You, unless caused by strike or industrial action; and
- d) strike, riot or industrial action which existed when You purchased this Policy.
- e) any delay which the Insured Person is made aware of at least twenty four (24) hours or more prior to the original scheduled departure time as stated in the Insured Person's tickets.

### **BENEFIT 6B – LOSS OF DEPOSIT OR CANCELLATION**

#### **1. Cancellation**

We will reimburse the Insured Person for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the Insured Person's trip only in the event of necessary and unavoidable cancellation by the Insured Person arising from causes beyond his/her control occurring after this Coverage has been effected which is as a result of any one of the following events:

- a) death, Serious Injury or Serious Illness of the Insured Person or of his/her Immediate Family Member. In case of death, death certificate must be furnished. In case of Serious Injury or Serious Illness, written advice from the attending Medical Practitioner treating the Insured Person or his/her immediate Family Member confirming the advisability to cancel the Trip due to Serious Injury or Serious Illness must be obtained;
- b) unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond the Insured Person's control at the planned destination of visit;
- c) witness summons, which were not made known to the Insured Person prior to the taking up of this policy;

- d) serious Damage to the Insured Person's residence in Malaysia from fire, flood or similar Natural Disaster occurring within one (1) week before the commencement date of the trip and the Insured Person's presence is required on the premises on the commencement date of the trip;
- e) Cancellation of the Insured Person's Trip due to Natural Disaster occurring at the place of destination within one (1) week before the commencement date of the Trip; and/or
- f) Cancellation of the Insured Person's Trip due to an outbreak or the spread of an Epidemic at the place of destination as announced by the World Health Organisation (WHO) within two (2) weeks before the commencement date of the Trip.

## 2. Deferments or Postponement

If the Insured Person's trip had to be deferred or postponed arising from causes beyond his/her control occurring after this policy has been affected which is as a result of the above **causes stated in 6B.1(a) to 6B.1(f)**, We will reimburse the Insured Person for additional charges levied in relation to any prepaid costs paid by the Insured Person, due to amendment of travel dates.

**The Insured Person can only claim under either Benefit 6B.1 or 6B.2 for any one trip.**

## Exclusions applicable to Benefit 6B

- a) We will not pay for any loss under this benefit if this policy is purchased less than fourteen (14) days prior to the commencement of the scheduled trip.
- b) We will not pay for any loss under this benefit for a Child/Children if the new inclusion of Child/Children under Family plan is made less than fourteen (14) days prior to commencement of the scheduled trip.

## BENEFIT 6C – TRAVEL CURTAILMENT

We will reimburse the Insured Person for the proportional return of the irrecoverable prepaid costs of his/her trip as shown on the booking invoice, calculated at pro rata basis from the date of his/her arrival back to Malaysia (for Overseas Travel) or arrival back to his/her place of residence or business in Malaysia (for Domestic Travel) to the expiry of the trip or policy (whichever is earlier), necessarily and unavoidably incurred due to the Curtailment (as defined) of the trip as a result of any one of the following events:

- a) the Insured Person's Serious Injury or Serious Illness and upon medical advice;
- b) unexpected death, Serious Injury or Illness of the Insured Person's Immediate Family Member;
- c) unexpected death, Serious Injury or Illness of the Insured Person's sole travel companion who has travel bookings to accompany the Insured Person for the entire Trip which shall not include the Insured Person's Immediate Family Member when family plan is opted for;
- d) Hijacking of the aircraft in which the Insured Person is on board as a passenger;
- e) serious Damage to the Insured Person's principal residence from fire, flood or similar Natural Disaster, which requires his/her presence on the premises;
- f) the unexpected outbreak of strike, riot or civil commotion occurring during the trip which is beyond the Insured Person's control at the planned destination of visit that will put his/her life in danger; and/or
- g) Curtailment of the Insured Person's trip due to Natural Disaster or the spread of an Epidemic occurring at the place of destination within the duration of the Trip.

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 the Insured Person confirming the advisability to return to Malaysia (for Overseas Travel) or return to his/her place of residence or business in Malaysia (for Domestic Travel) due to the Insured Person's Illness or 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 trip or policy, whichever is earlier. This Coverage is effective only if the policy is purchased before the Insured Person becomes aware of any circumstances, which could lead to the disruption of the trip.

**Insured Person can only claim under either Benefits 6B or 6C for any one trip.**

## **Exclusions applicable to Benefits 6B and 6C**

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

- a) 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;
- b) bankruptcy, insolvency liquidation or default of Travel Agency(ies) or Common Carrier;
- c) the Insured Person's business, financial or contractual obligation or those of his/her traveling companion;
- d) the Insured Person's disinclination to travel or financial circumstances;
- e) 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 at a Court of Law;
- f) the Insured Person's failure to notify Travel Agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement; and/or
- g) any event mentioned in Benefits 6B and 6C which is publicly known at the time the Insured Person booked his/her trip or purchased this policy, whichever date occurs later.

## **BENEFIT 6D – TRAVEL OVERBOOKED**

We will pay the Insured Person RM200 for every complete six (6) hours delay up to the limit stated in the Schedule of Benefits if during his/her Overseas Travel, the Insured Person is denied boarding on a commercial scheduled Common Carrier (by air only) due to over-booking, and no alternative transportation is made available to him/her for six (6) or more hours of the scheduled departure time of such Common Carrier (by air only). The overbooked flight details to be obtained by the Insured Person must be verified in writing by the operator(s) of the Common Carrier (by air only) or their handling agent(s).

## **BENEFIT 6E – TRAVEL MISCONNECTION**

We will pay the Insured Person, if during his/her Overseas Travel the confirmed onward connecting scheduled Common Carrier (by air only) is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled Common Carrier (by air only), and no alternative onward transportation is made available to him/her within four (4) hours of the actual arrival time of his/her incoming Common Carrier (by air only). The travel misconnection details to be obtained by the Insured Person must be verified in writing by the operator(s) of the Common Carrier (by air only) or their handling agent(s).

## **BENEFIT 6F – HIJACKING INCONVENIENCE**

We will pay the Insured Person RM1,000 for each complete twenty four (24) hours up to the limit stated in the Schedule of Benefits if the scheduled public conveyance that he/she is travelling on during his/her Overseas Travel is hijacked.

## **BENEFIT 6G – MISSED DEPARTURE**

We will reimburse the Insured Person for additional accommodation and travel expenses necessarily and reasonably incurred if the Insured Person misses a scheduled departing carrier 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 recognized stop as a fare paying passenger) to get the Insured Person to the departure port, airport or train station as stated in the Insured Person's ticket.

The Insured Person 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 6G**

We will not pay for any event, which is a result of the Insured Person's:

- a) failure to check in at the airport, station or port on time for any reason other than mechanical breakdown of public transport services; and/or
- b) 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 6H - TRAVEL REROUTE**

We will pay the Insured Person if the arrival of the scheduled public conveyance in which the Insured Person have arranged to travel during his/her Overseas Travel is delayed for at least six (6) hours from the time specified in the itinerary supplied to him/her due to re-routing of the scheduled public conveyance, as a result of strike/industrial action, Inclement Weather conditions or mechanical breakdown.

### **Exclusions applicable to Benefit 6H**

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

- a) delay in arrival at the destination as a result of delay in departure of the scheduled public conveyance;
- b) the Insured Person's 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; and/or
- c) strike, riot or industrial action existing at the date the Insured Person purchased this policy.

## **BENEFIT 7 – CREDIT CARD**

If the Insured Person suffers financial Loss as a direct result of fraudulent use of the Insured Person's credit card(s) following theft during his/her Overseas Travel, We will pay for such Loss and such claim must be accompanied by a report issued by the card company(s) evidencing the Loss.

### **Exclusions applicable to Benefit 7**

We will not pay for any Loss:

- a) if the theft of the Insured Person's credit card is not reported to the credit card issuing company within three (3) hours from the time of theft; and/or
- b) such Loss is recoverable from any other source.

## **BENEFIT 8 – PERSONAL LIABILITY**

We will indemnify the Insured Person for legal liability to a third party arising during the Period of Insurance as a result of:

- a) accidental Injury (including death) to any third party; and/or
- b) accidental Loss of or Damage to property of any third party.

In addition, We will indemnify the Insured Person for:

- a) third parties' costs and expenses recoverable from the Insured Person; and
- b) the Insured Person's costs and expenses incurred with Our prior written consent. Except with Our written consent, no person is entitled to admit liability on behalf of the Insured Person or give any representation or other undertaking binding upon the Insured Person. We shall be entitled to conduct all proceedings arising out of or in connection with the claim in the Insured Person's name and to instruct solicitors of Our own choice for this purpose.

### **Exclusions applicable to Benefit 8**

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

- a) employer's liability, contractual liability or liability to a member of the Insured Person's Family;
- b) property belonging to the Insured Person, or, in his/her care custody or control;
- c) any willful, malicious or unlawful act;
- d) pursuit of trade, business or profession;
- e) ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- f) ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance;
- g) legal costs resulting from any criminal proceedings;
- h) 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; and/or
- i) judgments that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.

## **BENEFIT 9 – RENTAL CAR EXCESS**

We will reimburse the Insured Person for any excess or deductible, which the Insured Person becomes legally liable to pay under a car rental contract as a result of Loss or Damage to the rented car arising from an Accident which occurred during his/her Overseas Travel provided that the following conditions are observed:

- a) the car must be rented from a licensed rental agency;
- b) the Insured Person shall take a comprehensive motor insurance against any Loss or Damage to the rented Car during the rental period;
- c) the Insured Person must comply with all requirements of the rental agency under the rental agreement, the insurer under the motor insurance policy of the rented car as well as the law, rules and regulations of the country of visit (including Malaysia); and
- d) the car must be rented and driven by the Insured Person or any of his/her Immediate Family Member who holds a valid license(s) to drive the rented car at the country of visit and is named as the Insured Person under the Policy Schedule.

### **Exclusions applicable to Benefit 9**

- a) Loss or Damage arising from failure of the Insured Person to observe any of the conditions listed in this Benefit;
- b) The Insured Person or the said Immediate Family Member was during the Period of Insurance, disqualified by any order from any Court of Law or prohibited from renting and/or driving by reason of any law, enactment, rule or regulation of the country of visit; or
- c) Loss or Damage not due to an Accident involving the rented car.

## **BENEFIT 10 – RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE**

We will pay any ransom demand as a result of the Insured Person being held as a hostage following kidnap which occurred during his/her Overseas Travel.

### **Exclusions applicable to Benefit 10**

We will not pay any benefit in this Benefit for Loss or Damage due to the following:

- a) The Insured Person's fraudulent, dishonest or criminal acts;
- b) Events which take place in the Insured Person's country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active;
- c) Payment of ransom prior to the kidnapping incident being reported to the Police or relevant authorities; and/or
- d) Failure of the Insured Person or any member of his/her Family to observe the policies of and cooperate with the relevant authorities.

## **EXTENSIONS**

Subject to the General Conditions and Exclusions of this policy, We will pay the amount stated in the Schedule of Benefits if during the Period of Insurance the Insured Person shall sustain Injury caused by an Accident resulting from the extensions covered below:-

## **TERRORISM**

We will pay the benefits up to the limit stated in the Schedule of Benefits and subject to the terms and exclusions of this policy if the Insured Person suffer any losses that are covered under the applicable benefits of this policy arising directly from Acts of Terrorism.

This policy will not cover the consequences of an Acts of Terrorism if:

- a) the event is under the full control of any government authority; or
- b) the event is compensated by any government authority;
- c) it leads to cancellation of the trip due to fear of travelling; or
- d) it leads to cancellation if the Common Carrier is not departing to the destination due to fear of Acts of Terrorism.

## **WINTERSPORTS**

This policy is extended to cover Winter sports activities supervised by a licensed operator that renders proper handling and assistance for leisure (amateur) purposes only for Overseas Travel.

## **SCUBA DIVING**

This policy is extended to cover scuba diving up to a depth of 30 meters for leisure (amateur) purposes only with the condition that the Insured Person holds a valid Professional Association of Diving Instructors (PADI) certification (or similar recognized certification) and/or when diving with a certified divemaster/instructor from a licensed dive operator.

## **ADD-ON BENEFITS**

These benefits shall only be applicable when the add-on benefit(s) is opted for and upon payment of the required additional Premium.

### **1. GOLF EQUIPMENT**

In the event of Loss or Damage to Golfing Equipment owned by (and not hired by or loaned or entrusted to) the Insured Person occurring in a public place, We will pay for the following:

- a) The replacement or repair cost of the lost or damaged Golf Equipment, whichever is lower, up to a maximum of RM500 per club; and/or
- b) The cost for hiring replacement Golf Equipment, up to a maximum RM500.

If as a result of any Damage, the Golf Equipment is proven to be beyond economical repair, We will not be liable for more than the limit specified on the selected plan, in respect of any one article or pair or set of articles. We may make payment or at Our option reinstate or repair the Golf Equipment, subject to due allowance for wear and tear and depreciation. In the event of Loss, such Loss must be due to robbery, Burglary or theft.

### **Exclusions (applicable to Add-On 1)**

In addition to the General Exclusions, We will not pay for any claims in respect of:

- a) Losses of the Insured Person's Golf Equipment whilst in the custody of a public transport, unless reported immediately upon discovery. In the case of an airline, a Property Irregularity Report must be obtained.
- b) Losses not reported to the police within twenty four (24) hours and report not obtained at the place of loss.
- c) The Insured Person's Golf Equipment being left unattended in a public place.
- d) The Insured Person's wilful act or negligence.
- e) Confiscation or retention of the Insured Person's Golf Equipment by customs or other officials.
- f) The Insured Person's Golf Equipment that is insured under any other insurance, or otherwise reimbursed by other sources.
- g) Theft that could have been avoided if reasonable precautions were taken.
- h) There are reasonable grounds to believe that the Insured Person's claim is not made in good faith.
- i) The Insured Person's Golf Equipment that is sent in advance, mailed or shipped separately.
- j) Golf Equipment that is on loan, on rental or on hire.

### **2. SPORTS EQUIPMENT**

In the event of Loss or Damage to Sports Equipment owned by (and not hired by or loaned or entrusted to) the Insured Person occurring in a public place, We will pay for the following:

- a) The replacement or repair cost of the lost or damaged Sports Equipment, whichever is lower, up to a maximum of RM500 per item; and/or
- b) The cost for hiring replacement Sports Equipment, up to maximum RM500.

If as a result of any Damage, the Sports Equipment is proven to be beyond economical repair, We will not be liable for more than the limit specified on the selected plan, in respect of any one article or pair or set of articles. We may make payment or at Our option reinstate or repair the Sports Equipment, subject to due allowance for wear and tear and depreciation. In the event of Loss, such Loss must be due to robbery, Burglary or theft.



## **Exclusions (applicable to Add-On 2)**

In addition to the General Exclusions, We will not pay for any claims in respect of:

- a) The Insured Person's Sports Equipment whilst in the custody of a public transport, unless reported immediately upon discovery. In the case of an airline, a Property Irregularity Report must be obtained.
- b) Losses not reported to the police within twenty four (24) hours and report not obtained at the place of loss.
- c) The Insured Person's Sports Equipment being left unattended in a public place.
- d) The Insured Person's wilful act or negligence.
- e) Confiscation or retention of the Insured Person's Sports Equipment by customs or other officials.
- f) The Insured Person's Sports Equipment that is insured under any other insurance, or otherwise reimbursed by other sources.
- g) Theft that could have been avoided if reasonable precautions were taken.
- h) There are reasonable grounds to believe that the Insured Person's claim is not made in good faith.
- i) The Insured Person's Sports Equipment that is sent in advance, mailed or shipped separately.
- j) Losses that arises during the course of play or practice.
- k) Sports Equipment that is on loan, on rental or on hire.

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## **PART D - GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS)**

We will not pay for claims:

1. Caused or resulting:
  - (a) from any Pre-existing Medical Conditions.
  - (b) by 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) by the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorized medical prescription.
  - (d) directly or indirectly by Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
  - (e) from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to bodily Injury as a direct result of an Accident.
  - (f) The Insured Person travelling on, or against medical advice, or where the trip is made solely for the purpose of obtaining treatment.
  - (g) mental and nervous disorders, including insanity.
2. Directly or indirectly occasioned by, happening through, or in consequence of:
  - (a) engaging in sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports or games.
  - (b) Injury and/or Illness whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes and guides), rock climbing, and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving the Insured Person being airborne (whether suspended or not).

This exclusion does not apply to leisure parachuting, leisure bungee jumping, leisure sky diving and leisure hot air balloon rides.
3. Arising from:
  - (a) Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft.
  - (b) Any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction.
  - (c) Loss of or Damage to hired or leased equipment; testing of any kind of conveyance.
  - (d) 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 the Insured Person occupation; manual work or daily commute in connection with any trade, employment or profession.
  - (e) Offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.
  - (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 or following the warning of any intended strike, riot or civil commotion through or by general mass media.
- (h) Ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- (i) Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
- (j) Consequential Loss or Damage of any kind.
- (k) The Insured Person's direct participation in terrorist acts.

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## **PART E - GENERAL CONDITIONS (APPLICABLE TO ALL BENEFITS)**

The Insured Person must comply with the following conditions to have the full protection of his/her policy. Our liability shall be conditional on the Insured Person's observance of the terms of this policy.

### **Interpretation**

This policy and Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or Policy Schedule shall bear such meaning wherever it may appear.

### **Observance**

Our liability shall be conditional on the Insured Person's observance of the terms of this policy.

### **Purchase of Policy**

The Insured Person must purchase and must have fully paid the Premium for this Policy before the departure of the trip.

### **Reasonable Care**

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of the Insured Person's property as if uninsured and to prevent Loss, Damage, Accident, Injury or Illness.

### **Duty of Disclosure**

#### **1. Consumer Insurance Contract**

Where the Insured Person have applied for this Insurance wholly **for purposes unrelated to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when he/she applied for this insurance) i.e. the Insured Person should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of this contract of insurance, refusal or reduction of the Insured Person's claim(s), change of terms or termination of the Insured Person's contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. The Insured Person is also required to disclose any other matter that he/she knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

#### **2. Non-Consumer Insurance Contract**

Where the Insured Person have applied for this Insurance wholly **for purposes related to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when he/she applied for this insurance) i.e. the Insured Person should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of this contract of insurance, refusal or reduction of the Insured Person's claim(s), change of terms or termination of the Insured Person's contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. The Insured Person is also required to disclose any other matter that he/she knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

He/she also have a duty to tell Us immediately if at any time after this contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when he/she applied for this insurance) is inaccurate or has changed.

## **Fraud**

If the Insured Person, or anyone acting for him/her, make a claim under the policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all cover under the policy will be forfeited.

## **Payment of Premiums**

Coverage and claims are valid only subject to the successful collection of premium by Us and the Insured Person's compliance of the terms and conditions contained herein. We reserve the right to refuse any coverage and/or reject any claims resulting from non-payment of premium.

## **Extension of Period of Insurance**

No extension to Period of Insurance is allowed after the departure of the Insured Person's Trip.

## **Premium Refund**

No refund is allowed once the Policy Schedule is issued.

## **Payment of Benefits**

All benefits payable under this policy shall be paid to the Insured Person, and, in the event of his/her death, to the Insured Person's beneficiary if stated, otherwise to his/her estate. Such payment shall be a full and final discharge to Us. Benefits payable under this policy are in Ringgit Malaysia.

## **Claims**

If any Injury, Illness, Loss or Damage happens the Insured Person must:

- a) advise AXA Affin General Insurance Bhd in writing as soon as possible but in any event not later than forty five (45) days after the expiry of this insurance or upon return to Malaysia, whichever is earlier
- b) send to Us immediately any writ, summons, letters or other documents whichever is earlier
- c) at the Insured Person's expense, or at the expense of any person representing him/her, provide Us with certificates, information and other documents (including where necessary translation) as We may reasonably require.

The Insured Person must not:

- a) admit or deny any claim made by someone else against him/her or make any agreement with him/her.

We shall be entitled to:

- a) request an examination by a medical referee appointed by Us for a non-fatal Injury.
- b) the right to negotiate, settle or defend any such claim in the Insured Person's name and on his/her behalf.
- c) use any legal right of recovery the Insured Person's have.
- d) request an autopsy and/or post-mortem examination in the event of death.
- e) at Our option, choose to make payment, reinstate or repair the lost or damaged property.

Our liability is limited solely to the payment of the benefits the Insured Person is entitled to under this policy. No liability is assumed by Us, for the availability, quality or results of any medical treatment or other service, or the Insured Person's failure to obtain any treatment or service covered by the terms of this policy.

## **Duplication of Cover**

We will not pay any claim if any Loss, Damage or liability covered under this policy is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this policy not been effected. For avoidance of doubt, the Insured Person is only eligible for one Cover under this policy in any one Period of Insurance. In the event of dual or multiple Cover purchased for the same risk, We reserve the right to pay for claims under any one of the policies and forthwith cancel and refund to the Policyholder or Insured Person (as applicable) the premium(s) paid in respect of the remaining policy(ies). Where the Insured Person has more than one policy with Us for different insurance coverage, with overlapping benefits, claim(s) can only be made under one of the policies (at the Insured Person's option) and there will be no refund or cancellation of other policy(ies).

## Arbitration

If We admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by the Insured Person and Us in accordance with the law at the time. The Insured Person may not take legal action against Us over the dispute before the arbitrator has reached a decision.

## Interest

No amount payable under this policy shall carry interest.

## Sanction Limitation

No (re) insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any such 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 (re) 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.

## Automatic Termination

This Policy will, in respect of an Insured Person, cease to have any effect:

- (a) if an Accident occurs which give rise to a claim and in respect of which We make a payment under Accidental Death, Permanent Total Disablement, Permanent Total Loss of Eye, Permanent Total Loss of Limb, Permanent Total Loss of Speech and Permanent Total Loss of Hearing in both ears.

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## ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS CLAIM

To process any claim under this policy, We require the Insured Person to take certain actions and/or submit supporting documents which are listed under this section. Please read the requirement carefully and observe the same when submitting a claim. However, it is hereby clarified that the documents listed under this section are non-exhaustive and where necessary, we reserve the right to request for additional documents, information, confirmation, certification and etc. to process a claim.

Benefit	Type of Claim	Action/ Document(s) / Required
	All claims	<ul style="list-style-type: none"><li>• Claim Form</li><li>• Original Policy Schedule</li><li>• Airlines Ticket and/or boarding pass.</li></ul>
<b>Plus the following where applicable</b>		
1	Accidental Death	<ul style="list-style-type: none"><li>• Medical report from the attending doctor abroad and/or in Malaysia</li><li>• Death Certificate</li><li>• Post Mortem Report</li><li>• Police Report.</li></ul>
2	Accidental Permanent Disablement	
3	Child Education Fund	<ul style="list-style-type: none"><li>• Children's Certificate of Birth</li></ul>
4A,4B,4C,4D, 4E and 4F	Medical and Hospital Expenses, Compassionate Visitation Benefit due to Hospitalisation, Alternative Medicine, Compassionate Visitation due to Insured Person's Death, Child Care Benefit and Medical Treatment in Malaysia	<ul style="list-style-type: none"><li>• Medical report from the attending doctor abroad and/or in Malaysia</li><li>• Original medical invoices and receipts for all amount claimed (Itemised)</li><li>• Original receipts for additional expenses claimed for additional travel and accommodation (Applicable to Benefit 4B, 4D and 4E only)</li></ul>
4G	Hospital Allowance	<ul style="list-style-type: none"><li>• Hospital discharge summary confirming the date of admittance and discharge from the hospital</li></ul>
4H	Quarantined Cover as a Result of Pandemic Influenza	<ul style="list-style-type: none"><li>• Medical report from the attending doctor/health officer</li></ul>

4I, 4J and 4K	Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains	<ul style="list-style-type: none"> <li>• Medical report from the attending doctor abroad and/or in Malaysia</li> <li>• Original medical invoices and receipts for all amount claimed (Itemised)</li> <li>• Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains</li> <li>• Original receipts for additional expenses claimed for additional travel and accommodation</li> </ul>
5A	Baggage and Personal Effects	<ul style="list-style-type: none"> <li>• Original receipts for all items claimed. If unavailable, please advise date and price of purchase</li> <li>• Photos showing the extent of the damage to baggage</li> <li>• In the event the luggage was sent for repair, please provide the original repair receipt</li> <li>• Police report detailing the circumstances and list of items stolen</li> <li>• If in the custody of third party i.e. carrier, transporter, hotel etc., obtain written report from them on the incident and write official complaint holding them responsible for the loss</li> </ul>
5B	Personal Money and Travel Documents	<ul style="list-style-type: none"> <li>• Police report detailing the circumstances and list of items stolen</li> <li>• Original receipts for additional costs incurred in replacing lost travel documents</li> </ul>
5C	Baggage Delay	<ul style="list-style-type: none"> <li>• Delayed Baggage report from the carrier concerned confirming the duration of delay</li> <li>• A written confirmation from the carrier concerned on the date and time of baggage delivery</li> <li>• If unavailable, please advise the actual date/time of luggage received</li> </ul>
6A	Travel Delay	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming the duration of delay and the next available flight details being offered</li> <li>• New flight ticket/boarding pass/itinerary showing the actual flight taken</li> <li>• Original receipts for payment of the tour if claiming for Benefit 6A.2</li> </ul>
6B	Loss of Deposit or Cancellation	<ul style="list-style-type: none"> <li>• Medical report, Death Certificate, proof of relationship and other relevant documents etc. as the case may be</li> <li>• Copy of Medical Bills</li> <li>• Original receipts for payment of the tour</li> <li>• Tour operator's booking and cancellation/refund invoices, terms and conditions</li> </ul>
6C	Travel Curtailment	<ul style="list-style-type: none"> <li>• As per Benefit 6B above</li> <li>• A written confirmation from the attending doctor abroad that it is necessary to return home</li> <li>• If due to Hijacking or Natural Disaster, written confirmation from tour operator concerned confirming the incident</li> <li>• New airlines ticket and/or boarding pass to confirm the actual date of arrival back to Malaysia.</li> </ul>
6D	Travel Overbooked	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming the overbooked flight details and when the next alternative transportation is available</li> </ul>
6E	Travel Misconnection	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming flight misconnection details and when the next alternative transportation is available</li> <li>• New airlines ticket and/or boarding pass to confirm the</li> </ul>

		actual flight taken.
6F	Hijacking Inconvenience	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming the incident and duration</li> </ul>
6G	Missed Departure	<ul style="list-style-type: none"> <li>• Original receipts for expenses claimed for additional accommodation and travel expenses</li> <li>• A written confirmation from the public transport services concerned confirming the mechanical breakdown</li> </ul>
6H	Travel Reroute	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming the number of hours delayed in arriving at Insured's destination and the reason for such delay</li> </ul>
7	Credit Card	<ul style="list-style-type: none"> <li>• Police report</li> <li>• Statements issued by the issuing bank showing the record of unauthorized use of credit card including date and time of notification of Loss</li> <li>• Written confirmation from bank on the amount being refunded</li> </ul>
8	Personal Liability	<ul style="list-style-type: none"> <li>• DO NOT ADMIT LIABILITY. Forward any correspondence from third party unanswered to the Loss Adjuster immediately</li> </ul>
9	Rental Car Excess	<ul style="list-style-type: none"> <li>• Written advice from rental agency holding the Insured liable for the Loss of or Damage to rented car</li> <li>• Original invoices and receipt from the rental agency for car rental</li> <li>• Copies of each driver's driving license at the time of accident</li> <li>• Copy of overseas motor insurance policy if available</li> <li>• Original receipt of the excess paid</li> </ul>
10	Ransom Payment as a Result of Kidnapping and Hostage	<ul style="list-style-type: none"> <li>• Police report</li> <li>• A written confirmation from the Malaysian Embassy in the concerned confirming the incident and duration</li> </ul>
<b>Add-On</b>		
1	Golf Equipment	<ul style="list-style-type: none"> <li>• Original purchased receipt for the loss/damage to golf equipment</li> <li>• Photo of Damage golf equipment</li> <li>• Original repair receipt for item that was sent for repair</li> <li>• Original hiring receipt for the replacement of golf equipment</li> </ul>
2	Sports Equipment	<ul style="list-style-type: none"> <li>• Original purchased receipt for the loss/damage to sports equipment</li> <li>• Photo of Damage sports equipment</li> <li>• Original repair receipt for item that was sent for repair</li> <li>• Original hiring receipt for the replacement of sports equipment</li> </ul>

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)			
			Individual		Family	
			International	Domestic	International	Domestic
<b>Benefit 1</b>	<b>Accidental Death</b>					
	Accidental Death	<i>Per Adult</i>	300,000	300,000	300,000	300,000
		<i>Per Child</i>	300,000	300,000	75,000	75,000
		<i>Family Limit</i>			900,000	900,000
<b>Benefit 2</b>	<b>Accidental Permanent Disablement</b>					
	Accidental Permanent Total Disablement	<i>Per Adult</i>	300,000	300,000	300,000	300,000
		<i>Per Child</i>	300,000	300,000	75,000	75,000
		<i>Family Limit</i>			900,000	900,000
<b>Benefit 3</b>	<b>Child Education Fund</b>					
	Child Education Fund	<i>Per Event</i>	10,000	N/A	10,000	N/A
<b>Benefit 4</b>	<b>Medical</b>					
Benefit 4A	Medical and Hospital Expenses	<i>Per Adult / Child</i>	300,000	300,000	300,000	300,000
		<i>After Age 65</i>	150,000	150,000	150,000	150,000
		<i>Family Limit</i>			900,000	900,000
Benefit 4B	Compassionate Visitation Benefit due to Hospitalisation	<i>Per Adult / Child</i>	7,500	7,500	7,500	7,500
		<i>Family Limit</i>			22,500	22,500
Benefit 4C	Alternative Medicine	<i>Per Adult</i>	1,000	N/A	1,000	N/A
		<i>Family Limit</i>			3,000	N/A
Benefit 4D	Compassionate Visitation Benefit due to Insured Person's Death	<i>Per Adult / Child</i>	7,500	N/A	7,500	N/A
		<i>Family Limit</i>			22,500	N/A
Benefit 4E	Child Care Benefit	<i>Per Event</i>	5,000	5,000	5,000	5,000
		<i>Maximum Limit</i>			15,000	15,000
Benefit 4F	Medical Treatment in Malaysia	<i>Per Adult / Child</i>	30,000	30,000	30,000	30,000
		<i>After Age 65</i>	15,000	15,000	15,000	15,000
		<i>Family Limit</i>			90,000	90,000
Benefit 4G	Hospital Allowance	<i>Per Adult / Child</i>	10,500	1,000	10,500	1,000
		<i>Family Limit</i>			31,500	3,000
Benefit 4H	Quarantine Cover as a result of Pandemic Flu	<i>Per Adult / Child</i>	2,000	N/A	2,000	N/A
		<i>Family Limit</i>			6,000	N/A
Benefit 4I	Emergency Medical Evacuation	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
Benefit 4J	Emergency Medical Repatriation	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
Benefit 4K	Repatriation of Mortal Remains	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Benefit 5</b>	<b>Personal Belongings</b>					
Benefit 5A	Baggage and Personal Effects	<i>Per Adult / Child</i>	7,500	7,500	7,500	7,500
		<i>Family Limit</i>			22,500	22,500
Benefit 5B	Personal Money and Travel Documents	<i>Per Adult / Child</i>	7,500	7,500	7,500	7,500
		<i>Family Limit</i>			22,500	22,500
Benefit 5C	Baggage Delay	<i>Per Adult / Child</i>	800	800	800	800
		<i>Family Limit</i>			2,400	2,400

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)			
			Individual		Family	
			International	Domestic	International	Domestic
Benefit 6	Travel Inconvenience					
Benefit 6A	Travel Delay	Per Adult / Child	3,200	3,200	3,200	3,200
		Family Limit			9,600	9,600
Benefit 6B	Loss of Deposit or Cancellation	Per Adult / Child	20,000	20,000	20,000	20,000
		Family Limit			60,000	60,000
Benefit 6C	Travel Curtailment	Per Adult / Child	20,000	20,000	20,000	20,000
		Family Limit			60,000	60,000
Benefit 6D	Travel Overbooked	Per Adult / Child	3,000	N/A	3,000	N/A
		Family Limit			9,000	N/A
Benefit 6E	Travel Misconnection	Per Adult / Child	200	N/A	200	N/A
		Family Limit			600	N/A
Benefit 6F	Hijacking Inconvenience	Per Adult / Child	10,000	N/A	10,000	N/A
		Family Limit			30,000	N/A
Benefit 6G	Missed Departure	Per Adult / Child	2,000	2,000	2,000	2,000
		Family Limit			6,000	6,000
Benefit 6H	Travel Reroute	Per Adult / Child	200	N/A	200	N/A
		Family Limit			600	N/A
Benefit 7	Credit Card					
	Credit Card	Per Adult / Child	5,000	N/A	5,000	N/A
		Family Limit			15,000	N/A
Benefit 8	Personal Liability					
	Personal Liability	Per Adult / Child	1,000,000	1,000,000	1,000,000	1,000,000
		Family Limit			3,000,000	3,000,000
Benefit 9	Rental Car Excess					
	Rental Car Excess	Per Adult / Child	1,000	N/A	1,000	N/A
		Family Limit			3,000	N/A
Benefit 10	Ransom Payment as a result of Kidnapping and Hostage					
	Ransom Payment as a result of Kidnapping and Hostage	Per Adult / Child	100,000	N/A	100,000	N/A
		Family Limit			300,000	N/A
Add-On						
Benefit A1	Golf Equipment					
	Golf Equipment	Per Adult / Child	5,000	N/A	5,000	N/A
		Family Limit			15,000	N/A
Benefit A2	Sports Equipment					
	Sports Equipment	Per Adult / Child	3,000	N/A	3,000	N/A
		Family Limit			9,000	N/A