



Smart Traveller Annual

(Master Policy No.: STB/03760872)

Policy coverage attaching to and forming part of Certificate of Insurance

IMPORTANT NOTICE

This is Your **Smart Traveller Annual** Policy (Policy). Please read the terms and conditions of this Policy carefully together with the Schedule of Benefits (Schedule) to understand the cover provided under this Policy and to ensure that the Cover meets Your requirements. If You have any query or require any clarification pertaining to this Policy, please contact Your insurance advisor or Us. To continuously enjoy the full benefits of this Policy, please ensure that You immediately notify Us of any change in Your circumstances that may affect the Cover offered under this Policy.

To help preserve the environment, We will send You one (1) Policy booklet only. Please keep this policy booklet in a safe place. In case of renewal and/or revision We will only send You the Schedule and/or endorsement (Endorsement) with the renewal and/or revision reflected thereon, as the case may be. If at any time You require a replacement copy of this Policy, the Schedule and/or the Endorsement, please contact Us.

If, for any reason, You feel the need for Us to improve the service provided by Us, You may write to Our Customer Service Department at the address stated above. Alternatively, You may e-mail to: customer.service@axa.com.my

If You are not satisfied with Our approach or the way We handled any issue, You may:

- a) Refer matters pertaining to 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) 2272 1577

- 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; or send letter to P.O.Box 10922, 50929 Kuala Lumpur.

We agree to insure the Insured(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 Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, 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 You and Us.

AREA OF TRAVEL

1. Area 1: 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: 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: 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 11 – Loss of Deposit or Cancellation** of this Policy, the Cover provided by this Policy commences when the Insured leaves his/her place of residence or business in Malaysia (whichever is later) to commence the planned Trip until the time of the Insured's return to his/her place of residence or business in Malaysia (whichever is the earlier) on completion of the planned Trip.

For Benefit 11, the Cover is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the Trip from Malaysia.

DOCUMENTS OR ACTIONS REQUIRED TO PROCESS CLAIMS

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

PART A – POLICY DEFINITIONS

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

1. **"Accident"** means a sudden unforeseen and fortuitous event that occurs while the Insured is on Overseas Travel.
2. **"Accidental Death"** means death by reason of Accident.
3. **"Alternative Medical Treatment"** means medical treatment by registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor.
4. **"Certificate of Insurance"** means the certificate issued in favour of the Insured after payment of the applicable Premium has been made, which payment shall be deemed proof of the insurance Cover provided to the Insured under this Policy.
5. **"Child/Children"** means unemployed and unmarried Child/Children aged between thirty (30) days and eighteen (18) years old (both ages inclusive) or up to twenty three (23) years old, if he/she is studying full-time in a recognized institution of higher learning.
6. **"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.
7. **"Cover/Coverage"** means the extent of insurance protection afforded by this Policy.
8. **"Curtailement"** means abandonment of the planned Trip as shown on the booking invoice or cutting down on the duration of the Trip to return to Your place of residence in Malaysia.
9. **"Damage"** means harm to property, resulting in Loss of value or the impairment of its usefulness.
10. **"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.
11. **"Family"** means the Insured, the Insured's legal spouse (where applicable) and any number of the Insured's legal Children insured under the same Certificate of Insurance.
12. **"Golf Equipment"** means golf clubs.
13. **"Hijack"** shall mean unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
14. **"Home Contents"** means household furniture and furnishing, clothing and personal effects belonging to Insured or to members of Insured's Family or domestic servants permanently residing with the Insured and fixtures and fittings Insured own (or for which the Insured is responsible) not being landlord's fixtures and fittings excluding jewellery, gem stones, deeds, bonds, bills of exchange, promissory notes, cheques, travelers' cheques, securities for money, documents of any kind, cash, currency notes.
15. **"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.

16. **"Illness"** means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst overseas during the currency of this Period and shall exclude any Pre-existing Medical Condition for which the Insured have received medical treatment, diagnosis, consultation and/or prescribed drugs.
17. **"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.
18. **"Injury/Injuries"** means bodily injury caused solely and directly by an Accident, independent of any other cause.
19. **"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.
20. **"Insured"** means person(s) eligible for the Cover provided under this Policy namely, those above the age of thirty (30) days but below seventy (70) years, as shown in the Certificate of Insurance. Where the Insured is an employee of a Policyholder such employee must be:
 - a) a Malaysia citizen; or
 - b) a Permanent Resident of Malaysia; or
 - c) a holder of Malaysian Employment Pass and/or Work Permit (which shall include his/her dependent(s) residing in Malaysia); and

his/her name must be either appear in the Certificate of Insurance or as otherwise agreed upon between the Policyholder and Us.
21. **"Loss"** means any unrecoverable and unanticipated and non-recurring removal of, or decrease in, the Insured's property or belonging sustained by the Insured which falls within the Coverage provided under this Policy.
22. **"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.
23. **"Loss of sight"** means total and irrevocable loss of eyesight rendering the Insured absolutely blind, beyond remedy by surgical or other treatment.
24. **"Medical Practitioner"** means a medical practitioner (other than the Insured, 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.
25. **"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.
26. **"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.
27. **"Overseas"** means any destination outside of Malaysia.
28. **"Overseas Travel"** means travel for leisure or business purpose to any destination outside of Malaysia.
29. **"Period of Insurance"** means the period specified in the Certificate of Insurance.
30. **"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.
31. **"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.
32. **"Pre-existing Medical Conditions"** means any condition for which the Insured have received medical treatment, diagnosis, consultation 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.
33. **"Premium"** means the specified amount of payment required for Us to provide the Cover under this Policy for the Benefits specified in the Schedule.
34. **"Serious Injury"** or **"Serious Illness"** whenever applied to the Insured, is one which requires treatment by a Medical Practitioner in a hospital and which results in the Insured being certified by that Medical Practitioner as unfit to travel or continue with the Insured'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's Trip.

35. **“Sum Insured/Limit of Liability”** means the sum specified against each of the Benefits stipulated in the Schedule (and/or Endorsement, if applicable), which is the maximum amount We will pay in the event of claim(s).
36. **“Trip”** means the journey commencing from the time the Insured leaves his/her place of residence or business (whichever is the later) for a direct journey to the place of embarkation in Malaysia to commence travel 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:
- The expiry of the Period of Insurance specified in the Certificate of Insurance;
 - The Insured’s return to the permanent place of residence or business in Malaysia (whichever is the earlier); or
 - Twenty four (24) hours after arrival in Malaysia.
- The duration of each Trip:
- shall not exceed ninety five (95) consecutive days from the commencement date of the Trip; and
 - is within the Period of Insurance.
37. **“Travel Agent”** means a Travel Agent duly licensed and registered in Malaysia with the relevant authorities.
38. **“We/Our/Us”** means AXA Affin General Insurance Berhad.

PART B – BENEFITS

Subject to the Area of Travel, terms of Operation of Insurance and documents and/or actions required to process claims mentioned above, the following benefits are payable, up to the maximum applicable Sum Insured / Limit of Liability as stated under this Policy or in the Schedule of Benefits or any Endorsement attached to or which forms part of this Policy:

BENEFIT 1 – PERSONAL ACCIDENT

If, during the Period of Insurance, the Insured sustains:

Scale of Compensation	Percentage of Sum Insured (%)
a) Accidental Death	100%
b) Permanent Total Disablement	100%
c) Loss Of Limb	100%
d) Total Loss of Sight of one eye or both eyes	100%
e) Loss of lens of eye	50%
f) Permanent and Total Loss of hearing	- both ears - one ear
	75% 15%
g) Permanent and Total Loss of Speech	50%

by reason of an Accident.

Exclusion applicable to Benefit 1

No benefit will be payable for:

- Benefit 1(a) or 1(b) unless such death, disablement, Injury or Illness occurs within twelve (12) months of the date of the Accident.
- Benefit 1(c) to 1(g) 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’s life.
- The maximum amount of all benefits payable under Benefit 1 for one or more Injuries sustained by the Insured during the Period of Insurance shall not exceed the Sum Insured / Limit of Liability stated in the Schedule of Benefits.

BENEFIT 2 – CHILD EDUCATION FUND

Upon the Accidental Death of the Insured Person where the claim is payable under Benefit 1(a), if he/she has, at the date of the Accident, any surviving Children, We will pay the Child Education Fund for the surviving Children.

BENEFIT 3 – MEDICAL AND OTHER NECESSARY EXPENSES

We will reimburse the Insured Medical and Other Necessary Expenses incurred as a result of Injury or Illness sustained by the Insured during the Period of Insurance.

BENEFIT 3A – MEDICAL EXPENSES

We will reimburse:

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

BENEFIT 3B – ALTERNATIVE MEDICINE TREATMENT

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

BENEFIT 3C – COMPASSIONATE VISITATION BENEFIT

1. Due to hospitalisation of the Insured

Additional accommodation and travelling expenses necessarily incurred for a relative or friend required on medical advice from the treating physician to travel or remain behind with the Insured whilst the Insured is hospitalised while overseas.

2. Due to death of the Insured

In the event of death of the Insured due to Accident or Illness whilst on the Trip and no adult member of the Insured's Family is with him/her, We will reimburse as Compassionate Visitation Benefit (due to the Insured's death), reasonable travel and hotel accommodation expenses incurred by a relative or friend to assist in the burial or cremation arrangements in the locality where death occurs.

The Insured can only claim under either Benefit 3B.1 or 3C.2 for any one event.

BENEFIT 3D – CHILD CARE BENEFIT

Additional accommodation and travelling expenses as Child Care Benefit for the Insured's relative or friend required on medical advice from the treating physician to take care of the Insured's Children travelling with the Insured plus the cost of a return Trip economy class air ticket incurred by the Insured's relative or friend to accompany the Insured's Children who are left unattended as a result of the Insured's hospitalisation while overseas, back to Malaysia.

BENEFIT 3E – FOLLOW-UP MEDICAL TREATMENT IN MALAYSIA

The necessary follow-up medical, Hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) incurred by You in Malaysia for a maximum period of ninety (90) days after the initial treatment from an attending Medical Practitioner, such expenses having resulted from an Accident or Illness sustained overseas during Your Trip. Where initial treatment for bodily Injury or Illness sustained by You 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 Your arrival in Malaysia.

Notwithstanding anything to the contrary, the total amount payable pursuant to Benefit 3 shall not exceed the Sum Insured / Limit of Liability stipulated under Benefit 3A.

BENEFIT 4 - HOSPITAL ALLOWANCE

If You are admitted into a Hospital overseas 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 a benefit of RM350 for each complete twenty four (24) hours he/she is hospitalised, provided a valid claim is payable under Benefit 3A.

BENEFIT 5 – QUARANTINE COVER AS A RESULT OF PANDEMIC INFLUENZA

If the Insured is placed under compulsory quarantine by order of the relevant government authorities of the country the Insured is visiting We will pay the Insured RM200 per day for every complete twenty four (24) hours period that the Insured is placed under quarantine.

BENEFIT 6 - EMERGENCY MEDICAL EVACUATION AND REPATRIATION

BENEFIT 6A – EMERGENCY MEDICAL EVACUATIONS

We will pay for the necessary expenses incurred for emergency transportation and medical care en route to move an Insured Person(s) 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 the 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 shall be transported.

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

Please contact Our twenty four (24) hours AXA Travel Assistance Hotline at (603) 2142 0399 and provide the following information:

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

BENEFIT 6B - EMERGENCY MEDICAL REPATRIATION

In the event that the Insured is hospitalised abroad and it is medically necessary for the Insured to be repatriated back to 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. In the event of emergency medical repatriation, the twenty four (24) hours AXA Travel 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 6C – REPATRIATION OF MORTAL REMAINS

In the event of death due to Accident or Illness of the Insured 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 Malaysia.

Exclusions applicable to Benefit 3 and 6

We will not pay for claims in respect of:

- a) treatment or aid obtained in Malaysia (except as specifically provided for in Benefits 3E);
- b) surgery, medical or dental treatment which in the opinion of the registered Medical Practitioner treating the Insured can be reasonably delayed until the Insured return to Malaysia (except as specifically provided for in Benefit 3E);
- c) the additional cost of single or private room accommodation at a Hospital, clinic or nursing home, except, where the registered Medical Practitioner treating the Insured deems it necessary for the Insured to occupy such accommodation; and
- d) emergency medical evacuation and repatriation due to any form of Mountain Sickness.

BENEFIT 7 - BAGGAGE AND PERSONAL EFFECTS

1. Subject to the Exclusions stated in Benefit 7 and 8 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 You 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 7:

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 7 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 8 - PERSONAL MONEY AND DOCUMENTS

We will reimburse the Insured for:

- a) all expenses incurred by the Insured in obtaining replacement of travel documents (namely, passport, travel tickets and other relevant travel documents), in the event of Loss of the Insured's travel documents; and
- b) up to RM800, in the event of Loss of the Insured's money (cash, travelers cheques or banknotes) provided that:
 - I. the travel documents and money were at all times kept with the Insured or in the hotel safe and the Loss was due to robbery, burglary or theft during Overseas Travel; 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 8

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 travel documents and/or money left unattended in a public place or in an unattended vehicle or as a result of the Insured'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 9 – BAGGAGE DELAY

We will pay the Insured RM200 for every six (6) complete hours whereby the Insured'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 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) baggage delay on the Insured's return journey to Malaysia; and
- c) the Insured's failure to obtain a written confirmation from the carriers or their handling agents on the actual date and time of baggage delivery.

You can only claim under either Benefit 7 or 9 for any one event.

BENEFIT 10 – 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, 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 10

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 11 – LOSS OF DEPOSIT OR CANCELLATION

1. Cancellation

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

- a) The Insured's death, Serious Injury or Serious Illness or the death, Serious Injury or Serious Illness of his/her Immediate Family Member. A death certificate must be obtained or written advice from the attending Medical Practitioner treating the Insured or his/her Immediate Family Member confirming the advisability to cancel the Trip due to Serious Injury or Serious Illness.
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond the Insured's control at the planned destination of visit.
- c) Witness summons, which were not made known to the Insured prior to the taking up of this Policy.
- d) Serious damage to the Insured'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's presence is required on the premises on the commencement date of the Trip.

- e) Cancellation of the Insured's Trip due to Natural Disaster occurring at the place of destination within one (1) week before the commencement date of the Trip.
- f) Cancellation of the Insured'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's Trip is deferred or postponed, arising from causes beyond his/her control occurring after this Policy has been effected which is as a result of the above **causes stated in Benefit 11.1(a) to 11.1(f)**, We will reimburse the Insured for additional charges levied in relation to any prepaid costs paid by the Insured, due to amendment of travel dates.

The Insured can only claim under either Benefit 11.1 or 11.2 for any one Trip.

BENEFIT 12 – TRAVEL CURTAILMENT

We will reimburse the Insured 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 to the expiry of the Trip or Policy (whichever is earlier), necessarily and unavoidably incurred, due to the Curtailment (as defined) of the Trip due to:

- a) the Insured's Serious Injury or Serious Illness and upon medical advice;
- b) unexpected death, Serious Injury or Illness of the Insured's Immediate Family Member or of the person with whom the Insured is travelling;
- c) Hijacking of the aircraft in which the Insured is on board as a passenger;
- d) Natural Disasters, which prevent the Insured from continuing with his/her scheduled Trip;
- e) serious Damage to the Insured'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's control at the planned destination of visit that will put the Insured's life in danger; and/or
- g) Curtailment of the Insured'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 confirming the advisability to return to Malaysia due to the Insured'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 becomes aware of any circumstances, which could lead to the disruption of the Trip.

Insured can only claim under either Benefits 11 or 12 for any one Trip.

Exclusions applicable to Benefits 11 and 12

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's business, financial or contractual obligation or those of his/her traveling companion;
- d) the Insured'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; and/or
- f) the Insured'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.

BENEFIT 13 – TRAVEL OVERBOOKED

We will pay the Insured if the Insured 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 must be verified in writing by the operator(s) of the Common Carrier (by air only) or their handling agent(s).

BENEFIT 14 – TRAVEL MISCONNECTION

We will pay the Insured, if the confirmed onward connecting scheduled Common Carrier (by air only) is missed at the transfer point due to the late arrival of the Insured 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 must be verified in writing by the operator(s) of the Common Carrier (by air only) or their handling agent(s).

BENEFIT 15 – HIJACKING INCONVENIENCE

We will pay the Insured 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 in during his/her Trip overseas is hijacked.

BENEFIT 16 – MISSED DEPARTURE

We will reimburse the Insured for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia 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 to the departure port, airport or train station as stated in the Insured's ticket.

The Insured 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 16

We will not pay for any event, which is a result of the Insured'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 17 - TRAVEL REROUTE

We will pay the Insured if the arrival of the scheduled public conveyance in which the Insured has arranged to 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, adverse weather conditions or mechanical breakdown.

Exclusions applicable to Benefit 17

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'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 purchase this Policy.

BENEFIT 18 – LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES

In the event that before or after the departure date of the Insured's Trip, the airline from which the Insured purchased his/her air ticket from is declared insolvent and he/she is unable to proceed with his/her Trip, We will reimburse the Insured for loss or unrecoverable deposits or full payment paid in advance for the Insured's air tickets.

Exclusions applicable to Benefit 18

We will not pay for any Loss:

- a) for air tickets purchased for non-scheduled commercial flights; and/or
- b) if the Insured knew, at the time he/she bought this Policy of any reason that could cause a claim under this Benefit.

BENEFIT 19 – LOSS OF CREDIT CARD

If the Insured suffers financial Loss as a direct result of fraudulent use of Insured's credit card(s) following theft during his/her Trip, 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 19

We will not pay for any Loss:

- a) if the theft of the Insured'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 20 – PERSONAL LIABILITY

We will indemnify the Insured 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 for:

- a) third parties' costs and expenses recoverable from the Insured; and
- b) the Insured'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 or to give any representation or other undertaking binding upon the Insured. We shall be entitled to conduct all proceedings arising out of or in connection with the claim in the Insured's name and to instruct solicitors of Our own choice for this purpose.

Exclusions applicable to Benefit 20

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's Family;
- b) property belonging to the Insured, 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 21 – HOME CARE BENEFIT

We will, by payment or at Our option by reinstatement or repair, indemnify the Insured against physical Loss or Damage to the Insured's Home Contents from his/her permanent residence in Malaysia that was left vacant because of his/her Trip, caused by burglary or fire during the Period of Insurance, but only after commencement of the Insured's Trip.

In the event of Loss or Damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than RM500 in respect of any one article or pair or set of articles.

Exclusions applicable to Benefit 21

We will not pay for:

- a) any Loss or Damage arising directly or indirectly from, in respect of, or due to the Insured's willful act and/or with his/her connivance; and
- b) losses recoverable from any other insurance taken up by the Insured to cover his/her Home Contents.

BENEFIT 22 – RENTAL CAR EXCESS COVER

We will reimburse the Insured for any excess or deductible, which the Insured 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 provided that the following conditions are observed:

- a) the car must be rented from a licensed rental agency;
- b) the Insured shall take a comprehensive motor insurance against any Loss or Damage to the rented car during the rental period;
- c) the Insured 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; and
- d) the car must be rented and driven by the Insured 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 under the Certificate of Insurance.

Exclusions applicable to Benefit 22

- a) Loss or Damage arising from failure of the Insured to observe any of the conditions listed in this Benefit;
- b) the Insured 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 23 – RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE

We will pay any ransom demand as a result of the Insured being held as a hostage following kidnap.

Exclusions applicable to Benefit 23

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

- a) the Insured's fraudulent, dishonest or criminal acts;
- b) events which take place in the Insured'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 or any member of his/her Family to observe the policies of and cooperate with the relevant authorities.

BENEFIT 24 – REPLACEMENT TRAVELLER

If, due to the Insured or his/her Immediate Family Member being admitted into a Hospital as an In-Patient on the recommendation of a Medical Practitioner as a result of Injury or Illness, the Insured do not proceed with a Trip, but another person takes the Insured's place and proceeds with the Trip, We will reimburse the Insured for administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable this person to take the Insured's place on the Trip, provided that the admission into Hospital takes place after the insurance has been effected and within seven (7) days before the date of commencement of the Trip.

For avoidance of doubt, it is hereby declared that this Policy does not Cover any replacement traveler who takes the Insured's place on the Trip.

Exclusions applicable to Benefit 24

We will not pay for more than one incident of change of traveler for any one Trip.

BENEFIT 25 – GOLF EQUIPMENT COVER

In the event of Loss or Damage to Golfing Equipment owned by (and not hired by or loaned or entrusted to) the Insured 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 maximum RM200 per club; and/or
- b) the cost for hiring replacement Golf Equipment.

If as a result of any Damage, the Golf Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost. 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.

The Insured can only claim under either Benefit 7 or 25 for any one Trip.

PART C – 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) Insured travelling on, or against medical advice, or where the Trip is made solely for the purpose of obtaining treatment; and/or
 - (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 Insured would or could earn income or remuneration from engaging in such sports or games; and/or
 - (b) Accidents and sickness 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 being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving, high diving, hot air balloon.
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 Insured's 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; and/or
- (k) the Insured's direct participation in terrorist acts.

PART D – GENERAL CONDITIONS (APPLICABLE TO ALL BENEFITS)

Insured must comply with the following conditions to have the full protection of the Coverage under the Policy.

1. Interpretation

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

2. Observance

Our liability shall be conditional upon the Insured's observance of the terms, conditions and limits set under this Policy, Schedule(s) and Endorsement(s) attached to or issued pursuant to this Policy.

3. Reasonable Care

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

4. Duty of Disclosure

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

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

5. Fraud

If the Insured, or anyone acting for the Insured, 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.

6. Payment of Premiums

Coverage and claims are valid only subject to the successful collection of Premium by Us and the Insured'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.

7. Cancellation

We may cancel the Certificate by sending seven (7) days notice by registered letter to the Policyholder or the Insured at his/her last known address and, in such event, the Policyholder or the Insured becomes entitled to the return of a proportionate part of the Premium corresponding to the unexpired portion of the Period of Insurance, provided no claim has been made.

The Policyholder or the Insured may also cancel the Certificate by sending seven (7) days written notice to Us and in which case, We will retain the customary short period rate for the time the Certificate has been in force.

8. Addition of Insured

No person added to any group in the Certificate shall be covered by this Policy unless such person is specifically named as an Insured and evidenced by and Endorsement to the Certificate.

9. Additional Premium

Additional Premium will be charged on a pro-rate basis for each additional Insured included under the Certificate after the commencement of the Period of Insurance or at the time of renewal of the Certificate.

10. Renewal

Before renewal of the Certificate, the Insured must give notice to Us of any sickness or physical defect of which the Insured has become aware of during the preceding Period of Insurance.

11. Payment of Benefits

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

Sanction Limitation

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

12. Claims

If any Injury, Accident, loss or damage happens You 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; and/or
- c) at Your expense, or at the expense of any person representing You, provide Us with certificates, information and other documents (including where necessary translation) as We may reasonably require.

The Insured shall not:

- a) admit or deny any claim made by someone else against the Insured 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's name and on the Insured's behalf;
- c) use any legal right of recovery Insured possesses;
- d) request an autopsy and/or post-mortem examination in the event of Accidental Death; and/or
- 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 stipulated under this Policy document, the Schedule and/or the Endorsement Insured are 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's failure to obtain any treatment or service covered by the terms of this Policy.

13. 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 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 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's option) and there will be no refund or cancellation of other policy(ies).

14. 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 (or the Policyholder, where applicable) and Us in accordance with the law at the time. The Insured (and the Policyholder, where applicable) may not take legal action against Us over the dispute before the arbitrator has reached a decision.

15. Interest

No amount payable under this Policy shall carry any interest payment.

16. Automatic Termination

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

- a) on the renewal date after the date on which the Insured ceases to be eligible on the grounds of age or status; and/or
- b) if an Accident occurs which give rise to a claim 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.

PART E – ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS CLAIM

Benefit	Type of Claim	Action / Document(s) / Required
	All claims	<ul style="list-style-type: none"> • Duly completed and signed Claim Form • Original Certificate of Insurance • Airlines Ticket and/or boarding pass
Plus the following where applicable		
1	Personal Accident	<ul style="list-style-type: none"> • Medical report from the attending doctor abroad • Death Certificate • Post Mortem Report • Police Report
2	Child Education Fund	<ul style="list-style-type: none"> • Children's Certificate of Birth
3	Medical Expenses	<ul style="list-style-type: none"> • Medical report from the attending doctor abroad • Original medical invoices and receipts for all amount claimed (Itemised) • Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains • Original receipts for additional expenses claimed for additional travel and accommodation
4	Hospital Allowance	<ul style="list-style-type: none"> • A letter confirming the date of admittance and the date of discharge from the hospital
5	Quarantined Cover as a Result of Pandemic Influenza	<ul style="list-style-type: none"> • Medical report from the attending doctor/health officer
6	Emergency Medical Evacuation, and Repatriation	<ul style="list-style-type: none"> • Medical report from the attending doctor abroad • Original medical invoices and receipts for all amount claimed (Itemised) • Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains • Original receipts for additional expenses claimed for additional travel and accommodation

Benefit	Type of Claim	Action / Document(s) / Required
7	Baggage and Personal Effects	<ul style="list-style-type: none"> • Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase • Police report detailing the circumstances and list of items stolen • 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 • Photos showing the damaged baggage
8	Personal Money and Documents	<ul style="list-style-type: none"> • Police report detailing the circumstances and list of items stolen • Original receipts for additional costs incurred in replacing lost travel documents
9	Baggage Delay	<ul style="list-style-type: none"> • Delayed Baggage report from the carrier concerned confirming the duration of delay and reasons thereof • A written confirmation from the carrier concerned on the date and time of baggage delivery
10	Travel Delay	<ul style="list-style-type: none"> • A written confirmation from the carrier concerned confirming the duration of delay and reasons thereof • Original receipts for payment of the tour if claiming for Benefit 10.2
11	Loss of Deposit or Cancellation	<ul style="list-style-type: none"> • Medical report, Death Certificate, proof of relationship etc. as the case may be • Copy of Medical Bills • Original receipts for payment of the tour • Tour operator's booking and cancellation/refund invoices, terms and conditions
12	Travel Curtailment	<ul style="list-style-type: none"> • As per Benefit 11 above • A written confirmation from the attending doctor abroad that it is necessary to return home • If due to hijacking or Natural Disaster, written confirmation from tour operator concerned confirming the incident • Boarding pass to confirm the actual date of arrival back to Malaysia.
13	Travel Overbooked	<ul style="list-style-type: none"> • A written confirmation from the carrier concerned confirming the overbooked flight details and when the next alternative transportation is available
14	Travel Misconnection	<ul style="list-style-type: none"> • A written confirmation from the carrier concerned confirming flight misconnection details and when the next alternative transportation is available
15	Hijacking Inconvenience	<ul style="list-style-type: none"> • A written confirmation from the carrier concerned confirming the incident and duration
16	Missed Departure	<ul style="list-style-type: none"> • Original receipts for expenses claimed for additional accommodation and travel expenses • A written confirmation from the public transport services concerned confirming the mechanical breakdown
17	Travel Reroute	<ul style="list-style-type: none"> • A written confirmation from the carrier concerned confirming the number of hours delayed in arriving at Your destination and the reason for such delay
18	Loss of Deposit or Full Payment Due to Insolvency of Airlines	<ul style="list-style-type: none"> • Original receipt for payment for the Airline ticket • Booking invoice together with the booking terms and conditions, and Trip itinerary • Police report detailing the alleged Insolvency of the Airlines • Written confirmation from Jabatan Insolvensi Malaysia on the insolvent status of the Airlines

Benefit	Type of Claim	Action / Document(s) / Required
19	Loss of Credit Card	<ul style="list-style-type: none"> • Police report • Statements issued by the issuing bank showing the record of unauthorized use of credit card including date and time of notification of loss
20	Personal Liability	<ul style="list-style-type: none"> • DO NOT ADMIT LIABILITY • Forward any correspondence from third party unanswered to the Loss Adjuster immediately
21	Home Care Benefit	<ul style="list-style-type: none"> • Police report • Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase
22	Rental Car Excess Cover	<ul style="list-style-type: none"> • Original car rental agreement • Written advice from rental agency holding the Insured liable for the loss of or damage to rental vehicle • Original invoices and receipt from the rental agency for car rental • Copies of each driver's driving license at the time of accident • Copy of overseas motor insurance policy if available • Original receipt of the excess paid
23	Ransom Payment as a Result of Kidnapping and Hostage	<ul style="list-style-type: none"> • Police report • A written confirmation from the Malaysian Embassy confirming the incident and duration
24	Replacement Traveller	<ul style="list-style-type: none"> • Medical report • Proof of relationship etc. as the case may be • Copy of Medical Bills • Original receipts for payment of the tour • Tour operator's booking and cancellation invoices
25	Golf Equipment Cover	<ul style="list-style-type: none"> • Original receipt for the Loss/Damage equipment • Photo of Damage Golf Equipment

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)		
			Individual Plan		Family Plan
			Platinum	Gold	
PERSONAL ACCIDENT					
Benefit 1	Accidental Death and Permanent Total Disablement	<i>Per Adult</i>	500,000	250,000	500,000
		<i>Per Child</i>	500,000	250,000	75,000
		<i>Family Limit</i>	N/A	N/A	1,500,000
Benefit 2	Child Education Fund	<i>Per Event</i>	20,000	10,000	20,000
MEDICAL AND OTHER NECESSARY EXPENSES					
Benefit 3A	Medical Expenses	<i>Up to Age 65</i>	300,000	200,000	300,000
		<i>Above Age 65</i>	150,000	100,000	150,000
		<i>Family Limit</i>	N/A	N/A	900,000
Benefit 3B	Alternative Medicine Treatment*	<i>Per Adult / Child</i>	1,000	500	1,000
		<i>Family Limit</i>	N/A	N/A	3,000
Benefit 3C	Compassionate Visitation Benefit (due to Hospitalisation of Insured/ Death of the Insured)	<i>Per Adult / Child</i>	8,000	5,000	8,000
		<i>Family Limit</i>	N/A	N/A	24,000
Benefit 3D	Child Care Benefit*	<i>Per Day</i>	500	500	500
		<i>Per Event</i>	8,000	5,000	8,000
Benefit 3E	Follow-Up Medical Treatment in Malaysia*	<i>Up to Age 65</i>	30,000	20,000	30,000
		<i>Above Age 65</i>	15,000	10,000	15,000
		<i>Family Limit</i>	N/A	N/A	90,000
Benefit 4	Hospital Allowance	<i>Per Adult / Child</i>	21,000	10,500	21,000
		<i>Family Limit</i>	N/A	N/A	63,000
Benefit 5	Quarantine Cover as a result of Pandemic Influenza	<i>Per Adult / Child</i>	3,000	2,000	3,000
		<i>Family Limit</i>	N/A	N/A	9,000

*Subject to Benefit 3A – Medical Expenses limit

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)		
			Individual Plan		Family Plan
			Platinum	Gold	
EMERGENCY MEDICAL EVACUATION AND REPATRIATION					
Benefit 6A	Emergency Medical Evacuation	<i>Per Event</i>	Unlimited	Unlimited	Unlimited
Benefit 6B	Emergency Medical Repatriation	<i>Per Event</i>	Unlimited	Unlimited	Unlimited
Benefit 6C	Repatriation of Mortal Remains	<i>Per Event</i>	Unlimited	Unlimited	Unlimited

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)		
			Individual Plan		Family Plan
			Platinum	Gold	
TRAVEL INCONVENIENCES					
Benefit 7	Baggage and Personal Effects	<i>Per Adult / Child</i>	7,500	5,000	7,500
		<i>Family Limit</i>	N/A	N/A	22,500
Benefit 8	Personal Money and Travel Documents	<i>Per Adult / Child</i>	7,500	5,000	7,500
		<i>Family Limit</i>	N/A	N/A	22,500
Benefit 9	Baggage Delay	<i>Per Adult / Child</i>	1,600	800	800
		<i>Family Limit</i>	N/A	N/A	2,400
Benefit 10	Travel Delay	<i>Per Adult / Child</i>	3,200	2,000	3,800
		<i>Family Limit</i>	N/A	N/A	11,400
	Cancellation due to the Delay	<i>Per Adult / Child</i>	500	500	500
		<i>Family Limit</i>	N/A	N/A	1,500
Benefit 11	Loss of Deposit or Cancellation	<i>Per Adult / Child</i>	20,000	20,000	20,000
		<i>Family Limit</i>	N/A	N/A	60,000
Benefit 12	Travel Curtailment	<i>Per Adult / Child</i>	20,000	20,000	20,000
		<i>Family Limit</i>	N/A	N/A	60,000
Benefit 13	Travel Overbooked	<i>Per Adult / Child</i>	400	200	400
		<i>Family Limit</i>	N/A	N/A	1,200
Benefit 14	Travel Misconnection	<i>Per Adult / Child</i>	500	300	500
		<i>Family Limit</i>	N/A	N/A	1,500
Benefit 15	Hijacking Inconvenience	<i>Per Adult / Child</i>	10,000	10,000	10,000
		<i>Family Limit</i>	N/A	N/A	30,000
Benefit 16	Missed Departure	<i>Per Adult / Child</i>	2,000	1,000	2,000
		<i>Family Limit</i>	N/A	N/A	6,000
Benefit 17	Travel Reroute	<i>Per Adult / Child</i>	500	250	500
		<i>Family Limit</i>	N/A	N/A	1,500
Benefit 18	Loss of Deposit or Full Payment due to Insolvency of Airlines	<i>Per Adult / Child</i>	20,000	10,000	10,000
		<i>Family Limit</i>	N/A	N/A	30,000
Benefit 19	Loss of Credit Card	<i>Per Adult / Child</i>	10,000	5,000	10,000
		<i>Family Limit</i>	N/A	N/A	30,000
Benefit 20	Personal Liability	<i>Per Adult / Child</i>	1,000,000	1,000,000	1,000,000
		<i>Family Limit</i>	N/A	N/A	3,000,000
Benefit 21	Home Care Benefit	<i>Per Adult / Child</i>	5,000	5,000	5,000
		<i>Family Limit</i>	N/A	N/A	15,000
Benefit 22	Rental Car Excess Cover	<i>Per Adult / Child</i>	1,000	1,000	1,000
		<i>Family Limit</i>	N/A	N/A	3,000
Benefit 23	Ransom Payment as a result of Kidnapping and Hostage	<i>Per Adult / Child</i>	200,000	100,000	100,000
		<i>Family Limit</i>	N/A	N/A	300,000
Benefit 24	Replacement Traveller	<i>Per Adult / Child</i>	5,000	3,000	5,000
		<i>Family Limit</i>	N/A	N/A	15,000
Benefit 25	Golf Equipment Cover		5,000	2,000	5,000