



Smart Traveller

Policy coverage attaching to and forming part of Certificate of Insurance

IMPORTANT NOTICE

This is Your **Smart Traveller** Policy. Please read this Policy carefully together with Your Certificate of Insurance 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
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) 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.

This policy is issued in consideration of the payment of premium as specified in the Certificate of Insurance 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

Under **Benefit 11 – Loss of Deposit or Cancellation**, insurance is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the planned Trip from Malaysia. For all other benefits, insurance commences when You leave Your place of residence or business in Malaysia (whichever is later) to commence the planned Trip until the time of Your return to Your place of residence or business in Malaysia (whichever is the earlier) on completion of the planned Trip.

A planned Trip shall involve return to Malaysia within the Period of Insurance stated in the Certificate of Insurance.

AUTOMATIC EXTENSION OF COVERAGE

In the event of delay beyond Your control as a ticket holding passenger on a scheduled public transport as a result of:

1. Your Serious Illness or accidental bodily Injury, or
2. the scheduled public conveyance in which You are travelling on being unavoidably delayed during Your Trip and the return journey cannot be completed within the Period of Insurance indicated in the Certificate of Insurance, 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 journey, provided that either of the above events is admissible under this insurance in the first instance and You have documented proof of the reasons for the delay.

PART A - POLICY DEFINITIONS

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

1. **"Accident"** means a sudden unforeseen and fortuitous event.
2. **"Certificate of Insurance"** means a certificate, which is issued to You after You have made payment of the applicable premium; payment of which shall be deemed proof of the insurance coverage provided to You under this policy.
3. **"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.
4. **"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.
5. **"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.
6. **"Family"** means You, Your legal spouse and any number of Your legal Children insured under the same Certificate of Insurance.
7. **"Hijack"** shall mean unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
8. **"Home Contents"** means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your Family or domestic servants permanently residing with You and fixtures and fittings You own (or for which You are responsible) not being landlord's fixtures and fittings excluding deeds, bonds, bills of exchange, promissory notes, cheques, travelers' cheques, securities for money, documents of any kind, cash, currency notes.
9. **"Hospital"** means any premise and/or institution lawfully operating twenty-four (24) hours a day, used or intended to be used for the reception, lodging, treatment, medical supervision, diagnosis, surgery, nursing service and care of persons who require medical attention or suffer from any disease that requires hospitalization, but excluding any premise and/or institution used or intended to be used solely for healthcare facility on an outpatient basis, nursing care centre, convalescent, geriatric care, mental care, rehabilitation or extended care, and/or the care or treatment of alcoholics or drug addicts.
10. **"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 You have received medical treatment, diagnosis, consultation or prescribed drugs.
11. **"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.
12. **"Injury"** means bodily injury sustained by You and is caused solely and directly by an Accident (excluding any Illness, disease or medical disorder).
13. **"Loss of limb"** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
14. **"Loss of sight"** means total and irrevocable loss of sight.
15. **"Medical Practitioner"** means a medical practitioner (other than yourself, a member of Your 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.

16. **“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.
17. **“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:
- is due to natural causes; and
 - that has catastrophic consequences.
18. **“Overseas”** means any destination outside of Malaysia.
19. **“Overseas Travel”** means travel for leisure or business purpose to any destination outside of Malaysia.
20. **“Period of Insurance”** means the period specified in the Certificate of Insurance.
21. **“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.
22. **“Pre-existing Medical Condition”** means any condition for which You 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.
23. **“Serious Injury”** or **“Serious Illness”** whenever applied to the Insured Person, is an Injury or Illness which requires treatment by a Medical Practitioner resulting in the Insured Person being hospitalized and certified by the Medical Practitioner in a Hospital as unfit to travel or continue with the Trip, within the 30 days prior to the Trip. When applied to an Immediate Family Member, it shall mean Injury or Illness certified by a Medical Practitioner in a Hospital as being dangerous to that Immediate Family Member’s life and requiring hospitalization which results in the discontinuation or cancellation of the Trip within 30 days prior to the Trip.
24. **“Trip”** means the journey commencing from the time You leave Your 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;
 - Your return to the permanent place of residence or business (whichever is the earlier) in Malaysia; or
 - Twenty four (24) hours after arrival in Malaysia.
- For one-way travel, cover will cease seventy two (72) hours from the scheduled time of arrival at the final destination abroad. Any stop over for one-way travel should not exceed one month.
- The duration of each Trip shall not exceed one hundred and ninety (190) consecutive days from the commencement date of Trip.
25. **“Travel Agent”** means a Travel Agent licensed and registered in Malaysia with the relevant authorities.
26. **“We/Our/Us/Insurer”** means AXA Affin General Insurance Berhad.
27. **“You/Your/Insured Person”** means the Insured Person(s) shown in the Certificate of Insurance who is below eighty (80) years of age:
- a Malaysia citizen or
 - a Permanent Resident of Malaysia or
 - a Malaysian Employment Pass Holder and/or Work Permit Holder and their dependents residing in Malaysia.
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PART B - BENEFITS

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

BENEFIT 1 – PERSONAL ACCIDENT

If You sustain accidental death or disablement during the Period of Insurance, We will pay the amount as stated in the Schedule of Benefits.

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 75%
	- one ear 15%
g) Permanent and Total Loss of Speech	50%

Provisions

- No benefit will be payable:
 - Under Benefit 1(a) or 1(b) unless such death or loss occurs within twelve (12) months from the date of Accident.
 - Under 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 Your life.
- The maximum amount of all benefits payable under Benefit 1 for one or more injuries sustained by You during the Period of Insurance shall not exceed the limit stated in the Schedule of Benefits.

BENEFIT 2 – CHILD EDUCATION FUND

Upon the death of the Insured Person where the claim is payable under Benefit 1(a) and such Insured Person who, at the date of the Accident during Your 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 3 – MEDICAL AND OTHER EXPENSES

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

BENEFIT 3A – MEDICAL, HOSPITAL AND OTHER EXPENSES

Overseas Travel - 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 accidental bodily Injury or Illness sustained by You.

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

Notwithstanding the above, We retain the right to recover from You and/or Your next of kin, any amount which does not fall within the Coverage of Benefit 3A.

BENEFIT 3B – COMPASSIONATE VISITATION BENEFIT (DUE TO HOSPITALISATION OF THE INSURED PERSON)

Additional accommodation and travelling expenses necessarily incurred up to the limit stated in the Schedule of Benefits for a relative or friend required on medical advice from the treating physician to travel or remain behind with You whilst You are hospitalised while overseas.

BENEFIT 3C – ALTERNATIVE MEDICINE

Necessary alternative medical treatment expenses incurred as a result of an Accident up to the limit stated in the Schedule of Benefits where treatment is carried out by a registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor provided treatment is first sought from a Medical Practitioner in the first instance. This benefit excludes treatment prescribed by someone who is the Insured Person himself/herself or an Immediate Family Member of the Insured Person. Your claim must be accompanied with an official payment receipt.

BENEFIT 3D – COMPASSIONATE VISITATION BENEFIT (DUE TO THE INSURED PERSON'S DEATH)

In the event of the Insured Person's death due to an Accident or sickness whilst on the Trip and no adult member of the Insured Person's Family is with the Insured Person, We will reimburse the reasonable travel and hotel accommodation expenses up to the limit stated in the Schedule of Benefits incurred by a relative or friend to assist in the burial or cremation arrangements in the locality where death occurs.

You can only claim under either Benefit 3B or 3D for any one event.

BENEFIT 3E – CHILD CARE BENEFIT

Additional accommodation and travelling expenses of up to RM500 per day up to the limit stated in the Schedule of Benefits for Your relative or friend required on medical advice from the treating physician to take care of Your Children travelling with You plus the cost of a return Trip economy class air ticket incurred by Your relative or friend to accompany Your Children who are left unattended as a result of Your hospitalisation while overseas, back to Malaysia.

BENEFIT 3F – 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.

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 bodily Injury or Illness sustained during the Trip, We will pay to You a benefit of RM350 for each complete twenty four (24) hours You are hospitalised, up to the amount stated in the Schedule of Benefits, provided a valid claim is payable under Benefit 3A.

BENEFIT 5 – QUARANTINE COVER AS A RESULT OF PANDEMIC INFLUENZA

If You are placed under compulsory quarantine by order of the relevant government authorities of the country You are visiting We will pay You RM200 per day for every complete twenty four (24) hours period that You are under quarantine up to the amount stated in the Schedule of Benefits.

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 Emergency Service 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(s) shall be transported.

We will pay the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person(s)/patient(s) 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) Your 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 You or Your representative; and
- c) A brief description of the emergency and the nature of help required.

BENEFIT 6B - EMERGENCY MEDICAL REPATRIATION

In the event that You are hospitalised abroad and it is medically necessary for You 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 You. 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 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 Malaysia up to the limit as stated in the Schedule of Benefits.

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 3F).
- b) Surgery, medical or dental treatment which in the opinion of the registered Medical Practitioner treating You can be reasonably delayed until Your return to Malaysia (except as specifically provided for in Benefit 3F).
- 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 Person(s) deems it necessary for the Insured Person(s) to occupy such accommodation.
- 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) Good 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 You up to the limit stated in the Schedule of Benefits for:

- a) The loss of Your
 - I. Travel documents and
 - II. Money (cash, travelers cheques or banknotes) belonging to You up to RM800. Money must be kept with You at all times except when in a hotel safearising out of robbery, burglary or theft whilst overseas during the Period of Insurance. Such losses must be reported to the local police at the place of loss within twenty four (24) hours after the incident and a written statement from the police must be obtained to substantiate the claim.
- b) Any additional travel and accommodation expenses incurred for the purpose of obtaining replacement passports, travel tickets and other relevant travel documents.

Exclusions applicable to Benefit 8

We will not pay for claims in respect of:

- a) Loss or damage arising from delay or confiscation or detention by Customs or other Officials.
- b) Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline a Property Irregularity report is obtained. A claim must be made against the carriers and other relevant authorities.
- c) Losses not reported to the police within twenty four (24) hours and report obtained at the place of loss.
- d) Loss or theft of property left unattended in a Public Place or in an unattended vehicle or as a result of Your failure to take due care and precautions for the safeguard and security of such property.
- e) Loss or damage to property otherwise reimbursable by a Common Carrier or a hotel.

BENEFIT 9 – BAGGAGE DELAY

We will pay You RM200 for every six (6) complete hours whereby Your checked-in baggage is delayed, misdirected or temporarily misplaced by the Common Carrier from the time of Your arrival at the scheduled destination abroad till the time You received Your baggage. The maximum amount payable is up to the limit stated in the Schedule of Benefits.

Exclusions applicable to Benefit 9

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 You up to the limit stated in the Schedule of Benefits, for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for Your Trip only in the event of necessary and unavoidable cancellation by You arising from causes beyond Your control occurring after this insurance has been effected which is as a result of:

- a) Your death, Serious Injury or Serious Illness or the death, Serious Injury or Serious Illness of Your Immediate Family Member. A death certificate must be obtained or written advice from the attending Medical Practitioner in a Hospital treating You or Your 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 Your control at the planned destination of visit.
- c) Witness summons, which were not made known to You prior to the taking up of this policy.
- d) Serious damage to Your residence in Malaysia from fire, flood or similar Natural Disaster occurring within one (1) week before the commencement date of the Trip and Your presence is required on the premises on the commencement date of the Trip.
- e) Cancellation of Your 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 Your 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 Your Trip had to be deferred or postponed arising from causes beyond Your 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 You for additional charges levied in relation to any prepaid costs paid by You, due to amendment of travel dates.

You can only claim under either Benefit 11.1 or 11.2 for any one event.

Exclusions applicable to Benefit 11

We will not pay for any loss if this insurance is purchased less than fourteen (14) days prior to the commencement of the scheduled Trip.

BENEFIT 12 – TRAVEL CURTAILMENT

We will reimburse You up to the limit stated in the Schedule of Benefits for the proportional return of the irrecoverable prepaid costs of Your Trip as shown on the booking invoice, calculated at pro rata basis from the date of Your arrival back to Malaysia to the expiry of the Trip or policy cover whichever is earlier, necessarily and unavoidably incurred, due to the Curtailment (as defined) of the planned Trip due to:

- a) Your Serious Injury or Illness and upon medical advice;
- b) unexpected death, Serious Injury or Illness of Your Immediate Family Member or of the person with whom You are travelling;
- c) Hijacking of the aircraft in which You are on board as a passenger;
- d) Natural Disasters, which prevent You from continuing with Your scheduled Trip;
- e) serious Damage to Your principal residence from fire, flood or similar Natural Disaster, which requires Your presence on the premises;
- f) the unexpected outbreak of strike, riot or civil commotion occurring during the Trip which is beyond Your control at the planned destination of visit that will put Your life in danger; and/or
- g) Curtailment of Your 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 You confirming the advisability to return to Malaysia due to Your 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 planned Trip or policy whichever is earlier.

This Coverage is effective only if the policy is purchased before You become aware of any circumstances, which could lead to the disruption of the planned Trip.

You can only claim under either Benefits 11 or 12 for any one event.

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 agencies or Common Carrier.
- c) Your business, financial or contractual obligation or those of Your traveling companion.
- d) Your 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) Your 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 You RM200 for every complete six (6) hours delay up to the limit stated in the Schedule of Benefits if You are denied boarding on a commercial scheduled Common Carrier (by air only) due to over-booking, and no alternative transportation is made available to You within six (6) hours of the scheduled departure time of such Common Carrier (by air only).

The overbooked flight details to be obtained by You 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 You RM200, if the confirmed onward connecting scheduled Common Carrier (by air only) is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled Common Carrier (by air only), and no alternative onward transportation is made available to You within four (4) hours of the actual arrival time of Your incoming Common Carrier (by air only). The travel misconnection details to be obtained by You 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 You RM1,000 for each complete twenty four (24) hours if the scheduled public conveyance that You are travelling in during Your Trip overseas is hijacked, up to the limit stated in the Schedule of Benefits.

BENEFIT 16 – MISSED DEPARTURE

We will reimburse You up to the limit stated in the Schedule of Benefits 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 You to the departure port, airport or train station as stated in Your ticket.

You 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:

- a) Your failure other than mechanical breakdown of public transport services to check in at the airport, station or port to the travel itinerary given to You.
- 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 You RM200 if the arrival of the scheduled public conveyance in which You have arranged to travel is delayed for at least six (6) hours from the time specified in the itinerary supplied to You 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) Failure of the Insured Person 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.
- c) Strike, riot or industrial action existing at the date You purchase this insurance.

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

In the event that before or after the departure date of Your booked Trip, the airline from which You purchased Your air ticket from is declared insolvent and You are unable to proceed with Your Trip, We will reimburse You up to the limit stated in the Schedule of Benefits for loss or unrecoverable deposits or full payment paid in advance for Your air tickets.

Exclusions applicable to Benefit 18

We will not pay for any loss:

- a) For air tickets purchased for non-scheduled commercial flights.
- b) If You knew at the time You bought this insurance about any reason that could cause a claim under this benefit.

BENEFIT 19 – LOSS OF CREDIT CARD

If You suffers financial Loss as a direct result of fraudulent use of Your credit card(s) following theft during Your Trip, We will pay for such loss up to the limit stated in the Schedule of Benefits.

Any 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 loss or theft of Your credit card is not reported to Your credit card issuing company within three (3) hours from the time of theft.
- b) Losses recoverable from any other source.

BENEFIT 20 – PERSONAL LIABILITY

We will indemnify You up to the limit stated in the Schedule of Benefits for legal liability to a third party arising during the Period of Insurance as a result of:

- a) Accidental bodily Injury (including death) to any third party.
- b) Accidental loss of or damage to property of any third party.

In addition, We will indemnify You for:

- a) Third parties' costs and expenses recoverable from You; and
- b) Your costs and expenses incurred with Our prior written consent. Except with Our written consent, no person is entitled to admit liability on Your behalf or to give any representation or other undertaking binding upon You. We shall be entitled to conduct all proceedings arising out of or in connection with the claim in Your 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 Your Family;
- b) Property belonging to You, or, in Your 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 You up to the amount stated in the Schedule of Benefits against physical loss or damage to Your Home Contents from Your permanent residence in Malaysia that was left vacant because of Your Trip, caused by burglary or fire during the Period of Insurance, but only after Your Trip commences.

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 claims arising directly or indirectly from, in respect of, or due to:

- a) Any loss or damage occasioned through the willful act or with Your connivance.
- b) Losses recoverable from any other insurance taken up by You to cover Your Home Contents.

BENEFIT 22 – RENTAL CAR EXCESS COVER

We will reimburse You for any excess or deductible, which You 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) You shall take a comprehensive motor insurance against any Loss or Damage to the rented car during the rental period;
- c) You 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 You or any of Your Immediate Family Member who holds a valid license(s) to drive the rented car at the country of visit and is named as You under the Certificate of Insurance.

Exclusions applicable to Benefit 22

- a) Loss or Damage arising from failure of You to observe any of the conditions listed in this Benefit;
- b) You 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 up to the limit stated in the Schedule of Benefits as a result of You 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) Your fraudulent, dishonest or criminal acts.
- b) Events which take place in Your 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.
- d) Failure of You or any member of Your Family to cooperate with the policies of the relevant authorities.

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) You 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 You would or could earn income or remuneration from engaging in such sports or games.

- (b) Accidents or 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 You 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 Your 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) Your direct participation in terrorist acts.
 - (l) any event or circumstances which You know would lead to the disruption of Your Trip, this includes any event which is publicly known prior to the purchase of Your Policy or at the time the bookings for the Trip were made.

GENERAL CONDITIONS (APPLICABLE TO ALL BENEFITS)

You must comply with the following conditions to have the full protection of Your policy. Our liability shall be conditional on Your observance of the terms of this 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 on Your observance of the terms of this policy.

3. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your 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 You, or anyone acting for You, 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 Your 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. Premium Refund

No refund is allowed once the Certificate of Insurance is issued.

8. Payment of Benefits

All benefits payable under this policy shall be paid to You, and, in the event of Your death, to Your beneficiary if stated, otherwise to Your 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.

9. 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
- 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.

You must not:

- a) admit or deny any claim made by someone else against You 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 Your name and on Your behalf.
- c) use any legal right of recovery You 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 You 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 Your failure to obtain any treatment or service covered by the terms of this policy.

Claims document(s) required

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
Plus the following where applicable		
1	Personal Accident	<ul style="list-style-type: none"> • Medical report from the attending doctor abroad and/or in Malaysia • 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
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

Benefit	Type of Claim	Action / Document(s) / Required
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
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

Benefit	Type of Claim	Action / Document(s) / Required
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

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).

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 You and Us in accordance with the law at the time. You 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.

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
PERSONAL ACCIDENT						
Benefit 1	Accidental Death and Permanent Total Disablement	<i>Per Adult</i>	300,000	300,000	100,000	100,000
		<i>Per Child</i>	300,000	75,000	100,000	25,000
		<i>Family Limit</i>		900,000		300,000
Benefit 2	Child Education Fund	<i>Per Event</i>	10,000	10,000	N/A	N/A
MEDICAL AND OTHER EXPENSES						
Benefit 3A	Medical, Hospital and Other Expenses	<i>Up to Age 65</i>	300,000	300,000	50,000	50,000
		<i>Above Age 65</i>	150,000	150,000	20,000	25,000
		<i>Family Limit</i>		900,000		150,000
Benefit 3B	Compassionate Visitation Benefit (due to Hospitalisation of Insured Person)*	<i>Per Adult / Child</i>	7,500	7,500	5,000	5,000
		<i>Family Limit</i>		22,500		15,000
Benefit 3C	Alternative Medicine*	<i>Per Adult / Child</i>	1,000	1,000	N/A	N/A
		<i>Family Limit</i>		3,000		
Benefit 3D	Compassionate Visitation Benefit (due to Insured Person's Death)*	<i>Per Adult / Child</i>	7,500	7,500	5,000	5,000
		<i>Family Limit</i>		22,500		15,000
Benefit 3E	Child Care Benefit*	<i>Per Day</i>	500	500	500	500
		<i>Per Event</i>	5,000	15,000	5,000	15,000
Benefit 3F	Medical Treatment in Malaysia*	<i>Up to Age 65</i>	30,000	30,000	10,000	10,000
		<i>Above Age 65</i>	15,000	15,000	5,000	5,000
		<i>Family Limit</i>		90,000		30,000
Benefit 4	Hospital Allowance	<i>Per Adult / Child</i>	10,500	10,500	N/A	N/A
		<i>Family Limit</i>		31,500		
Benefit 5	Quarantine Cover as a result of Pandemic Flu	<i>Per Adult / Child</i>	2,000	2,000	N/A	N/A
		<i>Family Limit</i>		6,000		

*Subject to Medical, Hospital and Other Expenses limit

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
EMERGENCY MEDICAL EVACUATION AND REPATRIATION						
Benefit 6A	Emergency Medical Evacuation	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
Benefit 6B	Emergency Medical Repatriation	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
Benefit 6C	Repatriation of Mortal Remains	<i>Per Adult / Child</i>	Unlimited	Unlimited	5,000	5,000
		<i>Family Limit</i>				15,000

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