



Leisure & Travel

# Travel smart, all year long

## *Smart Traveller Enhanced* **Annual Plan**

The travel insurance that gives you  
a world of protection, all year long!

A member of



MALAYSIAN ASSOCIATION  
OF TOUR AND TRAVEL AGENTS

**SmartTraveller Enhanced Annual Plan** is the most convenient and cost effective way to enjoy comprehensive coverage and 24-hour emergency assistance for all your travels all year long.

## Key Benefits



### High Medical Coverage When Overseas

We pay for your medical and hospital expenses incurred overseas due to accident or illness during your travels up to **RM350,000**.



### Get Compensated for Damage to Personal Belongings & Travel Inconveniences

We pay for loss or damage to your baggage and personal effects up to **RM7,500**, as well as travel and baggage delays.



### Online Claim Submission

For your ease and convenience, you can submit your travel claims online. You will be notified of the claim status and once approved, the claim payment will be credited to your bank account.



### Trip Cancellation

Buy travel insurance at least 14 days before your trip, and we will compensate you for irrecoverable travel and accommodation expenses as a result of trip cancellation due to serious injury or illness to you or your immediate family or a natural disaster at your destination.

For trip cancellation cover due to flight cancellation or rescheduling, purchase the Add-on for 'Flight Cancellation or Rescheduling'.



### Emergency Medical Evacuation

Unlimited coverage for emergency transportation and medical care to the nearest hospitals.

## All Benefits



### PERSONAL ACCIDENT

#### Accidental Death and Permanent Disablement

We pay up to RM600,000 for Accidental Death and Permanent Disablement of Insured Person.

#### Child Education

We cover the education fees of the children of the Insured Person who suffer from Accidental Death.



### MEDICAL BENEFITS

#### Medical, Hospital and Treatment Expenses

Reimburse expenses (including cost of emergency dental treatment) incurred during accident or sickness.

#### Compassionate Visitation (due to Hospitalisation of Insured Person)

Pay for additional expenses of one relative or friend required on medical advice to travel or remain behind with you.

## **Alternative Medicine**

Reimburse medical expenses for traditional medicine, osteopath, physiotherapy and chiropractor.

## **Compassionate Visitation (due to Insured Person's Death)**

In the event of the Insured Person's death, we reimburse for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs.

## **Child Care**

Pay for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket.

## **Medical Treatment in Malaysia**

Get reimbursed for follow up treatment within 90 days of initial treatment upon return to Malaysia.

## **Hospital Allowance**

Pay for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per



## **EMERGENCY MEDICAL EVACUATION & REPATRIATION**

### **Emergency Medical Evacuation**

Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital.

### **Emergency Medical Repatriation**

In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person.

### **Repatriation of Mortal Remains**

Pay for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia.



## **PERSONAL BELONGINGS**

### **Baggage and Personal Effects**

Pay for loss of or damage to your baggage and personal effects due to theft or negligence of the common carrier. Maximum limit for any one item or pair or set of articles is up to RM500. Maximum limit per baggage is up to RM300.

### **Money and Travel Documents**

Pay for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM1,500.

### **Baggage Delay**

Pay if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad.



## TRAVEL INCONVENIENCE BENEFITS

### **Travel Delay/Overbooked/Misconnection or Reroute**

Pay:

- if the conveyance is delayed from the scheduled departure time
- due to overbooked or misconnection by common air carrier and no alternative transportation is provided
- if the arrival of the scheduled public conveyance is delayed due to rerouting for each full 6 consecutive hours delay (RM200 for every 6 hours).

### **Cancellation and Postponement**

Reimburse for irrecoverable travel and accommodation expenses paid in advance due to death, serious injury or illness to you or your immediate family or a natural disaster at your destination, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip.

### **Travel Curtailment**

Reimburse for proportional return of irrecoverable prepaid costs incurred, if it is necessary and unavoidable to curtail your trip.

### **Hijacking**

Pay for each full 24 consecutive hours of hijack (RM1,000/24 hours).

### **Missed Departure**

Reimburse for additional accommodation and travel expenses necessarily and reasonably incurred, as a result of strike, industrial action, natural disaster, inclement weather condition, mechanical breakdown of the public transport which prevented you from arriving at your outbound port, airport or station in time.

### **Loss of Use of Entertainment Tickets**

Reimburse for unused and irrecoverable deposits or payment made for entertainment (tourist attraction centres/concerts) ticket charges due to death, hospitalisation or due to adverse weather condition or Natural Disaster at planned destination.

### **Loss of Credit Card**

Pay you for fraudulent usage of your credit card.

### **Personal Liability**

Indemnify you for legal liability towards third parties or damage to their property due to your negligence.

### **Rental Car Excess**

Pay for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.

### **Ransom Payment as a Result of Kidnapping & Hostage**

Pay for the ransom payment as a result of kidnapping and hostage outside Malaysia.

### **Home Care**

Pay for damages to your home contents as a result of burglary or fire when your house is left vacant while travelling.

## Special Coverages



**Terrorism**



**Scuba Diving**



**Winter Sports**



**Natural Disaster**



**Leisure Hot Air Ballooning, Parachuting,  
Sky Diving and Bungee Jumping**

## Add-ons



### **Golf Equipment**

Pay for replacement or repair cost of the lost or damaged golf equipment and the cost for hiring replacement golf equipment.



### **Sports Equipment/Musical Instruments**

Pay for replacement or repair cost of the lost or damaged sports equipment/musical instruments and the cost for hiring replacement sports equipment/musical instruments.



### **Flight Cancellation or Rescheduling**

Pay for the non refundable pre paid expenses or deposits paid if you cancel the trip or pay for an alternative flight ticket as a result of flight cancellation or rescheduling.



### **Cruise Cover**

Reimburse the additional expenses to join the cruise due to missed connection as a result of flight delay or rejoin due to hospitalisation on land. Also reimburse for additional expenses to secure return flight home due to delay in the cruise arriving at disembarkation port.



### **Medical Expenses Top Up\***

Option to increase your medical, hospital and treatment expenses limit.

*Note: \* not applicable to Senior Plan for persons aged 65 and above*

## Key Exclusions

- Pre-existing medical conditions
- Travelling against medical advice
- Flight cancellations or rescheduling unless Add-on is purchased
- Pandemic
- Engaging in offshore activities, explosive handling
- Loss or expenses that causes us to be in breach of any trade or economic sanctions
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

## Schedule of Benefits

Schedule of Benefits	Limit per Person/Event	Sum Insured (RM)									
		Annual Plan 1				Annual Plan 2					
		Standard Plan <65		Senior Plan ≥65		Standard Plan <65		Senior Plan ≥65		Family Plan	
		International	Domestic	International	Domestic	International	Domestic	International	Domestic	International	Domestic
<b>PERSONAL ACCIDENT</b>											
Accidental Death and Permanent Disablement	Per adult	300,000	300,000	300,000	300,000	600,000	600,000	600,000	600,000	600,000	600,000
	Per child	300,000	300,000	N/A	N/A	600,000	600,000	N/A	N/A	150,000	150,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1,800,000	1,800,000
Child Education	Per event	10,000	N/A	N/A	N/A	20,000	N/A	N/A	N/A	20,000	N/A
<b>MEDICAL BENEFITS</b>											
Medical, Hospital and Treatment Expenses	Per adult/child	250,000	N/A	125,000	N/A	350,000	N/A	175,000	N/A	350,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1,050,000	N/A
Compassionate Visitation (due to Hospitalisation of Insured Person)*	Per adult/child	5,000	N/A	5,000	N/A	8,000	N/A	8,000	N/A	8,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24,000	N/A
Alternative Medicine*	Per adult/child	500	N/A	500	N/A	1,000	N/A	1,000	N/A	1,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3,000	N/A
Compassionate Visitation (due to Insured Person's death)*	Per adult/child	5,000	N/A	5,000	N/A	8,000	N/A	8,000	N/A	8,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24,000	N/A
Child Care*	Per day	500	N/A	N/A	N/A	500	N/A	N/A	N/A	500	N/A
	Per event	5,000	N/A	N/A	N/A	8,000	N/A	N/A	N/A	8,000	N/A
	Maximum limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24,000	N/A
Medical Treatment in Malaysia*	Per adult/child	20,000	N/A	10,000	N/A	30,000	N/A	15,000	N/A	30,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	90,000	N/A
*Subject to Medical, Hospital and Treatment Expenses limit											
Hospital Allowance	Per day	350	N/A	250	N/A	350	N/A	250	N/A	350	N/A
	Per adult/child	10,500	N/A	7,500	N/A	21,000	N/A	15,000	N/A	21,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	63,000	N/A
<b>EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION</b>											
Emergency Medical Evacuation	Per event	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A
Emergency Medical Repatriation	Per event	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A
Repatriation of Mortal Remains	Per adult/child	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A	Unlimited	N/A
<b>PERSONAL BELONGINGS BENEFITS</b>											
Baggage and Personal Effects	Per adult/child	5,000 (500 per article) (300 per baggage)	5,000 (500 per article) (300 per baggage)	5,000 (500 per article) (300 per baggage)	5,000 (500 per article) (300 per baggage)	7,500 (500 per article) (300 per baggage)	7,500 (500 per article) (300 per baggage)	7,500 (500 per article) (300 per baggage)	7,500 (500 per article) (300 per baggage)	7,500 (500 per article) (300 per baggage)	7,500 (500 per article) (300 per baggage)
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	22,500	22,500
	Per laptop	1,000	N/A	1,000	N/A	1,000	N/A	1,000	N/A	1,000	N/A
Travel Documents	Per adult/child	5,000	5,000	5,000	5,000	7,500	7,500	7,500	7,500	7,500	7,500
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	22,500	22,500
Personal Money	Per adult/child	1,000	800	1,000	800	1,500	1,000	1,500	1,000	1,500	1,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4,500	3,000

Schedule of Benefits	Limit per Person/Event	Sum Insured (RM)									
		Annual Plan 1				Annual Plan 2					
		Standard Plan <65		Senior Plan ≥65		Standard Plan <65		Senior Plan ≥65		Family Plan	
		International	Domestic	International	Domestic	International	Domestic	International	Domestic	International	Domestic
<b>PERSONAL BELONGINGS BENEFITS (Continued)</b>											
Baggage Delay	Per adult/child	800 (200 every 6 hours)	800 (200 every 6 hours)	800 (200 every 6 hours)	800 (200 every 6 hours)	1,600 (200 every 6 hours)	1,600 (200 every 6 hours)	1,600 (200 every 6 hours)	1,600 (200 every 6 hours)	1,600 (200 every 6 hours)	1,600 (200 every 6 hours)
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4,800	4,800
<b>TRAVEL INCONVENIENCE BENEFITS</b>											
Travel Delay, Overbooked, Misconnection or Reroute	Per adult/child	2,000 (200 every 6 hours)	2,000 (200 every 6 hours)	2,000 (200 every 6 hours)	2,000 (200 every 6 hours)	3,200 (200 every 6 hours)	3,200 (200 every 6 hours)	3,200 (200 every 6 hours)	3,200 (200 every 6 hours)	3,200 (200 every 6 hours)	3,200 (200 every 6 hours)
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9,600	9,600
Cancellation or Postponement	Per adult/child	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60,000	60,000
Travel Curtailment	Per adult/child	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60,000	60,000
Hijacking	Per adult/child	10,000 (1,000 every 24 hours)	N/A	10,000 (1,000 every 24 hours)	N/A	20,000 (1,000 every 24 hours)	N/A	20,000 (1,000 every 24 hours)	N/A	20,000 (1,000 every 24 hours)	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60,000	N/A
Missed Departure	Per adult/child	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6,000	6,000
Loss of Use of Entertainment Tickets	Per adult	1,000 (250 per ticket)	N/A	1,000 (250 per ticket)	N/A	2,000 (250 per ticket)	N/A	2,000 (250 per ticket)	N/A	2,000 (250 per ticket)	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6,000	N/A
Loss of Credit Card	Per adult/child	5,000	N/A	5,000	N/A	10,000	N/A	10,000	N/A	10,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	30,000	N/A
Personal Liability	Per adult/child	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3,000,000	3,000,000
Rental Car Excess	Per adult/child	1,000	N/A	1,000	N/A	2,000	N/A	2,000	N/A	2,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6,000	N/A
Ransom Payment as a result of Kidnapping & Hostage	Per adult/child	100,000	N/A	100,000	N/A	200,000	N/A	200,000	N/A	200,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	600,000	N/A
Home Care	Per event	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15,000	15,000
<b>ADD-ONS</b>											
Golf Equipment	Per adult/child	5,000 (500 per article)	N/A	5,000 (500 per article)	N/A	5,000 (500 per article)	N/A	5,000 (500 per article)	N/A	5,000 (500 per article)	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15,000	N/A
Sports Equipment/Musical Instruments	Per adult	3,000 (500 per article)	N/A	3,000 (500 per article)	N/A	3,000 (500 per article)	N/A	3,000 (500 per article)	N/A	3,000 (500 per article)	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9,000	N/A

Schedule of Benefits	Limit per Person/Event	Sum Insured (RM)									
		Annual Plan 1				Annual Plan 2					
		Standard Plan <65		Senior Plan ≥65		Standard Plan <65		Senior Plan ≥65		Family Plan	
		International	Domestic	International	Domestic	International	Domestic	International	Domestic	International	Domestic
<b>ADD-ONS (Continued)</b>											
Flight Cancellation or Rescheduling	Per adult/child	2,500	N/A	2,500	N/A	5,000	N/A	5,000	N/A	5,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15,000	N/A
Cruise Cover	Per adult/child	3,000	N/A	3,000	N/A	6,000	N/A	6,000	N/A	6,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18,000	N/A
Medical Expenses Top Up	Per adult/child	100,000	N/A	N/A	N/A	100,000	N/A	N/A	N/A	100,000	N/A
	Per family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	300,000	N/A

- Notes:
- Standard Plan <65 applies to a Policyholder aged between 18 to 64 and Insured Person aged at least 30 days old and at most 64 years of age.
  - Senior Plan ≥65 applies to Insured Person aged between 65 to 75 (both ages inclusive).
  - Family Plan includes individual, spouse and unlimited number of accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.
  - Eligible age for a child is between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

## Table of Premium

Types of Plan	Premium (RM)									
	Area 1			Area 2			Area 3			
	Individual									
Standard Plan 1	275			400			430			
Standard Plan 2	320			490			525			
Senior Plan 1	500			720			780			
Senior Plan 2	580			890			950			
	Family									
Family Plan	800						1,225		1,315	
Add-ons	Plan 1			Plan 2						
	Individual			Individual			Family			
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	
RM5,000 Golf Equipment	20	24	26	20	24	26	50	60	65	
RM3,000 Sports Equipment/Musical Instruments	20	24	26	20	24	26	50	60	65	
RM2,500 Flight Cancellation or Rescheduling	10	12	13	N/A	N/A	N/A	N/A	N/A	N/A	
RM5,000 Flight Cancellation or Rescheduling	N/A	N/A	N/A	20	24	26	50	60	65	
RM3,000 Cruise Cover	10	12	13	N/A	N/A	N/A	N/A	N/A	N/A	
RM6,000 Cruise Cover	N/A	N/A	N/A	20	24	26	50	60	65	
RM100,000 Medical Expenses Top Up (not applicable to Senior Plan)	20	25	30	20	25	30	50	63	75	

Note: All premiums are subject to stamp duty.



## Area of Travel

Domestic means travel within Malaysia.

### 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.

### 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 and Zimbabwe.

### Area 3

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

## Frequent Questions and Answers

### Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependant(s) of Pass Holders, excluding overseas secondment & students studying overseas.

### Is there a maximum period of cover?

The maximum period of cover is 95 days per trip, unlimited number of trips within the period of insurance stated in the Certificate of Insurance.

### Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and unlimited number of accompanying children. Not applicable for persons aged 65 and above.

### When does the Domestic limits apply for your overseas trip?

It applies when you are travelling within Malaysia from the time you leave your place of residence or business for your overseas trip (not more than 24 hours prior to the booked departure time) and until your return to your place of residence or business within 24 hours of arrival in Malaysia.

### When should I purchase a separate Domestic policy?

When you wish to cover the domestic portion of your overall overseas trip. Example: Penang (place of residence)→Kuala Lumpur (connecting flight)→Australia→Kuala Lumpur (stay over for 3 days)→Penang. Purchase a Domestic policy for the stay in Kuala Lumpur until your return to Penang.



**24-hour free hotline service - (603) 2142 0399**

Medical and emergency assistance hotline is available for you to call on reverse charge through international operator anywhere in the world - we are just a phone call away!

# Providing comprehensive and tailored solutions for your personal protection and business needs

motor  
property  
leisure & travel  
healthcare  
personal accident  
business package  
liability  
marine

Sign up for **SmartTraveller Enhanced Annual Plan** today!

For more information, call your agent or  
AXA Customer Service Hotline **(603) 2170 8282**

*Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)*

Ask your insurance agent for more details

STEA/BR (06/20)

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.