



# SmartTraveller Annual

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **SmartTraveller Annual Insurance Policy**. Be sure to also read through the general terms and conditions.
2. You are advised to note the Table of Benefits for Death and Disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.
3. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take 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.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know 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.

#### 1. What is this product about?

This Policy provides compensation and reimbursement for people travelling overseas for business or leisure in the event of injuries, disability, or death cause solely by Accident during the Trip. This Policy also reimburses the expenses incurred as a result of travel inconveniences during the Trip.

#### 2. Who is eligible for this Cover?

All Malaysians, permanent residents of Malaysia and/or holder of Malaysian Employment Pass and/or Work Permit (which shall include his/her dependant(s) residing in Malaysia) who are above the age of 30 days but below 70 years.

#### 3. Who can apply for Cover under this Policy?

Malaysians above the age of 18 and business entities duly registered in Malaysia (if Policy is purchased for employees of the business entity)

#### 4. What are the covers / benefits provided?

This Policy covers:

- PERSONAL ACCIDENT
- CHILD EDUCATION FUND
- MEDICAL EXPENSES
- ALTERNATIVE MEDICINE TREATMENT
- COMPASSIONATE VISITATION BENEFIT (DUE TO HOSPITALISATION OF INSURED PERSON / DEATH OF INSURED PERSON)
- CHILD CARE BENEFIT
- FOLLOW-UP MEDICAL TREATMENT IN MALAYSIA
- HOSPITAL ALLOWANCE
- QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA
- EMERGENCY MEDICAL EVACUATION
- EMERGENCY MEDICAL REPATRIATION
- REPATRIATION OF MORTAL REMAINS
- BAGGAGE AND PERSONAL EFFECTS
- PERSONAL MONEY AND DOCUMENTS
- BAGGAGE DELAY
- TRAVEL DELAY
- LOSS OF DEPOSIT OR CANCELLATION
- TRAVEL CURTAILMENT
- TRAVEL OVERBOOKED
- TRAVEL MISCONNECTION
- HIJACKING INCONVENIENCE
- MISSED DEPARTURE
- TRAVEL RE-ROUTE
- LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES
- LOSS OF CREDIT CARD
- PERSONAL LIABILITY
- HOME CARE BENEFIT
- RENTAL CAR EXCESS COVER
- RANSOM PAYMENT AS A RESULT OF KIDNAPPING & HOSTAGE
- REPLACEMENT TRAVELLER
- GOLF EQUIPMENT COVER

Immediate access to AXA Travel Assistance Hotline in case of an emergency situation when You are abroad (reverse charge call rates are applicable)

Duration of Cover is for 1 year. There is no limit on the number of Trips during the Period of Insurance but subject to the maximum of 95 days for each Trip. You need to renew Your Cover annually.

**5. What is the Premium amount for the Cover?**

The Premium You have to pay may vary depending on the Plan that You select, Your travel destination and Our underwriting requirements:

*Example*

*Frequent traveller to Indonesia, Thailand and Hong Kong (Area 1) - for Platinum Plan, the estimated annual gross premium including agent's commission but excluding stamp duty is RM290.00*

**6. What are the fees and charges that I have to pay?**

i. Commission to the insurance agent (if any) 25%

**7. What are the key terms and conditions that the Policyholder should be aware of?**

- Duty of disclosure - You must disclose all material facts which You know or ought to know such as Your personal information which could affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- Premium warranty - Full Premium must be paid to Us or Our authorized agent within 60 days from the inception date of the Cover.
- Age limit - You must not be above 70 years or below 30 days of age.
- Claims - If an Accident occurs which gives rise to a claim, You shall notify Us within 45 days of the Accident. All supporting documents proving the loss must be submitted 45 days from the date of Your return to Malaysia.

*Note: The list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this Policy.*

**8. What are the major exclusions under this Policy?**

This Policy does not cover the following:

- Pre-existing Medical Condition
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient 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

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this Policy.*

**9. Can the Policy be cancelled?**

You may cancel the Policy by giving Us 7 days written notice and refund of Premium is subject to the terms and conditions stipulated in the Policy.

**10. What needs to be done in the event of changes to contact / personal details?**

It is important that You inform Us of any change in Your personal profile including personal information which would affect the risk profile.

For enquiries and information on other products, refer to Our website at [www.axa.com.my](http://www.axa.com.my) or contact Us at:

**Customer Service Centre**

**AXA Affin General Insurance Berhad (23820-W)**

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**Authorized agent:**