



SmartTraveller Enhanced Annual Plan– International

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **SmartTraveller Enhanced Annual Plan – International Insurance Policy**. Be sure to also read through the general terms and conditions.
2. You are advised to note the **Table of Benefits for Accidental Death and Accidental Permanent 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 is a travel insurance product for Insureds traveling overseas. This product mainly provide coverage for Personal Accidents, Medical, Hospital and Treatment expenses as well as expenses incurred as a result of travel inconveniences during the trip.

Other coverage provided are listed under Item 3 below. For further information on the coverage provided, please read the policy contract.

Please be mindful of the Exclusions in the policy by reading the list of Major Exclusions under Item 7 below or the policy contract.

2. Who can purchase this product?

This product can be purchased by all Malaysians, permanent residents of Malaysia and Malaysian Employment Pass/Work Permit holders (including the spouse and dependent(s) residing in Malaysia).

3. What are the coverage / benefits provided?

- Accidental Death
- Accidental Permanent Disablement
- Child Education
- Medical, Hospital and Treatment Expenses
- Compassionate Visitation Benefit due to Hospitalisation
- Alternative Medicine
- Compassionate Visitation Benefit due to Insured Person's Death
- Child Care
- Medical Treatment in Malaysia
- Hospital Allowance
- Emergency Medical Evacuation

- Emergency Medical Repatriation
- Repatriation of Mortal Remains
- Baggage and Personal Effects
- Personal Money and Travel Documents
- Baggage Delay
- Travel Delay, Overbooked, Misconnection or Reroute
- Cancellation or Postponement
- Travel Curtailment
- Hijacking
- Missed Departure
- Loss of Use of Entertainment Tickets
- Loss of Credit Card
- Personal Liability
- Rental Car Excess
- Ransom Payment as a result of Kidnapping & Hostage
- Home Care

You have the option to include coverage for the following:

- Golf Equipment
- Sports Equipment/Musical Instruments
- Flight Cancellation or Rescheduling
- Cruise Cover
- Medical Expenses Top Up*
- Pandemic Cover (for Overseas Trip only)
- Domestic Travel Extension

The available plans are Individual (age <65) plan 1 and plan 2, Senior (age ≥65) plan 1 and plan 2 and Family plan*. Family plan includes You, Your spouse and all Your children. For Family plan, family limit applies for the total sum of coverage.

* Not applicable for persons aged 65 and above

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 coverage 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 coverage annually.

4. How much premium do I have to pay?

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 aged 64 and below to Indonesia, Thailand and Hong Kong (Area 1) – Plan 1, the estimated annual gross premium including agent's commission and excluding stamp duty is RM285.00

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

- | | |
|--|------|
| i. Commission to the insurance agent (if applicable) | 25% |
| ii. Stamp Duty | RM10 |
| iii. Service Tax | 6% |

6. What are the key terms and conditions that I 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.
- Premium warranty - Full premium must be paid to Us or Our authorised agent within 60 days from the inception date of the cover.
- Age limit - You must not be above 75 years or below 30 days of age.
- Claims - If an accident occurs which gives rise to a claim, You shall notify Us not later than 45 days after the expiry of the insurance period / upon return to Malaysia whichever is earlier. All supporting documents proving the loss must be submitted 45 days from the date of Your return to Malaysia.



- Exclusions of Coverage - Please be aware of the Exclusions under this Policy by reading the Exclusion clause in the policy contract.
- Length of trip - Each trip duration under the annual plan must not exceed 95 consecutive days from commencement of the trip. If you have opted for Domestic Travel Extension and your trip does not consist of any overseas destination, the domestic trip duration must not exceed 14 days for any one trip.
- Commencement of coverage - All trips must commence in Malaysia
- Any Add ons applicable for this travel insurance must be purchased at the point of inception of your policy.

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

7. What are the major exclusions under this policy?

This policy does not cover the following:

- Pre-existing Medical Conditions
- Travelling against medical advice
- Flight Cancellation or Rescheduling unless Add On is purchased
- Pandemic (unless Add On is purchased)
- 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 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.

8. Can I cancel my policy?

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

9. What do I need to do if there are changes to my 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.

10. Where can I get further information?

If you have any enquiries, please contact Us or Our authorised agents.

Customer Service Centre

AXA Affin General Insurance Berhad (197501002042)

Ground Floor, Wisma Boustead,

71 Jalan Raja Chulan,

50200 Kuala Lumpur, Malaysia

Tel: (603) 2170 8282

Fax: (603) 2031 7282

E-Mail: customer.service@axa.com.my

Website: www.axa.com.my

11. Other types of Insurance Products available?

Please refer to Our branches and agents for more information on other types of products available.