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**Smart Traveller Easy Single Trip - Domestic**

Policy coverage attaching to and forming part of the Policy Schedule

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**IMPORTANT NOTICES**

1. This is Your **Smart Traveller Easy Single Trip - Domestic Policy**. This Policy is issued by Us in consideration of the premium paid or to be paid to Us as specified in the Policy Schedule and contains the terms and conditions of the contract of insurance as agreed between You and Us. Please read this Policy carefully to ensure that You understand the terms and conditions and that the insurance You require is being provided. If You have any questions after reading this Policy, please contact Us or Your insurance advisor. If there are any changes in Your circumstances which may affect the insurance provided, please notify Us immediately. If You do not, You may not receive any or some of the Benefits set out in this Policy.
2. Please keep this Policy in a safe place. If this Policy is renewed or if there are any amendments to the terms and conditions, We will send You a new Schedule or an Endorsement only. Do contact Us if You would like another copy of this Policy or a copy of this Policy in Bahasa Malaysia; We will be happy to provide one.
3. In deciding to issue this Policy, We have relied on the answers and information given when application was made for this Policy. We have also relied on other disclosures, if any, made to Us from the time the application was made up to the time this Policy was issued. Those answers, information and other disclosures, if any, therefore, also form part of the contract of insurance between You and Us.
4. You had a duty to take reasonable care not to make a misrepresentation in answering the questions or providing the information requested when You applied for this Policy. You should have answered the questions and provided the information fully and accurately. Failure to have taken reasonable care in answering the questions or providing the information requested may result in avoidance of this Policy, refusal or reduction of any claim made by You under this Policy, change of terms or termination of this Policy in accordance with the relevant law. You were 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.
5. If at any time the law requires Us to collect from You any tax in connection with the insurance provided or the premium You have paid, please note that We will be entitled to recover from You such tax if it has not yet been paid.
6. If, for any reason, You are not happy with the service You have received from Us, You may:
  - 6.1 write to Our Customer Service Department; or
  - 6.2 e-mail Us at customer.service@axa.com.my.
7. If You are still not satisfied with the way any issue has been handled by Us, You may:
  - 7.1 refer matters concerning claims to:

The Ombudsman for Financial Services  
Level 14, Main Block, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur  
Tel: (603) 22722811 / Fax: (603) 22721577

or

7.2 submit Your complaints or feedback:

- (a) at Laman Informasi, Nasihat dan Khidmat (LINK), Bank Negara Malaysia;
- (b) by calling BNMTELELINK at 1-300-88-5465;
- (c) by sending a fax to (603) 21741515;
- (d) by sending an e-mail to [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
- (e) by sending an SMS to 15888.

8. In respect of any communication between You and Us including, without limitation, the giving of any notice or demand under this Policy:

8.1 You are to –

- (a) write to Our Customer Service Department; or
- (b) e-mail Us at [customer.service@axa.com.my](mailto:customer.service@axa.com.my); and

8.2 We will –

- (a) write to You at the address given to Us in Your proposal for this Policy or at Your address last notified to Us in writing;
- (b) email You at the email address given to Us in Your proposal for this Policy or at Your email address last notified to Us in writing; or
- (c) communicate with You by mobile phone or any form of electronic messaging We may consider fit at a contact number or electronic address which You have given to Us;

If sent by post, the notice or demand, if correctly addressed, will be deemed to have been received on the seventh day after posting. If sent by email, mobile phone or any form of electronic messaging, the notice or demand will be deemed to have been received on the day it was sent.

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## **PART A - AREA OF TRAVEL**

Travel within Malaysia only.

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## **TYPES OF COVERAGE AND PLAN**

There are different plans under this Policy denoting different levels of Benefits (see more in the Schedule of Benefits).

The version of and plan for Your Policy is stated in Your Policy Schedule.

## **PART A – ELIGIBILITY AND SCOPE**

## 1. Eligibility

- 1.1 To be a Policyholder or an Insured Person under this Policy, one must be:
- (a) a Malaysian citizen;
  - (b) a Permanent Resident of Malaysia; or
  - (c) a holder of a work permit, employment pass, dependent pass, long-term social visit pass, or student pass issued by the relevant authorities in Malaysia which is at the time of issuance of this Policy and who is legally residing in Malaysia.
- 1.2 In addition to the requirements in Paragraph 1.1 above, one must also satisfy the following age requirements:
- (a) to be a Policyholder, You must be at least eighteen (18) years old;
  - (b) to be an Insured Person, one must be at least thirty (30) days old and at most eighty (80) years old at the start of the Period of Insurance.

## 2. Coverage and Termination

- 2.1 The insurance provided under this Policy in respect of an Insured Person begins on the Effective Date of the Policy and the travel is beyond fifty (50) kilometers from the Insured Person's place of residence or business in Malaysia. This excludes any daily or routine commute to and from Your place of business, employment or work in connection with any trade, employment or profession.

For the avoidance of doubt, the coverage for Insured Person listed in 1.1 (a), (b) & (c) will only commence after the travel is beyond fifty (50) kilometers from the Insured Person's place of residence or business (whichever is the later and/or further) in Malaysia for a direct journey to the intended destination in Malaysia.

- 2.3 The insurance provided under this Policy in respect of an Insured Person shall automatically terminate on the earliest of the following dates:
- (a) upon that Insured Person's death;
  - (b) Upon expiry of the Period of Insurance in respect of that Insured Person; or
  - (c) upon the Insured Person's return to the Insured Person's place of residence or business in Malaysia.
  - (d) the date on which the Insured Person ceases to be eligible in accordance with Paragraph 1.2 (b) above.
  - (e) if We make payment for Accidental Death or if We make payment of the maximum sum under Accidental Permanent Disablement in respect of that Insured Person.
- 2.4 Coverage provided by Us to Insured Persons under this Policy for a Trip is subject to this Policy being effective at the Commencement of the Trip. Some Benefits are available subject to this Policy being effective at least fourteen (14) days prior to Commencement of the Trip.
- 2.5 The Trip Cancellation Benefit in respect of a Trip is effective upon issuance of Your Policy and ends at the point of Commencement of that Trip.
- 2.6 Coverage for all other Benefits in this Policy starts upon Commencement of the Trip and, unless expressly stated otherwise in this Policy, ends when You or the Insured Person has

returned to Your or the Insured Person's place of residence or business (whichever is earlier) in Malaysia.

2.7 The termination of Coverage in respect of one Insured Person does not affect the Coverage in respect of another Insured Person, if any.

3. Area and Duration of Coverage

Geographical Coverage under this Policy is limited to Malaysia only.

4. Length of Trip

The duration for each Trip shall not exceed thirty-one (31) consecutive days from the commencement date of Trip.

### **AUTOMATIC EXTENSION OF COVERAGE**

In the event of delay beyond the Insured Person's control as a ticket holding passenger on a scheduled Common Carrier as a result of:

1. the Insured Person is being Hospitalized as a result of sustaining Accidental Bodily Injury during a Trip, the Period of Insurance will automatically be extended for a period of up to consecutive thirty (30) days from the expiry of your Period of Insurance without You having to pay any additional premium for such period as is reasonably necessary for the completion of the Trip, but only if any of the benefits under this Policy is payable in the first place and You have documented proof of the reasons for the delay, unless You have Our approval in writing; or
2. the scheduled Common Carrier in which the Insured Person is travelling on being unavoidably delayed during his/her Trip and the return journey cannot be completed within the Period of Insurance indicated in the Policy Schedule, the Period of Insurance shall be automatically extended for up to ten (10) days without additional premium for such period as is reasonably necessary for the completion of the Trip, provided that either of the above events is admissible under this insurance in the first instance and the Insured Person have documented proof of the reasons for the delay.

It is a condition of this automatic extension of cover that the Insured Person must make every endeavor to return home at the first available opportunity.

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#### Purpose of Travel

The benefits provided by this Policy apply **ONLY** to travel for leisure or business purposes. We shall not be liable for any claim arising out of travel for purposes other than leisure or business.

Travel for business purposes includes travel to attend business meetings, seminars, talks, courses or events relevant to The Insured Person's business and excludes any secondment, short or long term posting, projects and any other similar activity.

We will not cover any trip which is made for the purposes of obtaining medical treatment, vaccination, medical check-up, care or advice regardless of whether it is in respect of an incidental finding or is the sole or main purpose of the trip.

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#### One-Way Journeys

For one-way travel, coverage shall cease upon the arrival of the Insured Person at the Common Carrier station or terminal of the final Domestic destination.

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## PART B – POLICY DEFINITIONS

Unless expressly stated otherwise, the following words and terms have the following meanings in this Policy:

<b>NO.</b>	<b>WORDS / TERMS</b>	<b>MEANINGS</b>
1.	<b>Accident / Accidental</b>	A sudden, unintentional, unexpected, unforeseen and fortuitous event caused by external, violent and visible means that occurs at an identifiable time and place and is, independently of any other cause, the sole cause of Injury.
2.	<b>Accidental Death</b>	Death by reason of Accident.
3.	<b>Accidental Permanent Disablement</b>	Permanent Disablement by reason of Accident.
4.	<b>Acts of Terrorism</b>	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
5.	<b>Aircraft</b>	Any fixed-wing aircraft or helicopter (with current and valid air worthiness certificates issued by the appropriate authority of the country of its registry for the transportation of passengers) being used as a Common Carrier.
6.	<b>Airline</b>	The licensed operator of an Aircraft operating only between established and recognized commercial airports or licensed commercial heliports and includes publicly or privately chartered flights.
7.	<b>Baggage</b>	Luggage bags or other kinds of bags which are checked in and under the care or physical control of the Common Carrier but does not include golf/sports/musical equipment or bags containing golf/sports/musical equipment.
8.	<b>Benefits</b>	The Benefits provided under this Policy as set out in Part C.
9.	<b>Burglary</b>	Commission of theft accompanied by an actual forcible and violent entry or exit from any building at the premises or any attempt thereat.
10.	<b>Causes Beyond The Insured Person's Control</b>	Refers to the following covered events only: (a) an Insured Person's death; (b) the death of an Insured Person's Immediate Family

		<p>Member or Travel Companion within the 15 days prior to the Trip;</p> <p>(c) an Insured Person or an Insured Person's Immediate Family Member sustaining Serious Injury or Serious Illness;</p> <p>(Where applicable, the claim must be supported by a death certificate or a Physician's written advice to cancel, postpone or curtail the Trip);</p> <p>(d) the unexpected outbreak of strike, riot or civil commotion at the planned destination within the 7 days prior to the Commencement of the Trip;</p> <p>(e) a summons to appear in court which an Insured Person was not aware of before the Issue Date within the 7 days prior to Commencement of the Trip;</p> <p>(f) serious damage to an Insured Person's residence in Malaysia due to fire, flood or similar Natural Disaster occurring within the 7 days prior to Commencement of the Trip and the Insured Person's presence is required on the premises on the day the Trip commences; and</p> <p>(g) Inclement Weather and/or Natural Disaster occurring at the planned destination within the 7 days prior to Commencement of the Trip which results in travel warnings being issued by the government of such destination and/or airport closure.</p>
11.	<b>Child / Children</b>	Unemployed and unmarried dependent Child/Children, including stepchild(ren) 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 and includes an adopted child/person within the meaning given by the Adoption Act 1952, the Adoption Ordinance Sabah 1960 or the Adoption Ordinance Sarawak 1958.
12.	<b>Commencement of a/the Trip</b>	The time the Insured Person leaves the Insured Person's place of residence or business in Malaysia, whichever may be the later, to commence travel to the intended Domestic destination.
13.	<b>Common Carrier</b>	Any form of air, land or water transportation provided and operated by a licensed carrier duly authorized to provide transportation services to individuals travelling as fare-paying passengers, operating only on fixed and established routes as part of a scheduled regular transportation service, and includes Aircraft operated by an Airline and excludes any Public Transport.
14.	<b>Cover / Coverage</b>	The extent of insurance protection afforded by this Policy as a whole or in respect of a specific Insured Person, where specified.

15.	<b>Curtailement</b>	The abandonment or the cutting down on the duration of the Insured Person's Trip after the Insured Person's arrival at the booked destination as shown on the booking invoice to return to the Insured Person's place of residence or business in Malaysia.
16.	<b>Customs or other Officials</b>	An authority or agency of a country charged with the power, duty and responsibility to control the inflow and outflow of items into and out of the country.
17.	<b>Damage</b>	Harm to property, resulting in the impairment of its usefulness.
18.	<b>Domestic</b>	Within Malaysia.
19.	<b>Domestic Travel</b>	Travel for leisure or business purpose within Malaysia and/or during transit within Malaysia to commence travel to the intended Overseas destination.  Daily or routine commute to and from Your place of business, employment or work in connection with any trade, employment or profession is excluded.
20.	<b>e-Wallet or Digital Wallet</b>	A mobile phone payment application, whether tangible or intangible, that stores funds electronically in exchange of funds paid to the issuer and is able to be used as a means of making payment to any person other than the issuer subject to approval by the e-Wallet/Digital Wallet holder.
21.	<b>Effective Date</b>	The effective date stated in the Policy Schedule and means the first day of the Period of Insurance.
22.	<b>Emergency</b>	Treatment needed in the event immediate medical attention is required within twelve (12) hours for an Injury, which are sudden and severe failing which will be life-threatening (such as Accident) or lead to significant deterioration of health permanently.
23.	<b>Endorsement</b>	An endorsement, if any, annexed to this Policy modifying, varying or adding any terms or conditions contained in this Policy.
24.	<b>Entertainment Ticket</b>	Entrance/admission ticket to entertainment events or places including but not limited to amusement park, theme park, museums, circus, operas, musical theatre, concerts for a planned event date and time.
25.	<b>Expedition</b>	An organized journey undertaken for a particular purpose, such as exploration or research.

26.	<b>Extreme Sports or Activities</b>	Any sport or activity involving a high degree of danger or risk of Injury. Extreme Sports or Activities include, but are not limited to, big wave surfing, canoeing down rapids, cliff-jumping, horse-jumping, Ultra-marathons, stunt-riding and other activities where a high level of physical exertion and/or highly specialized gear is required. Extreme Sports or Activities excludes tourist activities accessible to the general public and conducted under the supervision of qualified licensed personnel of a registered tour operator.
27.	<b>Family</b>	You, Your legal spouse and Your legal Children insured under the same Policy.
28.	<b>Hijack</b>	The unlawful seizure and control of a Common Carrier from the regular crew by use or threatened use of violence.
29.	<b>Hospital</b>	Any premises 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 premises 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.
30.	<b>Hospitalization / Hospitalized</b>	Admission or the act of being admitted to a Hospital as a registered In-patient for Medically Necessary Treatments for a covered Disability upon recommendation of a Physician and not for any form of nursing, convalescence, rehabilitation, rest or extended-care. A patient shall not be considered as an Inpatient if the patient does not physically stay in the Hospital for the whole period of confinement.
31.	<b>Hotel</b>	A hotel appropriately licensed to be a hotel by the relevant authorities in the respective jurisdictions including, but not limited to, hostels, resorts, Airbnbs, motels, chalets and other forms of licensed accommodation.
32.	<b>Illness</b>	A physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst an Insured Person is on a Trip during the Period of Insurance and excludes all kinds of cancer.
33.	<b>Immediate Family Member</b>	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 of an Insured Member
34.	<b>Inclement Weather</b>	The existence of abnormal climatic conditions (whether they be those of hail, heavy snow, extreme cold, high wind, severe dust storm, extreme high temperature or the like or any



		combination thereof) by virtue of which it is not reasonable and not safe for the Insured Person to continue with that part of his/her trip/tour.
35.	<b>Infectious or Contagious Disease</b>	Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
36.	<b>Injury</b>	Bodily injury caused solely and directly by an Accident, independent of all other causes, and excludes any illness, disease or medical disorder.
37.	<b>In-Patient</b>	Someone who is continuously confined to a Hospital and under the care of a Physician for more than twenty-four (24) consecutive hours, such confinement being certified as Medically Necessary by the attending Physician.
38.	<b>Insured Person</b>	The person named as such in the Policy Schedule.
39.	<b>Issue Date</b>	The date this Policy is issued as stated in the Policy Schedule/Certificate/Cover Note.
40.	<b>Jewellery</b>	Personal ornaments, such as necklaces, rings, or bracelets, that are typically made from or contain jewels and precious metal.
41.	<b>Loss / Lost</b>	Any unrecoverable, unanticipated and non-recurring removal of, or decrease in value of, the Insured Person's property or belonging sustained by the Insured Person which falls within the Coverage provided under this Policy.
42.	<b>Loss of Limb</b>	Loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
43.	<b>Loss of Sight</b>	Total and irrecoverable Loss of eyesight rendering the Insured Person absolutely blind, beyond remedy by surgical or other treatment.

44.	<b>Medically Necessary</b>	<p>A Treatment or medical service is Medically Necessary if it is:</p> <ul style="list-style-type: none"> <li>(a) consistent with the diagnosis and customary medical treatment for a covered Injury;</li> <li>(b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;</li> <li>(c) not for the convenience of the Insured Person or the Physician, and unable to be reasonably rendered out of Hospital (if admitted as an inpatient);</li> <li>(d) not of an observational, experimental, investigational, research, check-up, preventive or screening nature; and</li> <li>(e) for which the charges are fair, Reasonable and Customary in relation to the Illness or Injury.</li> </ul>
45.	<b>Mountain Sickness</b>	<p>Acute Mountain Sickness (AMS), altitude illness, hypobaropathy, or soroche and all its related forms which is a pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.</p>
46.	<b>Natural Disaster</b>	<p>An event, including but not limited to sand storm, earthquake, tsunami, tornado, flood, volcanic eruption, wildfire or other similar event that:</p> <ul style="list-style-type: none"> <li>(a) is due to natural causes; and</li> <li>(b) that has catastrophic consequences.</li> </ul>
47.	<b>One-Way Journey</b>	<p>A single outward journey from the Insured Person's place of residence or business to the intended destination where no return ticket back to the Insured Person's place of residence or business is purchased.</p>
48.	<b>Overseas</b>	<p>Outside of Malaysia</p>
49.	<b>Pandemic</b>	<p>Any Infectious or Contagious Disease that is declared as pandemic by the World Health Organization ("WHO") or the Ministry of Health Malaysia ("MOH") and valid as of the time such declaration is made.</p>
50.	<b>Period of Insurance</b>	<ul style="list-style-type: none"> <li>(a) the period specified in the Policy Schedule or in any Endorsement;</li> <li>(b) for Single Trip plan, the period beginning on the date of Commencement of the Trip and ending either twenty-four (24) hours after the Insured Person's arrival at the Common Carrier station or terminal of the final destination of the Trip (One-Way Journey) or the date of return to the Insured Person's place of residence or business in Malaysia (whichever is earlier).</li> </ul>

51.	<b>Permanent</b>	Lasting a period of at least twelve (12) consecutive months from the date of the Accident.
52.	<b>Permanent Disablement</b>	A Permanent Injury which is confirmed by a Physician to entirely prevent an Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
53.	<b>Personal Effects</b>	Hand carried bag(s) but does not include golf/sports/musical equipment or bags containing golf/sports/musical equipment, wallets or purses in the Insured Person's possession together with the contents therein and/or the Valuables the Insured Person wears.
54.	<b>Physician</b>	A medical practitioner (other than the Insured Person, a member of his/her Immediate Family or relatives) qualified by a medical degree and duly licensed and registered to practice western medicine and who, in rendering Treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.
55.	<b>Policy</b>	<p>This SmartTraveller Easy Single Trip - Domestic Policy and specifically, the version of the Policy You applied for which is stated in the Policy Schedule, and is one of the following:</p> <p><b>Single Trip Policy</b> refers to the version of this Policy for which the Period of Insurance is the entire trip set out in the Policy Schedule; this version of the Policy is not renewable and only covers the one trip set out in the Policy Schedule.</p>
56.	<b>Pre-existing Condition</b>	<p>Any physical or mental defect or infirmity, illness, disease, bacterial or viral infections even if contracted by accident of which the Insured Person was aware or had reasonable knowledge within the twelve (12) month period preceding the first Effective Date of the Policy. An Insured Person will be considered to have had reasonable knowledge of a Pre-existing Condition where the condition is one for which:</p> <ul style="list-style-type: none"> <li>(a) the Insured Person had received or was receiving treatment;</li> <li>(b) medical advice, diagnosis, care or treatment had been recommended;</li> <li>(c) clear and distinct symptoms are or were evident;</li> <li>(d) its existence would have been apparent to a reasonable person in the circumstances; or</li> <li>(e) any congenital, hereditary, chronic or ongoing condition which the Insured Person could be reasonably be expected to be aware of before the first Effective Date of the Policy.</li> </ul>
57.	<b>Premium</b>	The specified amount of payment required to be paid to Us to

		provide the Cover under this Policy for the Benefits specified in the Schedule of Benefits.
58.	<b>Public Transport</b>	Transport services such as a licensed bus, taxi, or other legal, licensed and scheduled ride-hailing services available for use by the general public as fare-paying passengers at recognized public stops/stations, and which services are not obtained through a private arrangement basis. This excludes all modes of transportation that are privately arranged, chartered or arranged as part of a tour, even if the services are regularly scheduled.
59.	<b>Reasonable and Customary Charges</b>	Charges for medical care which is Medically Necessary and that do not exceed the general level of charges levied by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar Illness or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Insured Person's medical condition. In Malaysia, Reasonable and Customary Charges shall be deemed to be those laid down in the Malaysian Medical Association's Schedule of Fees.
60.	<b>Reimbursement Basis</b>	Payment by Us only after a particular expense has first been paid for by You and duly proved to Us.
61.	<b>Schedule of Benefits</b>	The document which forms part of this Policy containing the details of the Benefits payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy according to the type of plan stated in the Policy Schedule.
62.	<b>Serious Injury / Serious Illness</b>	Whenever applied to the Insured Person, is an Injury or Illness which requires Treatment by a Physician in a Hospital and which results in the Insured Person being certified by the Physician 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 Physician as being dangerous to that Immediate Family Member's life and requiring Hospitalization which results in the discontinuation or cancellation of the Trip within the 15 days prior to the Trip.
63.	<b>Specialist</b>	A medical or dental practitioner (other than the Insured Person and a member of his/her Immediate Family or relatives) registered and licensed as such in the geographical area of his practice where Treatment takes place and who is classified by the appropriate health authorities as a person with superior and special expertise in specified fields of medicine or dentistry.

64.	<b>Sum Insured / Limit of Liability</b>	The sum specified against each of the Benefits stipulated in the Schedule of Benefits (and/or Endorsement, if applicable), which is the maximum amount We will pay in the event of a claim.
65.	<b>Theft</b>	<p>A permanent loss of an Insured Person's belongings which occurs:</p> <ul style="list-style-type: none"> <li>(a) when there is physical evidence of a break-in of the premises (where applicable);</li> <li>(b) when the Insured Person's belongings are taken or attempted to be taken by force by causing or attempting to cause death, hurt, wrongful restraint or fear of the same;</li> <li>(c) when the Insured Person's belongings are taken by force at any place to which the general public has free access; the forceful taking must comprise the elements of stealth and surprise;</li> <li>(c) when the Insured Person's belongings which are not left Unattended are taken from a pocket, bag or purse at any place to which the general public has free access; the taking must comprise the element of stealth; or</li> <li>(d) when the Insured Person's belongings are taken without the Insured Person's consent with the intention of permanently depriving the Insured Person of those belongings;</li> </ul> <p>provided always that the Insured Person has taken reasonable steps to safeguard the Insured Person's belongings or to prevent their loss.</p>
66.	<b>Travel Agent</b>	A Travel Agent duly licensed and registered in Malaysia with the relevant authorities.
67.	<b>Travel Companion</b>	A person who, by prior planned arrangement, is the only person travelling with and accompanying the Insured Person for the entire duration of the Insured Person's Trip, including departing and returning with the Insured Person.
68.	<b>Treatment</b>	Surgery or medical procedures carried out by a Specialist for any Injury or Illness.
69.	<b>Trip</b>	<p>The journey for leisure or business purpose within Malaysia commencing from the time the Insured Person leaves his/her place of residence or business (whichever is later) for a direct journey to the intended destination(s) and ceases on whichever of the following that occurs first:</p> <ul style="list-style-type: none"> <li>a) the expiry of the Period of Insurance specified in the Policy Schedule; or</li> <li>b) the Insured Person's return to his/her place of residence or business in Malaysia, (whichever is earlier);</li> </ul>

		<p>The duration for each Trip shall not exceed thirty-one (31) consecutive days from the commencement date of Trip.</p> <p>For one-way travel, coverage shall cease upon the arrival of the Insured Person at the Common Carrier station or terminal of the final Domestic destination.</p>
70.	<b>Ultra-marathon</b>	Any footrace longer than the traditional marathon length of 42.195 kilometres.
71.	<b>Unattended</b>	<p>Is not limited to when an item is:</p> <p>(a) not under the Insured Person's or the Insured Person's Travel Companion's supervision; or</p> <p>(b) left with a person other than the Insured Person's Travel Companion or an authorised representative of the Insured Person's accommodation or transportation provider; or</p> <p>(c) left in a position which is not within the Insured Person's sight where it can be taken without the Insured Person's knowledge.</p>
72.	<b>Unlawful Act</b>	Any act which is an offence or prohibited by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to: driving motorized vehicles without an appropriate and valid license, exceeding any stipulated speed limit, driving whilst under the influence of alcohol, generally any non-conformance or breach of the Road Traffic Act or any applicable laws and regulations, and participation in or acting as an accessory to any crime or attempted crime or offence.
73.	<b>Valuables</b>	Gold, silver, or other precious metals, Jewellery, watches, furs and including precious and semi-precious gems which belong to an Insured Person.
74.	<b>We/Us/Our/AXA</b>	AXA Affin General Insurance Berhad or Our successors in title.
75.	<b>You/Your/Yourself/Policyholder</b>	The person(s) named as the Policyholder in the Policy Schedule and/or to whom this Policy is issued.

## PART C - BENEFITS

1. All Benefits in this Policy are subject to:

- 1.1 the total maximum limits of Your chosen plan as stated in the Schedule of Benefits;
- 1.2 the event giving rise to a claim having occurred within the Period of Insurance; and
- 1.3 all the terms, conditions and general and respective/specific exclusions set out in this Policy.

2. Please refer to the section “ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS YOUR CLAIM” for prerequisites to any claim for Benefits.

**BENEFIT 1 – ACCIDENTAL DEATH**

We will pay the amount shown in the Schedule of Benefits if during the Period of Insurance an Insured Person shall sustain Injury resulting directly and independently of any other cause in death within one (1) year from the date of the Accident.

**BENEFIT 2 – ACCIDENTAL PERMANENT DISABLEMENT**

We will pay according to the percentages described in the Scale of Compensation below if the Insured Person sustains an Injury in an Accident occurring during the Insured Person’s Trip which results in any one of the following losses within one (1) year of the date of the Accident.

Scale of Compensation	Percentage of Sum Insured (%)
1) Permanent Total Disablement	100%
2) Loss of Limb	100%
3) Total Loss of Sight of one eye or both eyes	100%
4) Loss of lens of eye	50%
5) Permanent and Total Loss of hearing - both ears	75%
- one ear	15%
6) Permanent and Total Loss of Speech	50%

Conditions:

1. No benefit will be payable:
  - a) Under Benefit 1 or 2.1 unless such death or loss occurs within twelve (12) months from the date of Accident.
  - b) Under Benefit 2.2 to 2.6 except on proof to Us that the disablement has continued for twelve (12) months from the date of Accident and in all probability will continue for the remainder of the Insured Person’s life.
2. The maximum amount of all benefits payable under Benefit 1 or 2 for one or more injuries sustained by the Insured Person during the Period of Insurance shall not exceed the limit stated in the Schedule of Benefits.

**BENEFIT 3 – MEDICAL**

**BENEFIT 3A – MEDICAL AND HOSPITAL EXPENSES**

We will pay on a Reimbursement Basis the Reasonable and Customary Charges incurred as a direct result of Injury (including cost of emergency dental treatment for the alleviation of sudden pain but excluding dentures and crowns) sustained by the Insured Person during the Period of Insurance, subject to such charges being incurred pursuant to a consultation with, and in accordance with prescriptions by, a Physician or Specialist in respect of such Injury.

We will also reimburse the necessary follow-up medical, Hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) incurred by the Insured Person as a result of an Injury occurring during the Insured Person’s Trip for a maximum period of ninety (90) days after the initial treatment from an attending Medical Practitioner provided that initial treatment must have been sought within

twenty four (24) hours from the time the Injury occurred.

If We have paid any amount under this Benefit 3A which We later find that We should not have paid or does not fall within the Coverage of this Benefit 3A, We retain the right to recover such amount from You or Your estate.

### **BENEFIT 3B – COMPASSIONATE VISITATION BENEFIT DUE TO HOSPITALIZATION**

1. In the event the Insured Person is Hospitalized due to Injury or Illness during his/her Trip and no adult family member or friend is with him/her, We will pay on a Reimbursement Basis the necessary travelling expenses (economy travel ticket) and reasonable accommodation expenses incurred for an adult family member or friend required on medical advice from the treating Physician to travel or remain behind with the Insured Person whilst the Insured Person is Hospitalized during his/her Trip.
2. If the accommodation and/or travelling expenses are, in Our view, not necessary or reasonable, we retain the right to pay only what We consider to be necessary or reasonable.
3. This Benefit 3B does not cover any other incidental expenses and/or charges which are incurred by the Insured Person's relative or friend including, but not limited to, the cost of other transport, upgrades, drinks, meals, telephone or mobile telecommunication charges, and optional or additional room services.

### **BENEFIT 3C – CHILD CARE**

1. Additional accommodation and travelling expenses as child care benefit for the Insured Person's relative or friend required on medical advice from the treating Physician to take care of the Insured Person's children travelling with the Insured Person plus the cost of a return Trip economy class air ticket incurred by the Insured Person's relative or friend to accompany the Insured Person's children who are left unattended as a result of the Insured Person's hospitalization during the Trip.
2. If the accommodation and/or travelling expenses are, in Our view, not necessary or reasonable, we retain the right to pay only what We consider to be necessary or reasonable.
3. This Benefit 3C does not cover any other incidental expenses and/or charges which are incurred by the Insured Person's relative or friend including, but not limited to, the cost of other transport, upgrades, drinks, meals, telephone or mobile telecommunication charges, and optional or additional room services.

### **BENEFIT 3D – DAILY HOSPITAL ALLOWANCE**

If the Insured Person is admitted into a Hospital as an In-Patient in Malaysia on the recommendation of a Physician or Specialist as a result of Injury sustained during the Trip, We will pay to the Insured Person a benefit of RM50 for each complete twenty four (24) hours he/she is Hospitalized up to RM1,000 provided a valid claim is payable under Benefit 3A.

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

### **BENEFIT 3E - EMERGENCY MEDICAL EVACUATION**

We will pay for the necessary expenses incurred for Emergency transportation and medical care en route to move an Insured Person, when it is deemed medically necessary due to the Injury of the Insured Person, to the nearest Hospital in Malaysia where appropriate care and facilities are available. In the event of such an Emergency, the Insured Person must contact Us immediately for approval by Us for all Emergency medical evacuations. We retain the right to decide the place to which the Insured Person shall be transported to.

We will pay the reasonable transportation cost of one qualified medical attendant accompanying the Insured Person on an Emergency medical evacuation when this is deemed necessary by Us.

Please contact Our twenty-four (24) hours AXA Travel Assistance Hotline as appearing in the Policy Schedule and provide the following information:



1. The Insured Person's full name, traveling dates, NRIC/Employment Pass number and policy number.
2. The name of the place and telephone number where We can reach the Insured Person or his/her representative; and
3. A brief description of the Emergency and the nature of help required.

### **BENEFIT 3F - EMERGENCY MEDICAL REPATRIATION**

In the event that the Insured Person is Hospitalized during his/her Trip and it is medically necessary for the Insured Person to be repatriated to the nearest Hospital to his/her place of residence in Malaysia to continue treatment due to the Insured Person's Injury, We will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant accompanying him/her. 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 3G – REPATRIATION OF MORTAL REMAINS**

1. In the event of death due to Injury of the Insured Person during the Trip, We will pay on a Reimbursement Basis the reasonable charges for burial or cremation in the place where the death occurred, including the reasonable cost of transportation of body or ashes to the Insured Person's place of residence in Malaysia only up to the limit as stated in the Schedule of Benefits. The twenty-four (24) hours AXA Travel Assistance must be contacted immediately to approve repatriation of mortal remains.
2. We will not pay for:
  - 2.1 the costs of conveyance of the Insured Person's body or ashes from Malaysia to a foreign destination; and
  - 2.2 expenses related to religious ceremonies or rites

### **Exclusions applicable to Benefit 3**

We will not pay for claims in respect of:

- a) surgery, medical or dental treatment which in the opinion of the Physician or Specialist treating the Insured Person can be reasonably delayed until the Insured Person's returns to his/her place of residence or business in Malaysia;
- b) the additional cost of single or private room accommodation at a Hospital, clinic or nursing home, except, where the Physician or Specialist treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation;
- c) Emergency medical evacuation and repatriation due to any form of Mountain Sickness; and
- d) Any injury that occurred before the commencement of the Insured Person's Trip.

In addition to the General Exclusions and other than the listed reasons in the Benefits sections, We will not pay for any claims in respect of:

- (a) Your travel to a specific area or event against the advice of any of the authorities of the Malaysian government including but not limited to the Ministry of Home Affairs of Malaysia; or
- (b) Your failure to obtain any recommended vaccines, inoculations, or medications prior to Your trip.

### **BENEFIT 4 – PERSONAL BELONGINGS**

#### **BENEFIT 4A - BAGGAGE AND PERSONAL EFFECTS**

1. Subject to the Exclusions stated in Benefit 4A and 4B and the limits in the Schedule of Benefits, We will pay on a Reimbursement basis for Loss of or Damage to the Insured Person'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 Person's Baggage.

2. We will pay on a Reimbursement Basis to the Insured Person as described in Paragraph 1 provided that the Articles were:
  - a) brought by the Insured Person on the trip;
  - b) purchased by the Insured Person during the trip (including clothing and Personal Effects worn or carried by the Insured Person); or
  - c) in the Lost or Damaged Baggage.
3. We will pay on a Reimbursement Basis to the Insured Person for:
  - a) Baggage as described in paragraph 1 up to a limit of RM150 per Baggage; and
  - b) Personal Effects as described in paragraph 1 up to a limit of RM250 per item of Personal Effects.
4. If any item consists of Articles in a pair or set, We will not pay more than the per Article limit as specified in the Schedule of Benefits of the Insured Person's chosen plan.
5. We will decide whether to pay on a Reimbursement Basis the cost of the lost item or pay on a Reimbursement Basis the repair cost or the cost of replacement of a similar make and model of the damaged item, subject to due allowance for wear and tear and depreciation, whichever amount is lower.
6. If the value of the replacement of an Article is lower than the respective limits, We will pay on a Reimbursement Basis on the actual value.
7. If any Article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the Article had been lost.
8. If the Insured Person purchases a comparable replacement for the lost Article, We will pay on a Reimbursement Basis the replacement cost provided that the lost Article was not more than two (2) years old at the date of Loss. If the Insured Person 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.
9. Notwithstanding anything under this Benefit, jewellery and watches belonging to the Insured Person 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 Person;
  - b) when kept in baggage and personally attended by the Insured Person at all times; or
  - c) when kept in a Hotel safe managed by the Hotel.
10. For Loss or Damage caused by Theft or robbery during the Trip, a report must be made at the nearest police station or relevant authorities within the jurisdiction where the incident took place within twenty-four (24) hours of the incident. A copy of the report must be submitted to Us to support a claim.
11. For Loss or Damage of items, proof of the Insured Person's purchase such as, but not limited to, receipts, bank statements or credit card statements, must be submitted to Us to support a claim. If no such proof is submitted, We may at Our sole discretion decline a claim or accept it at a reduced value or less any compensation paid either by Common Carrier or others.

#### **Exclusions applicable to Benefit 4A:**

We will not pay for claims in respect of:

- a) Loss of or Damage to items such as photos, art works, sculptures, musical equipment, sports equipment, golf equipment, stamps, documents, contact or corneal lenses, dentures, glass, china, porcelain, crystal, marble, earthenware, tortoise shells, bulbs or valves, fragile Articles such as wine, liquor, mirror, spectacles, cameras, mobile phones, tablet or notebook computers (or laptops), and other similar items; however, We will pay for Loss of or Damage to cameras, mobile phones, tablet or notebook

computers (or laptops) due to theft, attempted theft, robbery, attempted robbery, or the negligence of the Common Carrier;

- b) money, securities, cheques or cards including but not limited to debit or credit cards, identity cards, driver's licences 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. the 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. there is proof of such refusal by the operator of the Common Carrier or Hotel acceptable to Us;

If the operator of the Common Carrier or Hotel pays partial compensation for Loss or Damage to the Insured Person's Baggage, the Insured Person's claim will only be for the remaining part left unpaid;

- e) any item whilst in the custody of a Common Carrier, unless reported immediately upon discovery and in the case of an Airline, a Property Irregularity Report is obtained;
- f) goods traded in the course of business, samples, foodstuff and consumable items (including but not limited to food, beverage, medicine);
- g) Loss of or Damage caused by normal wear and tear, scratching, shortage, shrinking, denting, rusting, disappearance, atmospheric or climatic conditions, inherent vice gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or by the Insured Person's actions in attempts to repair, clean or alter the Insured Person's property;
- h) Loss not reported to the police or relevant authority within the jurisdiction 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 or theft of any property as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property;
- n) Baggage that is sent in advance, mailed or shipped separately;
- o) Any item that is loaned, rented or hired;
- p) the Insured Person's wilful acts, omission, negligence or carelessness;
- q) Unexplained and mysterious disappearance of Your Baggage or Personal Effects; and
- r) Loss of jewellery except as stated in item (6) of Benefit 4A above.

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, Insured Person 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 4B - PERSONAL MONEY AND TRAVEL DOCUMENTS**

We will pay on a Reimbursement Basis to the Insured Person for:

- a) up to the amount stated in Schedule of Benefits for the expenses incurred by the Insured Person in obtaining replacement of travel documents (namely, passport, travel tickets and other relevant travel documents), in the event of Loss of the Insured Person's travel documents; and
- b) up to the amount stated in Schedule of Benefits, in the event of Loss of the Insured Person's money (cash, traveller's cheques or banknotes), provided that:
  - I. the money were at all times kept with the Insured Person or in a hotel safe and the Loss was due to robbery, Burglary or theft during the Trip; and
  - II. a report was lodged at the nearest police station where the incident took place within twenty-four (24) hours after the incident occurred and a written statement was obtained from the police to substantiate the claim.

#### **Exclusions applicable to Benefit 4B**

We will not pay for claims in respect of:

- a) Loss arising from confiscation or detention by Customs or other Officials;
- b) Loss or theft of travel documents/money left Unattended in a public place or in an Unattended vehicle or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of the money;
- c) Loss that is otherwise reimbursable by the hotel, where the money was kept in a hotel safe; and
- d) Unexplained and mysterious disappearance.

#### **BENEFIT 4C – BAGGAGE DELAY**

1. We will pay the Insured Person compensation when the Insured Person's checked-in Baggage is delayed, misdirected or temporarily misplaced by the Common Carrier from the time of his/her arrival at the scheduled destination within Malaysia or upon the return journey back to your place of residence or place of business up to the limit as follows:
  - a) RM200 for every six (6) complete hours if the delay occurs at the scheduled destination within Malaysia (for avoidance of doubt, the amount of RM200 is based on each claim and not on each piece of baggage); or
  - b) A lump sum of RM200 if the delay is at least six (6) hours upon the return journey back to the Insured Person's place of residence or place of business (for avoidance of doubt, the amount of RM200 is based on each claim and not on each piece of baggage).
2. For avoidance of doubt, the payments under this Benefit are in respect of each claim made, regardless of the number of pieces of Baggage involved.
3. For the purposes of this Benefit 4C, the period of delay shall be calculated from the time the Insured Person arrives at the baggage pick-up point to the time the Insured Person receives the Insured Person's Baggage.
4. If a claim for this Benefit 4C is made in respect of any one event, a claim cannot be made for Benefit 4A in respect of the same event.

#### **Exclusions applicable to Benefit 4C**

We will not pay for claims if:

- a) Baggage delay not immediately reported to the Common Carrier;
- b) The Insured Person's failure to obtain a written confirmation from the carriers or their handling agents

on the actual date and time of Baggage delivery.

- c) the Insured Person's Baggage is legally delayed, held or confiscated by Customs or other Officials.

**The Insured Person can only claim under either Benefit 4A or 4C for any one event.**

## **BENEFIT 5 – TRAVEL INCONVENIENCE AND CANCELLATION**

### **BENEFIT 5A – TRAVEL DELAY**

1. We will pay You RM 200 for the first completed six (6) hours of delay up to the limit stated in the Schedule of Benefits, 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 the listed reasons below only:
  - 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 shall be calculated from the original scheduled departure time as stated in the Insured Person's travel document or ticket to the departure of the next available Common Carrier or any other alternative means of transportation, whichever may be the earlier.
4. The length of and reason for the 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 5A**

We will not pay for claims arising directly or indirectly from, in respect of, or caused by:

- a) the Insured Person's failure to arrive at the immediate gate/point of departure according to the itinerary supplied to Insured Person;
- b) Insured Person's failure to obtain verification in writing of the length of and reason for delay from the operator of the Common Carrier;
- c) the Insured Person's late arrival at the immediate gate/point of departure according to the itinerary supplied to the Insured Person, unless caused by strike or industrial action;
- d) strike, riot or industrial action which existed on the Issue Date;
- 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; and
- f) any travel insurance, including this Policy, purchased within six (6) hours of the original scheduled departure time as stated in the Insured Person's travel document or ticket

### **BENEFIT 5B – LOSS OF DEPOSIT OR CANCELLATION**

This Benefit 5B is available only if this Policy has been issued at least 14 days before the Period of Insurance.

1. Cancellation

We will pay on a Reimbursement Basis for Loss of non-refundable, non-utilized and/ or non- transferrable deposits or charges the Insured Person agreed to pay or has paid in advance for the Insured Person's Trip only including but not limited to the Trip package, Entertainment Ticket, accommodation and the like if due to the listed reasons below only:

- 1.1 the Insured Person's cancellation arises from any one of the Causes Beyond the Insured Person's Control;
  - 1.2 if the Trip package, Entertainment Ticket, accommodation or the like cannot be utilized anymore at any other time or date; and
  - 1.3 such Loss occurs at any time after the issuance of this Policy and before the start of the Period of Insurance.
2. Postponement
- If payment has been made in advance for the Insured Person's Trip and the Trip is postponed due to Causes Beyond the Insured Person's Control causes, We will pay on a Reimbursement Basis the additional charges required to change the Insured Person's travel dates.
3. Single Trip Policy
- For a Single Trip Policy, this Policy will terminate once a Claim for this Benefit 5B has been paid; a new policy will have to be bought to cover another Trip or the postponed Trip as travel dates and/or circumstances may have changed.

**The Insured Person can only claim under either Benefit 5B.1 (Cancellation) or 5B.2 (Postponement) for any one Trip.**

#### **Exclusions applicable to Benefit 5B**

##### **We will not pay for claims:**

- a. if the Issue Date is less than fourteen (14) days before the start of the Period of Insurance;
- b. for any loss in respect of a Child if the Child is included in the Family Plan less than fourteen (14) days before the starts of the Trip;
- c. in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure; or
- d. Any claim where You cannot travel or choose not to travel because of an advisory against travel issued by any of the authorities of the Malaysian government including but not limited to the Ministry of Home Affairs of Malaysia.

#### **BENEFIT 5C – TRAVEL CURTAILMENT**

1. We will pay on a Reimbursement Basis for Loss of non-refundable, non-utilized and / or non-transferrable deposits or charges the Insured Person agreed to pay or has paid in advance for the Trip package, Entertainment Ticket, accommodation and the like based on a proportional calculation from the date of the Insured Person's arrival back to the place of residence or business in Malaysia to the expiry of the Trip or policy (whichever is earlier).
2. This Benefit 5C only covers Trips which have necessarily and unavoidably curtailed due to the listed reasons below only:
  - a) Causes Beyond the Insured Person's Control;
  - b) unexpected death, Serious Injury or Illness of the Insured Person's sole travel companion who has travel bookings to accompany the Insured Person for the entire Trip which shall not include the Insured Person's Immediate Family Member when family plan is opted for; or
  - c) the hijacking of the Aircraft in which the Insured Person is on board as a passenger;

3. In respect of a claim for air tickets which have been paid in advance, We will pay on a Reimbursement Basis only the unused portion of the air tickets.
4. For Hijack or death, calculations will be based on the date of the incident to the expiry of the Insured Person's Trip.
5. For the purposes of paragraph 2.2 above, "Travel Companion" does not include an Immediate Family Member if there is a Family Plan included in this Policy; if a claim concerns an Immediate Family Member, the claim should be made under the Family Plan.
6. A claim may only be made for either Benefit 5B or Benefit 5C in respect of any one Trip.

A medical certificate must be obtained from the Medical Practitioner treating the Insured Person confirming the advisability to return to his/her place of residence or business in Malaysia due to the Insured Person's Serious Illness or Serious Injury. For Hijack or death, proportional return of the irrecoverable prepaid cost shall be calculated from the date of occurrence to the expiry of the Trip or policy, whichever is earlier. This Coverage is effective only if the policy is purchased before the Insured Person becomes aware of any circumstances, which could lead to the disruption of the Trip.

**Insured Person can only claim under either Benefits 5B or 5C for any one Trip.**

#### **Exclusions applicable to Benefits 5B and 5C**

We will not pay for claims arising directly or indirectly from, in respect of, or caused by:

1. the enactment, amendment, enforcement or abolishment of any law or government regulation;
2. the delay or amendment of the booked Trip (including error, omission or default) by the provider of any service for any part of the booked Trip, or the travel agent or tour operator through whom the Trip was booked;
3. bankruptcy, insolvency, liquidation or default of the travel agency or the Common Carrier;
4. the Insured Person's business, financial or contractual obligations or those of the Insured Person's Travel Companion;
5. the Insured Person's unwillingness or reluctance to travel;
6. the Insured Person's financial circumstances;
7. the commission of Unlawful Acts or criminal proceedings, other than attendance required by subpoena as a witness at a Court of Law;
8. the Insured Person's failure to immediately notify the Travel Agent, tour operator, or provider of transport or accommodation if the Insured Person found it necessary to cancel or curtail the Insured Person's Trip;
9. in respect of any loss or compensation for any air miles, frequent flyer points or holiday points earned or used to pay for the Trip in part or in full;
10. the Excess;
11. Any unused or additional costs incurred by You which are recoverable from:
  - (i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
  - (ii) The providers of the transportation, their booking agents, travel agent, or compensation scheme; or
  - (iii) Your credit or debit card provider or PayPal or e-Wallet/Digital Wallet provider;
12. Any claim arising from a reason not listed in the Benefits sections.

#### **BENEFIT 5D – MISSED DEPARTURE**

We will pay on a Reimbursement Basis the additional accommodation and travel expenses necessarily and reasonably incurred by the Insured Person if the Insured Person misses the Insured Person's planned and scheduled departure as a result of mechanical breakdown of public transport services (any licensed bus or

taxi or a scheduled service which any member of the public can join at a recognized stop as a fare paying passenger) to get the Insured Person to the departure port, airport or train station as stated in the Insured Person's ticket.

The Insured Person 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 5D**

We will not pay for any event, which is a result of the Insured Person's:

- a) failure to check in at the airport, station or port on time for any reason other than mechanical breakdown of public transport services; and/or
- b) late arrival at the airport, station or port after check in or booking in time for any reason other than mechanical breakdown of public transport services.

#### **BENEFIT 6 – PERSONAL LIABILITY**

1. During the Period of Insurance, we will indemnify the Insured Person, up to the maximum limit stated in the Schedule of Benefits, if that Insured Person becomes legal liable, and has paid to a third party only due to the listed reasons below:
  - a) Accidental Injury (including death) to any third party; and/or
  - b) Accidental Loss of or Damage to property of any third party.
  - c) the third party's costs and expenses recoverable from the Insured Person; and
  - d) the costs and expenses incurred, with Our prior written consent, in relation to the Insured Person's legal liability.
2. No person can represent an Insured Person or admit liability or make legal promises on the Insured Person's behalf unless We agree to it in writing. We have the right to conduct all proceedings arising out of or in connection with the third-party claim against an Insured Person in the Insured Person's name, and to instruct solicitors of Our own choice for this purpose.

#### **Exclusions applicable to Benefit 6**

We will not pay for claims arising out of, in respect of, or caused by:

- a) employer's liability, contractual liability, or liability to a member of the Insured Person's Family;
- b) property belonging to the Insured Person or that is in the Insured Person's care, custody or control;
- c) any wilful, malicious or Unlawful Act;
- d) any pursuit of trade, business or profession;
- e) the ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- f) the ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance;
- g) the legal costs resulting from or in connection with 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; or
- i) judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Malaysia.

#### **EXTENSIONS**

Subject to the General Conditions and Exclusions of this policy, We will pay the amount stated in the Schedule of Benefits if during the Period of Insurance the Insured Person shall sustain Injury caused by an Accident resulting from the extensions covered below:-

#### **Extension 1 - TERRORISM**



We will also pay for any Injury, Loss or Damage covered under Part C of this Policy which is caused directly by any Act of Terrorism except:

- a) the event is under the full control of any government authority; or
- b) if the Injury, Loss or Damage is compensated by any government authority; or
- c) it leads to cancellation of the Trip due to fear of travelling; or
- d) if a Common Carrier is prevented from departing to a planned destination due to fear of Acts of Terrorism.

### **Extension 2 – LEISURE SCUBA DIVING**

We will also pay for any Injury, Loss or Damage covered under Part C of this Policy which is caused by amateur scuba diving up to a depth of 30 meters provided that the Insured Person must either hold a valid Professional Association of Diving Instructors (PADI) certification (or similar recognized certification) or dive with a certified divemaster from a licensed dive operator.

### **Extension 3 -TRIP CANCELLATION DUE TO PANDEMIC**

We will pay on a Reimbursement Basis for the Loss of non-refundable, non-utilized and /or non-transferrable deposits or charges the Insured Person agreed to pay or has paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like due to the listed reasons below only:

- a) You are diagnosed with a Pandemic illness and certified unfit to travel in the opinion of the Medical Practitioner within the 30 days prior to the Trip;
- b) Your Immediate Family Member is diagnosed with a Pandemic illness within the 15 days prior to the Trip;
- c) Your sole Travel Companion is diagnosed with a Pandemic illness within the 15 days prior to the Trip;
- d) Your death due to Pandemic; or
- e) The death of an Insured Person's Immediate Family Member or Travel Companion due to Pandemic within the 15 days prior to the Trip

### **Exclusions applicable to Extension 3**

In addition to the General Exclusions and other than the covered reasons, We will not pay for claims:

- a) if the Issue Date is less than fourteen (14) days before the start of the Period of Insurance;
- b) for any Loss in respect of an Insured Person if the Person is included in the Schedule less than fourteen (14) days before the starts of the Trip;
- c) in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure;
- d) in respect of any loss or compensation for any air miles, frequent flyer points, loyalty points or holiday points earned or used to pay for the Trip in part or in full;
- e) the Excess;
- f) for Losses occurring before the issuance of this Policy;
- g) Any unused or additional costs incurred by you which are recoverable from:
  - (i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
  - (ii) The providers of the transportation, their booking agents, travel agent, compensation scheme; or
  - (iii) Your credit or debit card provider or PayPal or e-Wallet/Digital Wallet provider
- h) Any claim where You cannot travel or choose not to travel because of an advisory against travel issued by any of the authorities of the Malaysian government including but not limited to the Ministry of Home

Affairs of Malaysia; and

- i) Any claim arising from a reason not listed in the covered reasons in this section.

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#### **PART D - GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS)**

Where there is conflict between specific exclusions under Benefit Sections and General Exclusions under this Part E, the specific exclusions will prevail.

We will not pay for any claim, loss, liability, cost or expense of whatsoever nature directly or indirectly arising from, in respect of, caused by, or in any way connected with:

1. any Pre-existing Conditions;
2. Human Immunodeficiency Virus (HIV) or any HIV related illnesses including Acquired Immune Deficiency Syndrome (AIDS) or any mutant derivatives or variations however caused;
3. We shall not cover any form of Pandemic except for the reasons due to Pandemic as mentioned in the Extension 3;  
This exclusion also applies to any claim, loss, liability, cost, or expense of whatsoever nature directly or indirectly arising from, contributed to or by, or resulting from:
  - (a) Any fear or threat (whether actual or perceived) relating to the Pandemic; or
  - (b) Any action taken to comply with governmental laws, regulations or directive issued in relation to the Pandemic and/or any action taken to control, prevent or suppress the Pandemic.
4. pregnancy, including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to Injury as a direct result of an Accident;
5. the Insured Person's decision to travel on, or against medical advice, or where the Insured Person's Trip is made primarily for the purpose of obtaining treatment;
6. mental or nervous disorders;
7. engaging in sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports or games;
8. an Injury and/or Illness whilst engaged in:
  - 8.1 motor rallies or competitions, or any other form of racing other than racing on foot;
  - 8.2 mountaineering which requires the use of climbing equipment, ropes or guides;
  - 8.3 outdoor rock climbing;
  - 8.4 hiking or trekking in remote, uncharted areas without any supervision of qualified licensed personnel/guide of a registered tour operator;
  - 8.5 Extreme Sports or Activities or Expedition;
  - 8.6 pot-holing, private hunting trips, private white-water rafting grade 4 or above; or
  - 8.7 any activity involving You being airborne (whether suspended or not) except leisure parachuting, leisure bungee jumping, leisure sky diving and leisure hot air balloon rides;
9. any Unlawful Act of an Insured Person (except minor traffic-related offences) or his wilful exposure to danger (other than in an attempt to save human life), intentional self-Injury, suicide or attempted suicide, while sane or insane;
10. You cannot travel or choose not to travel because of the advice against travel by any authorities of the Malaysian government including but not limited to the Ministry of Home Affairs
11. the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorized medical prescription;
12. involvement in any illegal, criminal or terrorist acts or activities (except minor traffic-related offences);
13. employment on any sea vessel, including those in the naval, military or air force service or operations, whether regular or temporary, military or police duties;

14. manual work in connection with any trade, employment or profession;
  15. use of heavy machinery, explosives or hazardous materials;
  16. offshore activities including but not limited to non-recreational diving, oil-rigging, mining, aerial photography or handling of explosives;
  17. survey of offshore installations or facilities under construction including survey from aerial conveyance;
  18. Secondment as part of the Insured Person's occupation, or daily commute in connection with any trade, employment or profession;
  
  19. any event or circumstance which the Insured Person knew or ought to have known would possibly affect or disrupt the Insured Person's Trip, including any event or circumstance known to the general public prior to the application for this Policy or at the time the bookings for the Trip were made;
  20. war, invasion, acts 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;
  21. ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosives or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
  22. air travel other than as a fare-paying passenger on an Aircraft operated by an Airline;
  23. Loss of or Damage to hired or leased equipment, including any kind of conveyance;
  24. any indirect or consequential Loss, Injury or Damage of any kind;
  25. for any Loss occurs before the issuance of this Policy; and
  26. any claim arising from a reason not listed in the Benefits sections.
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## **PART E - GENERAL CONDITIONS (APPLICABLE TO WHOLE POLICY)**

### **1. Interpretation**

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

### **2. Condition Precedent to Liability**

You must observe and comply with the terms, provisions and conditions of this Policy in order for Us to be liable under this Policy. This means that if You do not do what You are supposed to do, or if You do what you are not supposed to do, under this Policy, We will not be liable under this Policy at all.

### **3. Reasonable Care**

You must 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 or Injury.

### **4. Duty of Disclosure**

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 Policy) 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 were 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 Policy) is inaccurate or has changed.

## **5. Fraud**

If You make, or anyone acting for You makes, a claim under this Policy knowing the claim to be false or fraudulently inflated, or if You fabricate, or anyone acting for You fabricates, partially or wholly any documents which We rely on to process Your claim, We will not pay the claim and all cover under the Policy will be forfeited.

## **6. Payment of Premiums**

Coverage and claims are only valid subject to the successful payment of premium to Us and Your compliance with the terms and conditions set out in this Policy. We reserve the right to refuse any coverage and/or reject any claims if there has been any non-payment of premium.

## **7. Cancellation**

There is no refund of any premiums paid once this Policy has been issued.

## **8. Period of Insurance**

Extension of the Period of Insurance is not allowed after the Commencement of a Trip under a Single Trip Policy.

## **9. Payment of Benefits**

All Benefits payable under this Policy will be paid to You. Benefits payable in the event of Your death will be paid to Your legally appointed personal representative. Such payment shall be a full and final discharge to Us. All Benefits payable under this Policy are subject to the maximum limits stated in the Schedule of Benefits and shall be in Ringgit Malaysia only.

## **10. Claims**

- 10.1 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 your place of residence or business in Malaysia, whichever is earlier;
  - b) send to Us immediately any writ, summons, letters or other documents whichever is earlier;
  - c) consent to providing Us the certificates, information and other documents (including, where necessary, an English translation thereof) as We may reasonably require; and
  - d) 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.
- 10.2 You must not admit or deny any claim made by someone else against You or make any agreement with him/her.
- 10.3 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.

10.4 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 for any failure to obtain any treatment or service covered by the terms of this Policy.

10.5 Where this Policy requires that a police report be made at a police station or any other report be made with the relevant authorities, a copy of such report must be obtained from the police or relevant authorities (at no cost to Us) and submitted to Us to support Your claim.

#### 11. **Duplication of Cover**

11.1 If You have purchased policies from other insurers which cover the same risks under this Policy, and You have submitted claims under those policies and this Policy, We will only be liable for the excess amount not recoverable from such other policies. Similarly, if you are entitled to compensation from some other source, We will only be liable for the excess amount not recoverable from such other source.

11.2 If You have purchased multiple policies from Us for the same risk, and You have submitted claims under those policies relating to the same risk that is covered under this Policy, We reserve the right to only pay under any one of the policies including this Policy.

11.3 If You have more than one policy with Us for different insurance coverage, with overlapping benefits, You can only make a claim for such benefits under one of the policies.

#### 12. **Dispute Resolution**

If there is any dispute in connection with this Policy, You and We mutually agree to first try to amicably resolve the dispute by mediation in accordance with the Mediation Act 2012; if the dispute cannot be resolved by such mediation, the dispute may be referred to a Court of competent jurisdiction in Malaysia.

#### 13. **Prevailing Language**

The text of this Policy shall be in English and Bahasa Malaysia, and in the event of different interpretation between the texts, the English text will prevail.

#### 14. **Tax Clause**

You are obligated to pay all applicable taxes (which include but are not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to this Policy

#### 11. **Interest**

Except as required by law, no amount payable under this Policy shall carry interest.

#### 12. **Cash Before Cover**

Full premium must be paid to Us or Our authorized agent before or on the Issue Date of the Policy.

#### 17. **Sanction Limitation Clause**

No (re) insurer shall be deemed to provide Cover and no (re) insurer shall be liable to pay any claim or 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, United States of America, or Malaysia.

## ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS CLAIM

In addition to the General Conditions relating to Claims in Part F of this Policy, We also require You to take certain actions and / or submit certain documents to Us before Your claim can be processed. These documents and / or actions are listed in the table below and will depend on the type of claim You intend to submit to Us. Take note that the documents and / or actions required from You are not limited only to those which are stated in the table below. We reserve the right to request additional documents, information, confirmation, certification and other relevant documents from You to process Your claim.

Benefit	Type of Claim	Action/ Document(s) / Required
	All claims	<ul style="list-style-type: none"> <li>Claim Form</li> <li>Original Policy Schedule</li> <li>Airlines Ticket and/or boarding pass</li> </ul>
<b>Plus the following where applicable</b>		
1	Accidental Death	<ul style="list-style-type: none"> <li>Medical report from the attending doctor</li> <li>Death Certificate</li> </ul>
2	Accidental Permanent Disablement	<ul style="list-style-type: none"> <li>Comprehensive Post mortem Report / Comprehensive Medical Report</li> <li>Police Report</li> <li>Deceased / Insured NRIC</li> </ul>
3A, 3B and 3C	Medical and Hospital Expenses, Compassionate Visitation Benefit due to Hospitalisation and Child Care Benefit	<ul style="list-style-type: none"> <li>Medical report from the attending doctor</li> <li>Original medical invoices and receipts for all amount claimed (Itemised)</li> <li>Treating physician's written advice on the needs of a family member, relative or friend to travel or remain behind with Insured</li> <li>Original receipts for additional expenses claimed for additional travel and accommodation (Applicable to Benefit 3B and 3C only)</li> </ul>
3D	Hospital Allowance	<ul style="list-style-type: none"> <li>A letter confirming the date of admittance and the date of discharge from the Hospital</li> <li>Medical report</li> </ul>
3E, 3F and 3G	Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains	<ul style="list-style-type: none"> <li>Medical report from the attending doctor</li> <li>Original medical invoices and receipts for all amount claimed (Itemised)</li> <li>Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains</li> <li>Original receipts for additional expenses claimed for additional travel and accommodation</li> </ul>
4A	Baggage and Personal Effects	<ul style="list-style-type: none"> <li>Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase</li> <li>In the event the luggage was sent for repair, please provide the original repair receipt</li> </ul>

		<ul style="list-style-type: none"> <li>• Police report at place of incident within 24 hours detailing the circumstances and list of items stolen</li> <li>• 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</li> <li>• Photos showing the extent of the damage to baggage</li> </ul>
4B	Personal Money and Travel Documents	<ul style="list-style-type: none"> <li>• Police report at place of incident within 24 hours detailing the circumstances and list of items stolen</li> <li>• Original receipts for additional costs incurred in replacing lost travel documents</li> </ul>
4C	Baggage Delay	<ul style="list-style-type: none"> <li>• Delayed Baggage report from the carrier concerned confirming the duration of delay and reasons thereof</li> <li>• A written confirmation from the carrier concerned on the date and time of baggage delivery</li> <li>• If unavailable, please advise the actual date/time of luggage received</li> </ul>
5A	Travel Delay	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming the duration of delay and reasons thereof</li> <li>• New flight ticket/boarding pass/itinerary showing the actual flight taken</li> <li>• Original receipts for payment of the tour if claiming for Benefit 5A.2</li> </ul>
5B	Loss of Deposit or Cancellation	<ul style="list-style-type: none"> <li>• Medical report, Death Certificate, proof of relationship and other relevant documents etc. as the case may be</li> <li>• Copy of Medical Bills</li> <li>• Original receipts for payment of the tour</li> <li>• Tour operator's booking and cancellation/refund invoices, terms and conditions</li> </ul>
5C	Travel Curtailment	<ul style="list-style-type: none"> <li>• As per Benefit 5B above</li> <li>• A written confirmation from the attending doctor abroad that it is necessary to return home</li> <li>• If due to Hijacking or Natural Disaster, written confirmation from tour operator concerned confirming the incident</li> <li>• New airlines ticket and/or boarding pass to confirm the actual date of arrival back to Malaysia.</li> </ul>
5D	Missed Departure	<ul style="list-style-type: none"> <li>• Original receipts for expenses claimed for additional accommodation and travel expenses</li> <li>• A written confirmation from the public transport services concerned confirming the mechanical</li> </ul>

		breakdown
6	Personal Liability	<ul style="list-style-type: none"> <li>DO NOT ADMIT LIABILITY. Forward any correspondence from third party unanswered to the Loss Adjuster immediately.</li> </ul>
EXTENSIONS	Trip Cancellation due to Pandemic	<ul style="list-style-type: none"> <li>Medical report, Death Certificate, proof of relationship and other relevant documents etc. as the case may be</li> <li>Copy of Medical Bills</li> <li>Original receipts for payment of the tour</li> <li>Tour operator's booking and cancellation/refund invoices, terms and conditions</li> </ul>

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)	
			Individual	Family
<b>Benefit 1</b>	<b>Accidental Death</b>			
	Accidental Death	<i>Per Adult</i>	100,000	100,000
		<i>Per Child</i>	N/A	25,000
		<i>Family Limit</i>	N/A	300,000
<b>Benefit 2</b>	<b>Accidental Permanent Disablement</b>			
	Accidental Permanent Total Disablement	<i>Per Adult</i>	100,000	100,000
		<i>Per Child</i>	N/A	25,000
		<i>Family Limit</i>	N/A	300,000
<b>Benefit 3</b>	<b>Medical</b>			
Benefit 3A	Medical and Hospital Expenses	<i>Per Adult / Child</i>	20,000	20,000
		<i>After Age 65</i>	10,000	10,000
		<i>Family Limit</i>	N/A	60,000
Benefit 3B	Compassionate Visitation Benefit due to Hospitalization	<i>Per Adult / Child</i>	1,000	1,000
		<i>Family Limit</i>	N/A	3,000
Benefit 3C	Child Care Benefit	<i>Per Event</i>	2,000	2,000
		<i>Maximum Limit</i>	N/A	6,000
Benefit 3D	Hospital Allowance	<i>Per Adult / Child</i>	1,000	1,000
		<i>Family Limit</i>	N/A	3,000
Benefit 3E	Emergency Medical Evacuation	<i>Per Event</i>	100,000	100,000
Benefit 3F	Emergency Medical Repatriation	<i>Per Event</i>	100,000	100,000
Benefit 3G	Repatriation of Mortal Remains	<i>Per Event</i>	100,000	100,000
<b>Benefit 4</b>	<b>Personal Belongings</b>			
Benefit 4A	Baggage and Personal Effects	<i>Per Adult / Child</i>	1,000	1,000
		<i>Family Limit</i>	N/A	3,000
Benefit 4B	Personal Money and Travel Documents	<i>Per Adult / Child</i>	400	400
		<i>Family Limit</i>	N/A	1,200
Benefit 4C	Baggage Delay	<i>Per Adult / Child</i>	400	400
		<i>Family Limit</i>	N/A	1,200



<b>Benefit 5 Travel Inconvenience and Cancellation</b>				
Benefit 5A	Travel Delay	<i>Per Adult / Child</i>	800	800
		<i>Family Limit</i>	N/A	2,400
Benefit 5B	Loss of Deposit or Cancellation	<i>Per Adult / Child</i>	2,000	2,000
		<i>Family Limit</i>	N/A	6,000
Benefit 5C	Travel Curtailment	<i>Per Adult / Child</i>	2,000	2,000
		<i>Family Limit</i>	N/A	6,000
Benefit 5D	Missed Departure	<i>Per Adult / Child</i>	250	250
		<i>Family Limit</i>	N/A	750
<b>Benefit 6 Personal Liability</b>				
	Personal Liability	<i>Per Adult / Child</i>	500,000	500,000
		<i>Family Limit</i>	N/A	1,500,000