



**Smart Traveller**  
(Master Policy No.: STS/03971413)  
Policy coverage attaching to and forming part of Certificate of Insurance

**IMPORTANT NOTICE**

This is Your **Smart Traveller** Policy. Please read this Policy carefully together with Your Certificate of Insurance to ensure that You understand the terms and conditions and that the cover You require is being provided. If You have any questions after reading this document, please contact Your insurance advisor or AXA Affin General Insurance Berhad. If there are any changes in Your circumstances that may affect the insurance provided, please notify Us immediately, otherwise You may not receive the full benefits of this policy.

Please keep this policy booklet in a safe place.

If, for any reason, You are unhappy with the service You have received from Us, You can take the following steps:-

1. In the first instance, please write to Our Customer Service Department at Our current address. Alternatively, You can e-mail Us at: [customer.service@axa.com.my](mailto:customer.service@axa.com.my)
2. If You are still not satisfied with the way any issue has been handled You can:
  - (a) Refer matters concerning claims to:  
Ombudsman for Financial Services - Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
Tel: (603) 2272 2811 Fax: (603) 2272 1577
  - (b) Submit your complaints/feedback at Laman Informasi, Nasihat dan Khidmat (LINK), Bank Negara Malaysia; or call BNMTELELINK at 1-300-88-5465; or fax to 03-2174 1515; or e-mail to [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or send letter to P.O Box 10922, 50929 Kuala Lumpur.

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

**AREA OF TRAVEL**

1. **Area 1:** Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam only.
2. **Area 2:** Worldwide EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe and Malaysia.
3. **Area 3:** Worldwide EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe and Malaysia.

**OPERATION OF INSURANCE**

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

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

**AUTOMATIC EXTENSION OF COVERAGE**

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

- a) Your Serious Illness or accidental bodily Injury, or
- b) the scheduled public conveyance in which You are travelling being unavoidably delayed

during Your Trip and the return journey cannot be completed within the Period of Insurance indicated in the Certificate of Insurance, the Period of Insurance shall be automatically extended for up to thirty (30) days without additional premium for such period as is reasonably necessary for the completion of the journey, provided that either of the above events is admissible under this insurance in the first instance and You have documented proof of the reasons for the delay.

**PART A – POLICY DEFINITIONS**

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

1. **“Accident”** means a sudden unforeseen and fortuitous event.
2. **“Child/Children”** means unemployed and unmarried Child/Children aged between thirty (30) days and eighteen (18) years old (both ages inclusive) or up to twenty three (23) years old, if he/she is studying full-time in a recognized institution of higher learning.
3. **“Certificate of Insurance”** means a certificate, which is issued to You after You have made payment of the applicable premium; payment of which shall be deemed proof of insurance coverage provided to the You under this policy
4. **“Common Carrier”** means any licensed registered operator that provides regular scheduled transportation services for individuals who travel as fare paying passengers in vehicles as listed below:
  - I. Airport limousine, bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train; and
  - II. Any fixed-wing aircraft operated by a licensed airline or Chartered Flights and helicopters operating only between established and recognized commercial airports or licensed commercial heliports, of which both the said aircrafts and helicopters must have current and valid air worthiness certificates issued by the appropriate authority of the country of its registry for the transportation of passengers.

5. **"Family"** means You, Your legal spouse and any number of Your legal Children insured under the same Certificate of Insurance.
6. **"Injury"** means bodily injury sustained by You and is caused solely and directly by an Accident (excluding any Illness, disease or medical disorder).
7. **"Illness"** means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst overseas during the currency of this Policy and shall exclude any Pre-existing Medical Conditions for which You have received medical treatment, diagnosis, consultation or prescribed drugs.
8. **"Immediate Family Member"** means spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law.
9. **"Medical Practitioner"** means a medical practitioner (other than yourself, a member of Your Immediate Family or relatives) qualified by a medical degree and duly licensed and registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.
10. **"Mountain Sickness"** also known as Acute Mountain Sickness (AMS), altitude illness, hypobaropathy, or soroche, is a pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.
11. **"Overseas"** means any destination outside of Malaysia.
12. **"Overseas Travel"** means travel for leisure or business purpose to any destination outside of Malaysia.
13. **"Period of Insurance"** means the period specified in the Certificate of Insurance.
14. **"Pre-existing Medical Conditions"** means any condition for which You have received medical treatment, diagnosis, consultation or prescribed drugs within a six (6) month period preceding the effective date of this Policy or, a condition for which medical advice or treatment was recommended by a registered Medical Practitioner within a six (6) month period preceding the effective date of the Policy.
15. **"Serious Injury"** or **"Serious Illness"** whenever applied to You, is one which requires treatment by a Medical Practitioner in a hospital and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your planned Trip. When applied to the Immediate Family Member, it shall mean Injury or Illness certified as being dangerous to life by a Medical Practitioner and which results in Your discontinuation or cancellation of Your planned Trip.
16. **"Trip "** means the journey commencing from the time You leave Your place of residence or business (whichever is the later) for a direct journey to the place of embarkation in Malaysia to commence travel to the intended destination(s) in any event not to commence more than twenty four (24) hours prior to booked departure time and ceases on whichever of the following that occurs first:
  - (a) The expiry of the Period of Insurance specified in the Certificate of Insurance;
  - (b) Your return to the permanent place of residence or business (whichever is the earlier) in Malaysia; or
  - (c) Twenty four (24) hours after arrival in Malaysia.

For one-way travel, cover will cease seventy two (72) hours from the scheduled time of arrival at the final destination abroad. Any stop over for one-way travel should not exceed one month.

The duration for each Trip shall not exceed one hundred and ninety (190) consecutive days from the commencement date of Trip.
17. **"Travel Agent"** means a Travel Agent licensed and registered in Malaysia with the relevant authorities.
18. **"We/Our/Us/Insurer"** means AXA Affin General Insurance Berhad.
19. **"You/Your/Insured Person"** means the Insured Person(s) shown in the Certificate of Insurance who is below eighty (80) years of age
  - (a) a Malaysia citizen or
  - (b) a Permanent Resident of Malaysia or
  - (c) a Malaysian Employment Pass Holder and/or Work Permit Holder and their dependants residing in Malaysia.

## PART B - BENEFITS

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

### SECTION 1 - PERSONAL ACCIDENT

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

#### Provisions

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

#### Definitions

- a) **"Permanent Total Disablement"** means Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of Accident, entirely prevents the Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
- b) **"Loss of sight"** means total and irrecoverable loss of sight.
- c) **"Loss of limb"** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

### SECTION 2 – CHILD EDUCATION FUND

Upon the death of the Insured Person where the claim is payable under Section 1A and such Insured Person who, at the date of the Accident, has any surviving Children, We will pay the amount stated in the Schedule of Benefits being an education fund for the surviving Children.

### SECTION 3 – MEDICAL AND OTHER EXPENSES

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

#### SECTION 3A – MEDICAL, HOSPITAL AND OTHER EXPENSES

Overseas Travel - Medical, hospital and treatment expenses (including cost of emergency dental treatment for the alleviation of sudden pain but excluding dentures and crowns), necessarily incurred outside Malaysia giving rise to a claim as a direct result of accidental bodily Injury or Illness sustained by You.

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

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

#### SECTION 3B – COMPASSIONATE VISITATION BENEFIT (DUE TO HOSPITALIZATION OF THE INSURED PERSON)

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

#### SECTION 3C – ALTERNATIVE MEDICINE

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

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

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

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

### **SECTION 3E – CHILD CARE BENEFIT**

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

### **SECTION 3F – MEDICAL TREATMENT IN MALAYSIA**

The necessary follow-up medical, hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) incurred by You in Malaysia for a maximum period of ninety (90) days after the initial treatment from an attending Medical Practitioner, such expenses having resulted from an Accident or Illness sustained overseas during Your Trip. Where initial treatment for bodily Injury or Illness sustained by You during the Trip was not sought overseas, the reimbursement is limited to outpatient treatment up to a maximum of RM500 incurred within twenty four (24) hours after Your arrival in Malaysia.

### **SECTION 4 - HOSPITAL ALLOWANCE**

If You are admitted into a hospital overseas as an in-patient on the recommendation of a Medical Practitioner as a result of bodily Injury or Illness sustained during the Trip, We will pay to You a benefit of RM350 for each complete twenty four (24) hours You are hospitalized, up to the amount stated in the Schedule of Benefits, provided a valid claim is payable under Section 3A.

### **SECTION 5 – QUARANTINE COVER AS A RESULT OF PANDEMIC INFLUENZA**

If You are placed under compulsory quarantine by order of the relevant government authorities of the country in which You are visiting We will pay You RM 200 per day for every complete twenty four (24) hours period that You are under quarantine up to the amount stated in the Schedule of Benefits.

### **SECTION 6- EMERGENCY MEDICAL EVACUATION AND REPATRIATION**

#### **SECTION 6A - EMERGENCY MEDICAL EVACUATIONS**

We will pay for the necessary expenses incurred for emergency transportation and medical care en route to move an Insured Person(s) who has a critical medical condition to the nearest Hospital where appropriate care and facilities are available. In the event of such an emergency the twenty four (24) hours AXA Travel Assistance must be contacted immediately to approve all Emergency Medical Evacuations. In dire emergencies in remote or primitive areas where the Emergency Service cannot be contacted in advance, the Emergency Medical Evacuation must be reported as soon as possible.

We retain the right to decide the place to which the Insured Person(s) shall be transported.

We will pay the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person(s)/patient(s) on an Emergency Medical Evacuation when this is deemed necessary by AXA Travel Assistance or Us.

Please contact Our twenty four (24) hours AXA Travel Assistance Hotline at (603) 2142 0399 and provide the following information:

- I. Your full name, traveling dates, NRIC/Employment Pass number and policy or Certificate number.
- II. The name of the place and telephone number where the AXA Travel Assistance can reach You or Your representative; and
- III. A brief description of the emergency and the nature of help required

### **SECTION 6B - EMERGENCY MEDICAL REPATRIATION**

In an event that You are hospitalized abroad and it is medically necessary for You to be repatriated back to Malaysia to continue treatment, We will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant accompanying You. In the event of emergency medical repatriation, the twenty four (24) hours AXA Travel Assistance must be contacted immediately to approve all Emergency Medical Repatriations.

We retain the right to decide whether emergency medical repatriation is required or not.

### **SECTION 6C – REPATRIATION OF MORTAL REMAINS**

In the event of Death due to Accident or Illness of the Insured Person during the Trip, We will pay the reasonable charges for burial or cremation in the locality where death occurs including the reasonable cost of transportation of body or ashes to Malaysia up to the limit as stated in the Schedule of Benefits.

#### **Exclusions applicable to Sections 3 and 6**

We will not pay for claims in respect of :

1. Treatment or aid obtained in Malaysia (except as specifically provided for in Section 3F).
2. Surgery, medical or dental treatment which in the opinion of the registered Medical Practitioner treating You can be reasonably delayed until Your return to Malaysia (except as specifically provided for in Section 3F).
3. The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except, where the registered Medical Practitioner treating the Insured Person(s) deems it necessary for the Insured Person(s) to occupy such accommodation.
4. Emergency medical evacuation and repatriation due to any form of Mountain Sickness

### **SECTION 7 - BAGGAGE AND PERSONAL EFFECTS**

Subject to the Exclusions stated in Section 7 and 8, We will reimburse the Insured for Loss of or Damage to baggage taken, or purchased on the Trip (including clothing and personal effects worn or carried on the person, trunks, suitcases and the like receptacles), occurring during the Period of Insurance.

If the Insured purchases a comparable replacement for the lost article, We will pay the replacement cost provided that the lost article was not more than two (2) years old at the date of Loss. If Insured 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 or the cost of repair, whichever is lesser;

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; and

In the event of Loss or Damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than RM500 in respect of any one article or pair or set of articles.

#### **Exclusions applicable to Section 7**

We will not pay for claims in respect of:

1. Loss or Damage to stamps, documents, contact or corneal lenses, dentures, glass, china, marble, earthenware, tortoise shell, bulbs or valves, fragile articles such as spectacles, camera, handphone, iPAD, PDA, iPhone, notebook computers (or laptop) and the likes of these unless occasioned by fire, burglary, housebreaking, robbery, theft or any attempt thereat or Accident to a means of conveyance;

2. Loss or Damage to baggage occurring during Overseas Travel except whilst the baggage was in the custody of a Common Carrier or hotel, in which case:
  - a. such Loss or Damage was first reported to and a claim was made against the operator of the Common Carrier or hotel; and
  - b. provided that the Loss or Damage is not reimbursable by the Common Carrier or hotel;
3. Loss of jewellery howsoever occasioned.
4. Loss or Damage to business goods, samples, foodstuff and consumable items;
5. Loss or Damage caused by normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or Damage sustained due to any process initiated by an Insured to repair, clean or alter the property;
6. Cost of reproducing data whether recorded on tapes, cards, and discs or otherwise; and
7. Loss or Damage arising from confiscation or detention by Customs or other Officials; and
8. Loss or theft of property left unattended in a public place or in an unattended vehicle or as a result of the Insured's failure to take due care and precautions for the safeguard and security of such property.

For Loss or Damage due to fire, theft, robbery, or burglary during the Trip, a report must be lodged at the nearest police station where the incident took place within twenty four (24) hours after the incident and a copy thereof must be obtained from the police to substantiate the claim.

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## SECTION 8 - PERSONAL MONEY AND DOCUMENTS

We will reimburse You up to the limit stated in the Schedule of Benefits for :

- (i) The loss of Your
  - (a) Travel documents and
  - (b) Money (cash, travelers cheques or banknotes) belonging to You up to RM800. Money must be kept with You at all times except when in a hotel safe

arising out of robbery, burglary or theft whilst overseas during the Period of Insurance. Such losses must be reported to the local police at the place of loss within twenty four (24) hours after the incident and a written statement from the police must be obtained to substantiate the claim.
- (ii) Any additional travel and accommodation expenses incurred for the purpose of obtaining replacement passports, travel tickets and other relevant travel documents.

### Exclusions applicable to Sections 8

We will not pay for claims in respect of:

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

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## SECTION 9 – BAGGAGE DELAY

We will pay You RM 200 for every six (6) complete hours whereby Your checked-in baggage is delayed, misdirected or temporarily misplaced by the Common Carrier from the time of Your arrival at the scheduled destination abroad till the time You received Your baggage. The maximum amount payable is up to the limit stated in the Schedule of Benefits.

### Exclusions applicable to Section 9

We will not pay for claims in respect of :

1. baggage delay not immediately reported to the Common Carrier;
2. baggage delay on the Insured's return journey to Malaysia; and

3. the insured's failure to obtain a written confirmation from the carriers or their handling agents on the actual date and time of baggage delivery

**You can only claim under either Section 7 or 9 for any one event.**

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## SECTION 10 - TRAVEL DELAY

1. If the departure of the scheduled public conveyance in which You have arranged to travel is delayed from the time specified in the Itinerary supplied to You, We will pay You RM 200 for the first six (6) complete hours of delay and RM 300 for each complete six (6) hours thereafter up to the limit stated in the Schedule of Benefits.
2. If any part of the planned Trip is cancelled due to the delay, but You still continue with the rest of the Trip, We will reimburse You for irrecoverable deposits or charges paid in advance or contracted to be paid for those parts that are cancelled, up to the limit stated in the Schedule of Benefits.

The delay must be verified in writing by the operator(s) of the conveyance or their handling agent(s) on the number of hours delayed. If You are entitled to a refund of all or part of such expenses from another source, We will only be liable for the excess of the amount recoverable from such other source.

### Exclusion applicable to Section 10

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

1. Your failure to check in according to the itinerary supplied to You or failure to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay.
2. Strike, riot or industrial action existing at the date You purchased this insurance.
3. Your late arrival at the Common Carrier terminal after check-in or booking-in time. (Except for the late arrival due to strike on industry action)

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## SECTION 11 - LOSS OF DEPOSIT OR CANCELLATION

1. Cancellation
 

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

  - (a) Your death, Serious Injury or Serious Illness or the death, Serious Injury or Serious Illness of Your Immediate Family Member. A death certificate must be obtained or written advice from the attending Physician treating You or Your Immediate Family Member confirming the advisability to cancel the Trip due to Serious Injury or Serious Illness.
  - (b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond Your control at the planned destination of visit.
  - (c) Witness summons, which were not made known to You prior to the taking up of this policy.
  - (d) Serious damage to Your residence in Malaysia from fire, flood or similar natural disaster occurring within one week before the commencement date of the Trip and Your presence is required on the premises on the commencement date of the Trip.
2. Deferments or Postponement If Your Trip is deferred or postponed, arising from causes beyond Your control occurring after this insurance has been effected which is as a result of the above **causes stated in 11.1 (a to d)**, We will reimburse You up to the limit stated in the Schedule of Benefits, for additional charges levied in relation to any prepaid costs paid by You, due to amendment of the travel dates.

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

### Exclusions applicable to Section 11

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

## SECTION 12 - TRAVEL CURTAILMENT

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

- (a) Your Serious Injury or Illness and upon medical advice;
- (b) Unexpected death, Serious Injury or Illness of Your Immediate Family Member or of the person with whom You are traveling.
- (c) Hijacking of the aircraft in which You are on board as a passenger.
- (d) Natural disasters, which prevent You from continuing with Your scheduled Trip.
- (e) Serious damage to the Your principal residence from fire, flood, or similar natural disaster, which requires Your presence on the premises.
- (f) The unexpected outbreak of strike, riot or civil commotion occurring during the Trip which is beyond Your control at the planned destination that will put Your life in danger.

If the prepaid costs are confined to air tickets only, the reimbursement will be on the unused sector of the travel tickets.

A medical certificate must be obtained from the Medical Practitioner treating You confirming the advisability to return to Malaysia due to Your Illness or Injury. For hijack or death, proportional return of the irrecoverable prepaid cost shall be calculated from the date of occurrence to the expiry of the planned Trip or policy cover whichever is earlier.

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

“**Curtailment**” shall mean abandonment of the planned Trip as shown on the booking invoice or cutting down on the duration of the Trip to return to Your place of residence in Malaysia.

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

### Exclusions applicable to Sections 11 and 12

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

1. Government regulation or Act, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the Travel Agent or tour operator through whom the Trip was booked.
2. Bankruptcy, insolvency liquidation or default of travel agencies or Common Carrier
3. Your business, financial or contractual obligation or those of Your traveling companion.
4. Your disinclination to travel or financial circumstances.
5. A result of unlawful act, or criminal proceedings of any person on whom the booked Trip depends, other than attendance, under the subpoena as a witness at a Court of Law.
6. Your failure to notify Travel Agent/tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangement.

## SECTION 13 – TRAVEL OVERBOOKED

We will pay You RM200 for every complete six (6) hours delay up to the limit stated in the Schedule of Benefits, if You are denied boarding on a commercial scheduled Common Air Carrier due to over-booking, and no alternative transportation is made available to You within six (6) hours of the scheduled departure time of such Common Air Carrier.

The overbooked flight details to be obtained by You must be verified in writing by the operator(s) of the Common Air Carrier or their handling agent(s).

## SECTION 14 – TRAVEL MISCONNECTION

We will pay You RM 200, if the confirmed onward connecting scheduled Common Air Carrier is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled Common Air Carrier, and no alternative onward transportation is made available to You within four (4) hours of the actual arrival time of Your incoming Common Air Carrier.

The travel misconnection details to be obtained by You must be verified in writing by the operator(s) of the Common Air Carrier or their handling agent(s).

## SECTION 15 - HIJACKING INCONVENIENCE

We will pay You RM1,000 for each complete twenty four (24) hours if the scheduled public conveyance that You are traveling in during Your Trip overseas is hijacked, up to the limit stated in the Schedule of Benefits. “**Hijack**” shall mean unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

## SECTION 16 – MISSED DEPARTURE

We will reimburse You up to the limit stated in the Schedule of Benefits for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia as a result of mechanical breakdown of public transport services (any licensed bus or taxi or a scheduled service which any member of the public can join at a recognized stop as a fare-paying passenger) to get You to the departure port, airport or train station as stated in Your ticket.

You must obtain confirmation of the mechanical breakdown in writing by the operator(s) of the public transport services or their handling agent(s).

### Exclusions applicable to Section 16

We will not pay for any event which is a result of:

1. Your failure other than mechanical breakdown of the public transport services to check in at the airport, station or port to the travel itinerary given to You.
2. 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

## SECTION 17 – TRAVEL REROUTE

We will pay You RM 200 if the arrival of the scheduled public conveyance in which You have arranged to travel is delayed for at least six (6) hours from the time specified in the itinerary supplied to You due to rerouting of the scheduled public conveyance, as a result of strike/industrial action, adverse weather conditions or mechanical breakdown.

### Exclusions applicable to Section 17

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

1. Delay in arrival at the destination as a result of delay in departure of the scheduled public conveyance
2. Failure of the Insured Person to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
3. Strike or industrial action existing at the date you purchase this insurance.

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

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

### Exclusions applicable to Section 18

We will not pay for any loss :

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

## SECTION 19 – LOSS OF CREDIT CARD

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

Any claim must be accompanied by a report issued by the card company(s) evidencing the loss.

### Exclusions applicable to Section 19

We will not pay for any loss :

1. if the loss or theft of Your credit card is not reported to Your Credit Card issuing company within three (3) hours from the time of theft
2. Losses recoverable from any other sources

## SECTION 20 - PERSONAL LIABILITY

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

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

In addition, We will indemnify You for:

- (1) Third parties' costs and expenses recoverable from You and
- (2) Your costs and expenses incurred with Our prior written consent. Except with Our written consent, no person is entitled to admit liability on Your behalf or to give any representation or other undertaking binding upon You. We shall be entitled to conduct all proceedings arising out of or in connection with the claim in Your name and to instruct solicitors of Our own choice for this purpose.

### Exclusions applicable to Section 20

We will not pay for claims arising out of, in respect of, consequent upon:

1. Employer's liability, contractual liability or liability to a member of Your Family.
2. Property belonging to You, or, in Your care custody or control.
3. Any willful, malicious or unlawful act.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
6. Ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance.
7. Legal costs resulting from any criminal proceedings.
8. 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.
9. Judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Malaysia.

## SECTION 21 – HOME CARE BENEFIT

We will, by payment or at Our option by reinstatement or repair, indemnify You up to the amount stated in the Schedule of Benefits against physical loss or damage to Your home contents from Your permanent residence in Malaysia that was left vacant because of Your Trip, caused by burglary or fire during the Period of Insurance, but only after Your Trip commences.

### Definition

“**Contents**” shall mean household furniture and furnishing, clothing and personal effects belonging to You or to members of Your Family or domestic servants permanently residing with You and fixtures and fittings You own (or for which You are responsible) not being landlord's fixtures and fittings excluding deeds, bonds, bills of exchange, promissory notes, cheques, travelers' cheques, securities for money, documents of any kind, cash, currency notes.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than RM500 in respect of any one article or pair or set of articles.

### Exclusions applicable to Section 21

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

1. Any loss or damage occasioned through the willful act or with Your connivance
2. Losses recoverable from any other insurance taken up by You to cover Your home contents

## SECTION 22 – RENTAL CAR EXCESS COVER

We will reimburse the Insured for any excess or deductible, which the Insured becomes legally liable to pay under a car rental contract as a result of Loss or Damage to the rented car arising from an Accident provided that the following conditions are observed:

1. the car must be rented from a licensed rental agency;
2. the Insured shall take a comprehensive motor insurance against any Loss or Damage to the rented car during the rental period;
3. the Insured must comply with all requirements of the rental agency under the rental agreement, the Insurer under the motor insurance policy of the rented car as well as the laws, rules and regulations of the country of visit; and
4. the car must be rented and driven by the Insured or any of his/her Immediate Family Member who holds a valid license(s) to drive the rented car at the country of visit and is named as the Insured under the Certificate of Insurance.

### Exclusions applicable to Section 22

1. Loss or Damage arising from failure of the Insured to observe any of the conditions listed in this Section;
2. The Insured or the said Immediate Family Member was during the Period of Insurance, disqualified by any order from any Court of Law or prohibited from renting and/or driving by reason of any law, enactment, rule or regulation of the country of visit; or
3. Loss or Damage not due to an Accident involving the rented car.

## SECTION 23 – RANSOM PAYMENT AS A RESULT OF KIDNAPPING & HOSTAGE

We will pay any ransom demand up to the limit stated in the Schedule of Benefits as a result of You being held as a Hostage following kidnap.

### Exclusions applicable to Section 23

We will not pay any benefit in this Section for loss or damage due to the following:

1. Your fraudulent, dishonest or criminal acts;
2. Events, which take place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active;
3. Payment of ransom prior to the kidnapping incident being reported to the Police or relevant authorities
4. Failure of You or any member of Your Family to cooperate with the policies of relevant authorities

## PART C - GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We will not pay for claims:

1. Caused or resulting:
  - (a) from any Pre-existing Medical Conditions.
  - (b) by suicide or attempted suicide, intentional self-injury, willful exposure to danger (other than in an attempt to save human life), or the committing of any criminal acts.
  - (c) by the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorized medical prescription.
  - (d) directly or indirectly by Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
  - (e) from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to bodily Injury as a direct result of an Accident.
  - (f) Your travelling on, or against medical advice, or where the Trip is made solely for the purpose of obtaining treatment.
  - (g) mental and nervous disorders, including insanity.

2. Directly or indirectly occasioned by, happening through, or in consequence of:
  - (a) engaging in sports or games in a professional capacity or where You would or could earn income or remuneration from engaging in such sports or games.
  - (b) Accidents and sickness whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes and guides), rock climbing, and hiking/trekking in remote areas unless with licensed guides, pot-holing, and any activity involving You being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving, high diving, hot air balloon.
3. Arising from:
  - (a) Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft.
  - (b) Any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction.
  - (c) Loss of or damage to hired or leased equipment; testing of any kind of conveyance.
  - (d) Employment on merchant vessels or as a manual labor; naval, military or airforce service or operations, regular or temporary, military or police duties; overseas secondment as part of Your occupation; manual work in connection with any trade, employment or profession.
  - (e) Offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.
  - (f) Survey of offshore installations or facilities under construction including survey from aerial conveyance.
  - (g) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media.
  - (h) Ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
  - (i) Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
  - (j) Consequential loss or damage of any kind.
  - (k) Your direct participation in terrorist acts.

**GENERAL CONDITIONS (applicable to all sections)**

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

1. **Interpretation**  
This Policy and Certificate of Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or Certificate of Insurance shall bear such meaning wherever it may appear
2. **Observance**  
Our liability shall be conditional on Your observance of the Terms of this Policy.
3. **Reasonable Care**  
You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your property as if uninsured and to prevent loss, damage, Accident, Injury or Illness.
4. **Duty of Disclosure**  
Where You have applied for this Insurance wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when You applied for this insurance) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You 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 insurance) is inaccurate or has changed.

5. **Fraud**  
If You, or anyone acting for You, make a claim under the policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all cover under the Policy will be forfeited.
6. **Payment of Premiums**  
Coverage and claims are valid only subject to the successful collection of premium by Us and Your compliance of the terms and conditions contained herein. We reserve the right to refuse any coverage and/or reject any claims resulting from non-payment of premium.
7. **Premium Refund**  
No refund is allowed once the Certificate of Insurance is issued.
8. **Payment of Benefits**  
All benefits payable under this Policy shall be paid to You, and, in the event of Your death, to Your beneficiary if stated, otherwise to Your estate. Such payment shall be a full and final discharge to Us. Benefits payable under this Policy are in Ringgit Malaysia.  
  
**Sanction Limitation**  
No (re) insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any such claim 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 or United States of America.
9. **Claims**  
If any Injury, Accident, loss or damage happens you must:
  - (a) advise AXA Affin General Insurance Bhd in writing as soon as possible but in any event not later than forty five (45) days after the expiry of this insurance or upon return to Malaysia, whichever is
  - (b) send to Us immediately any writ, summons, letters or other documents whichever is earlier
  - (c) at Your expense, or at the expense of any person representing You, provide Us with certificates, information and other documents (including where necessary translation) as We may reasonably require.

You must not:

  - (a) admit or deny any claim made by someone else against You or make any agreement with him or her.

We shall be entitled to:

  - (a) request an examination by a medical referee appointed by Us for a non-fatal Injury.
  - (b) the right to negotiate, settle or defend any such claim in Your name and on Your behalf.
  - (c) use any legal right of recovery You have.
  - (d) request an autopsy and/or post-mortem examination in the event of death.
  - (e) at Our option, choose to make payment, reinstate or repair the lost or damaged property.

Our liability is limited solely to the payment of the benefits You are entitled to under this policy. No liability is assumed by Us, for the availability, quality or results of any medical treatment or other service, or Your failure to obtain any treatment or service covered by the terms of this policy.

Claims document(s) required

Section	Type of Claim	Action / Document(s) / Required
	All claims	Duly completed and signed Claim Form. Original Certificate of Insurance. Airlines Ticket.
Plus the following where applicable:		
1	Personal Accident	Medical report from the attending doctor abroad. Death Certificate. Post Mortem Report. Police Report.
2	Child Education Fund	Children Certificate of Birth

Section(s)	Type of Claim	Action / Document(s) / Required
3	Medical Expenses	Medical report from the attending doctor abroad. Original medical invoices and receipts for all amount claimed (Itemized). Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains. Original receipts for additional expenses claimed for additional travel and accommodation.
4	Hospital Allowance	A letter confirming the date of admittance and the date of discharge from the hospital.
5	Quarantined Cover as a Result of Pandemic Influenza	Medical report from the attending doctor / health officer.
6	Emergency Medical Evacuation and Repatriation	Medical report from the attending doctor abroad. Original medical invoices and receipts for all amount claimed (Itemized). Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains. Original receipts for additional expenses claimed for additional travel and accommodation.
7	Baggage & Personal Effects	Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase. Police report detailing the circumstances and list of items stolen. If in the custody of 3rd party i.e. carrier, transporter, hotel etc., obtain written report from them on the incident and write official complaint holding them responsible for the loss. Photos showing the damaged baggage.
8	Personal Money & Documents	Police report detailing the circumstances and list of items stolen. Original receipts for additional costs incurred in replacing lost travel documents.
9	Baggage Delay	Delayed Baggage report from the carrier concerned confirming the duration of delay and reasons thereof. A written confirmation from the carrier concerned on the date and time of baggage delivery.
10	Travel Delay	A written confirmation from the carrier concerned confirming the duration of delay and reasons thereof. Original receipts for payment of the tour if claiming for Section 10 (2).
11	Loss of Deposit or Cancellation	Medical report, Death Certificate, proof of relationship etc as the case may be. Copy of Medical Bills Original receipts for payment of the tour. Tour operator's booking and cancellation/refund invoices, terms & conditions
12	Travel Curtailment	As Section 11 above. A written confirmation from the attending doctor abroad that it is necessary to return home. If due to hijacking or natural disaster, written confirmation from tour operator concerned confirming the incident. Boarding pass to confirm the actual date of arrival back to Malaysia.
13	Travel Overbooked	A written confirmation from the carrier concerned confirming the overbooked flight details and when the next alternative transportation is available.

Section(s)	Type of Claim	Action / Document(s) / Required
14	Travel Misconnection	A written confirmation from the carrier concerned confirming flight misconnection details and when the next alternative transportation is available.
15	Hijacking Inconvenience	A written confirmation from the carrier concerned confirming the incident and duration.
16	Missed Departure	Original receipts for expenses claimed for additional accommodation and travel expenses. A written confirmation from the public transport services concerned confirming the mechanical breakdown.
17	Travel Reroute	A written confirmation from the carrier concerned confirming the number of hours delayed in arriving at Your destination and the reason for such delay.
18	Loss of Deposit or Full Payment Due to Insolvency of Airlines	Original receipt for payment for the Airline ticket. Booking invoice together with the booking terms and conditions, and Trip itinerary. Police report detailing the alleged Insolvency of the Airlines. Written confirmation from Jabatan Insolvency Malaysia on the insolvent status of the Airlines.
19	Loss of Credit Card	Police report. Statements issued by the issuing bank showing the record of unauthorized use of credit card including date and time of notification of loss.
20	Personal Liability	DO NOT ADMIT LIABILITY Forward any correspondence from 3rd party unanswered to the Loss Adjuster immediately.
21	Home Care Benefit	Police report. Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase.
22	Rental Car Excess Cover	Original car rental agreement. Written advice from rental agency holding the Insured liable for the loss of or damage to rental vehicle. Original invoice and receipt from the rental agency for car rental. Copies of each driver's driving license at the time of accident. Copy of overseas motor insurance policy if available. Copy of police report. Original receipt of the excess paid.
23	Ransom Payment as a Result of Kidnapping and Hostage.	Police report. A written confirmation from the Malaysian Embassy in the concerned confirming the incident and duration.

#### 10. Duplication of Cover

We will not pay any claim if any Loss, Damage or liability covered under this Policy is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this Policy not been effected. For avoidance of doubt, the Insured is only eligible for one Cover under this Policy in any one Period of Insurance. In the event of dual or multiple Cover purchased for the same risk, We reserve the right to pay for claims under any one of the policies and forthwith cancel and refund to the Policyholder or Insured (as applicable) the premium(s) paid in respect of the remaining policy(ies). Where the Insured has more than one policy with Us for different insurance coverage, with overlapping benefits, claim(s) can only be made under one of the policies (at the Insured's option) and there will be no refund or cancellation of other policy(ies).



**11. Arbitration**

If We admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by You and Us in accordance with the law at the time. You may not take legal action against Us over the dispute before the arbitrator has reached a decision.

**12. Interest**

No amount payable under this Policy shall carry interest.

SCHEDULE OF BENEFITS		Limit per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
PERSONAL ACCIDENT			Individual	Family	Individual	Family
<b>Section 1</b>	<b>PERSONAL ACCIDENT</b>					
	• Accidental Death	Per adult	300,000	300,000	100,000	100,000
		Per child	300,000	75,000	100,000	25,000
	• Permanent total disablement		300,000	300,000	100,000	100,000
	• Loss of one limb or loss of sight of one or both eyes		300,000	300,000	100,000	100,000
	Maximum payable per family			900,000		300,000
<b>Section 2</b>	<b>CHILD EDUCATION FUND</b>	Per event	10,000	10,000	N/A	N/A
<b>MEDICAL AND OTHER EXPENSES</b>						
<b>Section 3A</b>	<b>MEDICAL, HOSPITAL &amp; OTHER EXPENSES</b>	Age:				
		Up to 70 years	300,000	300,000	50,000	50,000
		Above 70 years	150,000	150,000	25,000	25,000
		Per family		900,000		150,000
<b>Section 3B</b>	<b>COMPASSIONATE VISITATION BENEFIT (DUE TO HOSPITALISATION OF INSURED PERSON)</b>	Per adult/child	7,500	7,500	5,000	5,000
		Per family		22,500		15,000
<b>Section 3C</b>	<b>ALTERNATIVE MEDICINE</b>	Per adult/child	1,000	1,000	N/A	N/A
		Per family		3,000		
<b>Section 3D</b>	<b>COMPASSIONATE VISITATION BENEFIT (DUE TO INSURED PERSON'S DEATH)*</b>	Per adult/child	7,500	7,500	5,000	5,000
		Per family		22,500		15,000
<b>Section 3E</b>	<b>CHILD CARE BENEFIT*</b>	Per day	500	500	500	500
		Per event	5,000	15,000	5,000	15,000
<b>Section 3F</b>	<b>MEDICAL TREATMENT IN MALAYSIA*</b>	Age:				
		Up to 70 years	30,000	30,000	10,000	10,000
		Above 70 years	15,000	15,000	5,000	5,000
		Per family		90,000		30,000
<b>Subject to MEDICAL, HOSPITAL &amp; OTHER EXPENSES limit</b>						
<b>Section 4</b>	<b>HOSPITAL ALLOWANCE</b>	Per adult/child	10,500	10,500	N/A	N/A
		Per family		31,500		
<b>Section 5</b>	<b>QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA</b>	Per adult/child	2,000	2,000	N/A	N/A
		Per family		6,000		

\*Subject to overall medical limit

EMERGENCY MEDICAL EVACUATION & REPATRIATION			Individual	Family	Individual	Family
<b>Section 6A</b>	<b>EMERGENCY MEDICAL EVACUATION</b>	Per event	Unlimited	Unlimited	Unlimited	Unlimited
<b>Section 6B</b>	<b>EMERGENCY MEDICAL REPATRIATION</b>	Per event	Unlimited	Unlimited	Unlimited	Unlimited
<b>Section 6C</b>	<b>REPATRIATION OF MORTAL REMAINS</b>	Per adult/child	Unlimited	Unlimited	5,000	5,000
		Per family				15,000

SCHEDULE OF BENEFITS		Limit per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
<b>TRAVEL INCONVENIENCES</b>						
<u>Section 7</u>	<b>BAGGAGE AND PERSONAL EFFECTS</b>	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
<u>Section 8</u>	<b>PERSONAL MONEY AND DOCUMENTS</b>	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
<u>Section 9</u>	<b>BAGGAGE DELAY</b>	Per adult/child Per family	800	800 2,400	N/A	N/A
<u>Section 10</u>	<b>TRAVEL DELAY</b>	Per adult/child Per family	3,200	3,200 9,600	N/A	N/A
	<b>CANCELLATION DUE TO THE DELAY</b>	Per adult/child Per family	500	500 1,500	N/A	N/A
<u>Section 11</u>	<b>LOSS OF DEPOSIT OR CANCELLATION</b>	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A
<u>Section 12</u>	<b>TRAVEL CURTAILMENT</b>	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A
<u>Section 13</u>	<b>TRAVEL OVERBOOKED</b>	Per adult/child Per family	3,000	3,000 9,000	N/A	N/A
<u>Section 14</u>	<b>TRAVEL MISCONNECTION</b>	Per adult/child Per family	200	200 600	N/A	N/A
<u>Section 15</u>	<b>HIJACKING INCONVENIENCE</b>	Per adult/child Per family	10,000	10,000 30,000	N/A	N/A
<u>Section 16</u>	<b>MISSED DEPARTURE</b>	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A
<u>Section 17</u>	<b>TRAVEL REROUTE</b>	Per adult/child Per family	200	200 600	N/A	N/A
<u>Section 18</u>	<b>LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES</b>	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
<u>Section 19</u>	<b>LOSS OF CREDIT CARD</b>	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
<u>Section 20</u>	<b>PERSONAL LIABILITY</b>	Per adult/child Per family	1 million	1 million 3 million	N/A	N/A
<u>Section 21</u>	<b>HOME CARE BENEFIT</b>	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
<u>Section 22</u>	<b>RENTAL CAR EXCESS COVER</b>	Per adult/child Per family	1,000	1,000 3,000	N/A	N/A
<u>Section 23</u>	<b>RANSOM PAYMENT AS A RESULT OF KIDNAPPING &amp; HOSTAGE</b>	Per adult/child Per family	100,000	100,000 300,000	N/A	N/A