



SmartTraveller & SmartTraveller Annual

The travel insurance that gives you a world of protection!
Insurans perjalanan yang memberi perlindungan menyeluruh!

Activation as fast as 1 hour before your departure.
Pengaktifan sepantas 1 jam sebelum masa perlepasan anda.

1

2

3

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Select the plan of your choice.
Pilih pelan pilihan anda.

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BH Insurance (M) Berhad (BHI) has become a wholly owned subsidiary of AXA Affin General Insurance Berhad (AXA) with effect from 30 April 2010. The two entities are operating as one - AXA Affin General Insurance effective 1 January 2011.


AXA Affin General Insurance Berhad is a joint venture between AXA Group and Affin Holdings Berhad, a leader in Malaysia's financial services industry. We were incorporated in Malaysia on July 12th, 1975 as a licensed general insurance company. Prior to that, companies that now form part of the AXA Group operated in Malaysia for a period of stretching back to 1874. With over 130 years of experience in Malaysia, we have expertise in personal, business and health insurances.

BH Insurance (M) Berhad (BHI) telah menjadi sebuah anak syarikat milik penuh AXA Affin General Insurance Berhad (AXA) berkuatkuasa dari 30 April 2010. Kedua-dua entiti beroperasi sebagai satu - AXA Affin General Insurance berkuatkuasa pada 1 Januari 2011.

AXA Affin General Insurance Berhad adalah usaha sama antara AXA Group dan Affin Holdings Berhad, sebuah syarikat terkemuka dalam industri perkhidmatan kewangan Malaysia. Kami telah diperbadankan di Malaysia pada 12 Julai 1975 sebagai sebuah syarikat penanggung insurans am berlesen. Sebelum itu, syarikat-syarikat yang kini membentuk sebahagian daripada Kumpulan AXA telah beroperasi di Malaysia sejak tahun 1874. Dengan lebih 130 tahun pengalaman di Malaysia, kami mempunyai kepakaran dalam insurans peribadi, perniagaan dan kesihatan.

redefining / standards





SmartTraveller is designed the way travellers want a travel insurance to be – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world

You can choose between the VIP and Classic Plans or enjoy greater savings under the Family Plan when you travel with your loved ones.

Table of benefits

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
1	PERSONAL ACCIDENT <small>ENHANCED</small>		Individual	Family	Individual	Family
	<ul style="list-style-type: none"> Accidental death Permanent total disablement Loss of one limb or loss of sight of one or both eyes 	Per adult Per child	300,000 75,000	300,000 75,000	100,000 25,000	100,000 25,000
	Maximum per family			900,000		300,000
2	CHILD EDUCATION FUND <small>NEW</small>					
	Pays as a result of Accidental Death of Insured Person who has any Children for their education fund	Per event	10,000	10,000	N/A	N/A
3	MEDICAL & OTHER EXPENSES					
a	Medical, Hospital & Other Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Age: Up to 70 years Above 70 years Per family	300,000 150,000	300,000 150,000 900,000	50,000 25,000	50,000 25,000 150,000
b	Compassionate Visitation Benefit (due to hospitalisation of the Insured Person) Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	Per adult/child Per family	7,500	7,500 22,500	5,000	5,000 15,000
Subject to Medical, Hospital & Other Expenses limit						
c	Alternative Medicine <small>NEW</small> Reimburses medical expenses for traditional chinese medicine, osteopath, physiotherapy and chiropractor	Per adult/child Per family	1,000	1,000 3,000	N/A	N/A
Subject to Medical, Hospital & Other Expenses limit						
d	Compassionate Visitation Benefit (due to the Insured Person's death) In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs	Per adult/child Per family	7,500	7,500 22,500	5,000	5,000 15,000
Subject to Medical, Hospital & Other Expenses limit						

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
e	Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	Per day Per event	500 5,000	500 15,000	500 5,000	500 15,000
Subject to Medical, Hospital & Other Expenses limit						
f	Medical Treatment in Malaysia Reimburses for follow-up treatment within 90 days upon return to Malaysia	Age: Up to 70 years Above 70 years Per family	30,000 15,000	30,000 15,000 90,000	10,000 5,000	10,000 5,000 30,000
Subject to Medical, Hospital & Other Expenses limit						
4	HOSPITAL ALLOWANCE					
	Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day)	Per adult/child Per family	10,500	10,500 31,500	N/A	N/A
5	QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA <small>NEW</small>					
	Pays you for each full day you are quarantined (RM200 per day)	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A
6	EMERGENCY MEDICAL EVACUATION & REPATRIATION					
a	Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	Per event	Unlimited	Unlimited	Unlimited	Unlimited
b	Emergency Medical Repatriation In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person	Per event	Unlimited	Unlimited	Unlimited	Unlimited
c	Repatriation of Mortal Remains <small>ENHANCED</small> Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	Per adult/child Per family	Unlimited	Unlimited	5,000	5,000 15,000
TRAVEL INCONVENIENCES						
7	BAGGAGE AND PERSONAL EFFECTS					
	Pays for loss of or damage to your baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles)	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
8	PERSONAL MONEY & DOCUMENTS					
	Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
9	BAGGAGE DELAY <small>ENHANCED</small>					
	Pays if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad	Per adult/child Per family	800	800 2,400	N/A	N/A

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
10 TRAVEL DELAY <small>ENHANCED</small>						
Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter)	Per adult/child Per family	3,200 9,600	3,200 9,600	N/A	N/A	
Cancellation due to the delay Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	Per adult/child Per family	500 1,500	500 1,500	N/A	N/A	
11 LOSS OF DEPOSIT OR CANCELLATION						
Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased within seven (7) days of the full payment of your trip	Per adult/child Per family	20,000 60,000	20,000 60,000	N/A	N/A	
12 TRAVEL CURTAILMENT						
Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	Per adult/child Per family	20,000 60,000	20,000 60,000	N/A	N/A	
13 TRAVEL OVERBOOKED <small>ENHANCED</small>						
Pays due to overbooked common air carrier and no alternative transportation is made available to you. (RM200 for every 6 consecutive hours thereafter)	Per adult/child Per family	3,000 9,000	3,000 9,000	N/A	N/A	
14 TRAVEL MISCONNECTION						
Pays due to common air carrier misconnection and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200 600	200 600	N/A	N/A	
15 HIJACKING INCONVENIENCE <small>ENHANCED</small>						
Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	Per adult/child Per family	10,000 30,000	10,000 30,000	N/A	N/A	
16 MISSED DEPARTURE						
Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	Per adult/child Per family	2,000 6,000	2,000 6,000	N/A	N/A	
17 TRAVEL REROUTE <small>ENHANCED</small>						
Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	Per adult/child Per family	200 600	200 600	N/A	N/A	
18 LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES <small>NEW</small>						
In the event that before or on the departure date of your booked trip, the Airline from where you purchased your air tickets has absconded or is declared insolvent, we will reimburse you for the loss of irrecoverable full payment paid for the air tickets	Per adult/child Per family	5,000 15,000	5,000 15,000	N/A	N/A	
19 LOSS OF CREDIT CARD <small>NEW</small>						
Pays you for fraudulent usage of your credit card	Per adult/child Per family	5,000 15,000	5,000 15,000	N/A	N/A	

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
20 PERSONAL LIABILITY						
Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	Per adult/child Per family	1 million 3 million	1 million 3 million	N/A	N/A	
21 HOME CARE BENEFIT						
Pays for damages to your home contents as a result of burglary or fire when your house is left vacant while you are travelling	Per adult/child Per family	5,000 15,000	5,000 15,000	N/A	N/A	
22 RENTAL CAR EXCESS COVER						
Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	Per adult/child Per family	1,000 3,000	1,000 3,000	N/A	N/A	
23 RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE <small>NEW</small>						
Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Per adult/child Per family	100,000 300,000	100,000 300,000	N/A	N/A	

Table of premium

VIP Plan - covers items 1 to 23

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	35	88	50	125	64	160
6 to 10	52	130	74	185	96	240
11 to 18	78	195	112	280	143	358
19 to 31	98	245	140	350	183	458
Each additional week thereafter	23	58	32	80	44	110

Classic Plan - only covers items 1, 3 (excluding 3c) & 6

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239
Each additional week thereafter	14	30	22	50	28	70

Travel from Malaysia to:

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

For Domestic travel within Malaysia (other than between East Malaysia and West Malaysia and vice versa) coverage under this policy is limited to Section 1, Section 3a (due to accidental causes only) and Section 3f (upon return from trip).

Special coverages

Terrorism, scuba diving and winter sports are covered.

24-hour AXA Travel Assistance Hotline - (603) 2142 0399

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

Frequent Questions and Answers

Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and all your accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

What is the age limit?

You must be between 18 and 79 years old (both ages inclusive) to be eligible for enrolment. For Family Plan, a child must be between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

Is there a maximum period of cover?

The maximum period of cover is 190 days.

Under what circumstances is an applicant allowed to take up a 'One Way' trip cover?

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days [including any stopover(s)].

When will my insurance terminate on a 'One Way' trip?

The 'One Way' trip will terminate 72 hours (3 days) from the scheduled time of arrival at the final destination.

Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a member of the AXA Group, with over 1,104 billion euros in assets under management and more than 95 million customers around the world. AXA is one of the world's leading insurer. In Malaysia, it is also a member of the Affin Group, a leader in Malaysia's financial services sector.

Ask your insurance agent for more details

AXA Affin General Insurance Berhad (23820-W)

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redefining / standards



Smart Traveller telah direka untuk memenuhi kehendak pelancong – perlindungan serta-merta, komprehensif dan bantuan kecemasan 24 jam di mana jua anda berada

Anda boleh memilih di antara Pelan VIP atau Classic dan jika anda melancong dengan keluarga, anda boleh menikmati lebih penjimatan di bawah Pelan Keluarga.

Jadual manfaat

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
1	KEMALANGAN DIRI <small>DIPERBAHARUI</small>		Individu	Keluarga	Individu	Keluarga
	<ul style="list-style-type: none"> Kematian akibat kemalangan 	Setiap dewasa Setiap kanak-kanak	300,000 75,000	300,000 75,000	100,000 25,000	100,000 25,000
	<ul style="list-style-type: none"> Hilang upaya kekal Kehilangan satu atau lebih anggota atau kehilangan penglihatan satu atau kedua-dua mata 	Maksimum setiap keluarga	300,000 300,000	300,000 300,000	100,000 100,000	100,000 100,000
				900,000		300,000
2	DANA PENDIDIKAN ANAK-ANAK <small>BARU</small>					
	Membayar dana pendidikan sekiranya kematian akibat kemalangan dan Pihak Diinsuranskan mempunyai anak-anak	Setiap kejadian	10,000	10,000	Tiada	Tiada
3	PERUBATAN & PERBELANJAAN LAIN					
a	Perbelanjaan Perubatan, Hospital & Lain-lain Membayar balik perbelanjaan (termasuk kos rawatan kecemasan pergigian) akibat kemalangan atau penyakit	Umur: hingga 70 tahun > 70 tahun Setiap keluarga	300,000 150,000	300,000 150,000 900,000	50,000 25,000	50,000 25,000 150,000
b	Manfaat Penjagaan Simpati (kerana Pihak Diinsuranskan dimasukkan ke dalam hospital) Perbelanjaan tambahan untuk seorang saudara atau kawan bagi tujuan menemani anda atas nasihat pegamal perubatan	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	5,000	5,000 15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						
c	Perubatan Alternatif <small>BARU</small> Membayar balik perbelanjaan perubatan untuk ubat tradisi cina, osteopath, fisioterapi dan chiropractor	Setiap dewasa /kanak-kanak Setiap keluarga	1,000	1,000 3,000	Tiada	Tiada
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						
d	Manfaat Penjagaan Simpati (kerana kematian Pihak Diinsuranskan) Sekiranya kematian Pihak Diinsuranskan berlaku semasa dalam perjalanan, perbelanjaan pengangkutan dan hotel untuk saudara atau kawan yang membantu urusan pengembumian dan pembakaran mayat di tempat berlakunya kematian akan dibayar	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	5,000	5,000 15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
			Individu	Keluarga	Individu	Keluarga
e	Manfaat Penjagaan Kanak-kanak Perbelanjaan tambahan untuk seorang saudara atau kawan untuk penjagaan anak-anak anda ketika anda menerima rawatan di hospital dan kos tiket ekonomi pergi balik	Setiap hari Setiap kejadian	500 5,000	500 15,000	500 5,000	500 15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						
f	Rawatan Lanjutan di Malaysia Membayar balik perbelanjaan rawatan lanjutan dalam tempoh 90 hari setelah kembali ke Malaysia	Umur: hingga 70 tahun > 70 tahun Setiap keluarga	30,000 15,000	30,000 15,000 90,000	10,000 5,000	10,000 5,000 30,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						
4 ELAUN HOSPITAL						
	Bayaran harian untuk setiap hari anda berada di hospital sebagai pesakit dalam. Bayaran ini adalah tambahan ke atas kos perubatan (RM350 sehari)	Setiap dewasa /kanak-kanak Setiap keluarga	10,500	10,500 31,500	Tiada	Tiada
5 PERLINDUNGAN KUARANTIN DISEBABKAN SELSEMA PANDEMIK BARU						
	Bayaran harian untuk setiap hari anda dikuarantin (RM200 sehari)	Setiap dewasa /kanak-kanak Setiap keluarga	2,000	2,000 6,000	Tiada	Tiada
6. PEMINDAHAN PERUBATAN KECEMASAN DAN PENGHANTARAN BALIK						
a	Pemindahan Perubatan Kecemasan Kos pemindahan kecemasan dan khidmat perubatan (untuk keadaan kritikal) ke hospital terdekat	Setiap kejadian	Tiada had	Tiada had	Tiada had	Tiada had
b	Penghantaran Balik Kecemasan Sekiranya Pihak Diinsuranskan dimasukkan ke dalam hospital di luar negara dan adalah had perlu dari segi perubatan supaya Pihak Diinsuranskan dihantar pulang ke Malaysia untuk rawatan lanjutan, kami akan membayar kos penghantaran balik yang munasabah termasuk kos pengangkutan bagi seorang pembantu perubatan untuk menemani Pihak Diinsuranskan	Setiap kejadian	Tiada had	Tiada had	Tiada had	Tiada had
c	Penyelenggaraan Jenazah DIPERBAHARUI Polisi akan membayar kos pengkebumian atau pembakaran mayat di tempat di mana kematian berlaku atau kos perbelanjaan menghantar pulang jenazah ke Malaysia	Setiap dewasa /kanak-kanak Setiap keluarga	Tiada had	Tiada had	5,000	5,000 15,000
KESULITAN SEMASA PERJALANAN						
7 BAGASI DAN BARANG PERIBADI						
	Bayaran bagi kehilangan atau kerosakan bagasi, termasuk barang yang dipakai atau dibawa (sehingga RM500 untuk setiap satu atau sepasang atau set barang)	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	Tiada	Tiada
8 WANG PERIBADI/DOKUMEN						
	Membayar kos perjalanan/penginapan termasuk kos pengantian passport, tiket perjalanan dan segala dokumen perjalanan yang berkenaan. Kehilangan wang akibat kecurian akan dibayar pampasan sehingga RM800	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	Tiada	Tiada
9 KELEWATAN BAGASI DIPERBAHARUI						
	Membayar sekiranya bagasi anda terlewat dari masa ketibaan untuk setiap 6 jam penuh kelewatan (RM200 untuk setiap 6 jam) setibanya anda di destinasi luar negara	Setiap dewasa /kanak-kanak Setiap keluarga	800	800 2,400	Tiada	Tiada

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
			Individu	Keluarga	Individu	Keluarga
10 KELEWATAN PERJALANAN DIPERBAHARUI						
	Sekiranya kenderaan perjalanan anda terlewat dari masa berlepas, anda akan dibayar bagi setiap 6 jam penuh yang berikutnya (RM200 bagi kelewatan 6 jam penuh yang pertama dan RM300 bagi setiap 6 jam yang selanjutnya)	Setiap dewasa /kanak-kanak Setiap keluarga	3,200	3,200 9,600	Tiada	Tiada
	Pembatalan disebabkan oleh kelewatan Pembayaran balik deposit atau bayaran yang dikenakan kerana membatalkan sebahagian perjalanan akibat kelewatan	Setiap dewasa /kanak-kanak Setiap keluarga	500	500 1,500	Tiada	Tiada
11 KEHILANGAN DEPOSIT ATAU PEMBATALAN						
	Pembayaran balik deposit untuk perjalanan dan penginapan yang dibatalkan, dengan syarat polisi insurans dibeli di antara tujuh (7) hari daripada tarikh bayaran penuh perjalanan anda	Setiap dewasa /kanak-kanak Setiap keluarga	20,000	20,000 60,000	Tiada	Tiada
12 PEMENDEKAN PERJALANAN						
	Membayar balik pulangan berkadar bagi kos pra-bayar yang tidak dikembalikan, sekiranya anda perlu dan tidak dapat mengelak daripada memendekkan perjalanan	Setiap dewasa /kanak-kanak Setiap keluarga	20,000	20,000 60,000	Tiada	Tiada
13 PERJALANAN TERLEBIH TEMPAHAN DIPERBAHARUI						
	Membayar akibat pengangkutan terlebih tempahan dan tiada pengangkutan gantian diberikan dalam jangkamasa 6 jam (RM200 untuk setiap 6 jam)	Setiap dewasa /kanak-kanak Setiap keluarga	3,000	3,000 9,000	Tiada	Tiada
14 KEGAGALAN MENYAMBUNG PERJALANAN						
	Membayar akibat kegagalan menyambung perjalanan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Setiap dewasa /kanak-kanak Setiap keluarga	200	200 600	Tiada	Tiada
15 RAMPASAN PESAWAT/KENDERAAN DIPERBAHARUI						
	Membayar untuk setiap 24 jam penuh dan berterusan rampasan (RM1,000 setiap 24 jam)	Setiap dewasa /kanak-kanak Setiap keluarga	10,000	10,000 30,000	Tiada	Tiada
16 KEGAGALAN UNTUK BERLEPAS						
	Pembayaran balik perbelanjaan penginapan dan pengangkutan tambahan yang munasabah, akibat perkhidmatan pengangkutan awam tergendala kerana kerosakan mekanikal, untuk pulang ke Malaysia, untuk anda sampai ke pelabuhan, lapangan terbang atau stesen keretapi seperti yang tertera pada tiket anda	Setiap dewasa /kanak-kanak Setiap keluarga	2,000	2,000 6,000	Tiada	Tiada
17 LALUAN PERJALANAN DIUBAH DIPERBAHARUI						
	Membayar sekiranya pengangkutan awam lewat tiba selama 6 jam akibat laluan perjalanan diubah	Setiap dewasa /kanak-kanak Setiap keluarga	200	200 600	Tiada	Tiada
18 KEHILANGAN DEPOSIT ATAU BAYARAN PENUH DISEBABKAN SYARIKAT PENGANGKUTAN INSOLVEN BARU						
	Sekiranya syarikat penerbangan melarikan diri atau diisytiharkan insolven sebelum atau pada tarikh anda berlepas, kami akan membayar gantirugi untuk bayaran penuh yang telah anda buat untuk tiket penerbangan kepada syarikat penerbangan tersebut	Setiap dewasa /kanak-kanak Setiap keluarga	5,000	5,000 15,000	Tiada	Tiada
19 KEHILANGAN KAD KREDIT BARU						
	Membayar balik untuk penyalahgunaan kad kredit anda	Setiap dewasa /kanak-kanak Setiap keluarga	5,000	5,000 15,000	Tiada	Tiada

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
			Individu	Keluarga	Individu	Keluarga
20 LIABILITI DIRI						
Melindungi anda terhadap tuntutan undang-undang pihak ketiga atau kerosakan harta benda mereka akibat kecuaiannya anda	Setiap dewasa /kanak-kanak Setiap keluarga	1 juta	1 juta	Tiada	Tiada	
21 MANFAAT PENJAGAAN RUMAH						
Membayar pampasan untuk isi rumah yang rosak akibat kecurian atau kebakaran apabila rumah anda tiada penghuni sewaktu tempoh perjalanan anda	Setiap dewasa /kanak-kanak Setiap keluarga	5,000	5,000	Tiada	Tiada	15,000
22. PERLINDUNGAN EKSES BAGI KERETA SEWA						
Pembayaran untuk sebarang ekses/deduktibel di mana anda bertanggungjawab untuk membayar kerugian atau kerosakan ke atas kenderaan sewaan yang berlaku semasa tempoh penyewaan	Setiap dewasa /kanak-kanak Setiap keluarga	1,000	1,000	Tiada	Tiada	3,000
23 WANG TEBUSAN DISEBABKAN PENCULIKAN ATAU TAWANAN BARU						
Membayar wang tebusan disebabkan oleh penculikan atau tawanan di luar Malaysia	Setiap dewasa /kanak-kanak Setiap keluarga	100,000	100,000	Tiada	Tiada	300,000

■ Jadual premium

Pelan VIP - melindungi butiran 1 hingga 23

Bilangan Hari	Kawasan 1		Kawasan 2		Kawasan 3	
	Individu	Keluarga	Individu	Keluarga	Individu	Keluarga
	RM	RM	RM	RM	RM	RM
1 hingga 5	35	88	50	125	64	160
6 hingga 10	52	130	74	185	96	240
11 hingga 18	78	195	112	280	143	358
19 hingga 31	98	245	140	350	183	458
Setiap minggu tambahan selepas ini	23	58	32	80	44	110

Pelan Klasik - hanya melindungi butiran 1, 3 (kecuali 3c) & 6

Bilangan Hari	Kawasan 1		Kawasan 2		Kawasan 3	
	Individu	Keluarga	Individu	Keluarga	Individu	Keluarga
	RM	RM	RM	RM	RM	RM
1 hingga 5	17	41	25	60	31	76
6 hingga 10	26	62	36	84	49	116
11 hingga 18	36	91	53	125	71	167
19 hingga 31	43	131	69	175	103	239
Setiap minggu tambahan selepas ini	14	30	22	50	28	70

Perjalanan dari Malaysia ke:

- **Kawasan 1:** Australia, Brunei, Cambodia, China (kecuali Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Jepun, Korea Selatan, Laos, New Zealand, Pakistan, Filipina, Singapura, Sri Lanka, Taiwan, Thailand, Vietnam dan di dalam Malaysia.
- **Kawasan 2:** Seluruh dunia kecuali USA, Kanada, Iran, Syria, Belarus, Burma / Myanmar, Cuba, Republik Demokratik Congo, Korea Utara, Somalia, Sudan, Zimbabwe.
- **Kawasan 3:** Seluruh dunia kecuali Iran, Syria, Belarus, Burma / Myanmar, Cuba, Republik Demokratik Congo, Korea Utara, Somalia, Sudan, Zimbabwe.

Untuk perjalanan di dalam Malaysia (selain dari Semenanjung Malaysia ke Malaysia Timur (Sabah/Sarawak) atau sebaliknya) perlindungan di bawah polisi ini terhad kepada Seksyen 1, Seksyen 3a (akibat kemalangan yang tidak disengajakan) dan Seksyen 3f (setelah pulang dari perjalanan ini).

■ Perlindungan Istimewa

Serangan pegganas, penyelaman scuba dan sukan musim sejuk.

■ Talian Bantuan 24 Jam AXA Travel - (603) 2142 0399

Talian bantuan kecemasan percuma untuk anda di mana-mana anda berada di serata dunia - kami berada hanya satu panggilan dari anda!

Soalan Anda Dijawab

■ Siapa yang layak memohon polisi ini?

Semua warganegara Malaysia, Pemastautin Tetap, Pemegang Pas Kerja/Permit Kerja dan Tanggungan.

■ Apakah yang dimaksudkan dengan Pelan Keluarga?

Pelan Keluarga akan merangkumi anda, suami/isteri anda dan semua anak-anak anda yang berusia antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun, jika dia belajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.

■ Apakah had umur untuk memohon polisi ini?

Anda mestilah berusia antara 18 dan 79 tahun (termasuk kedua-dua usia) untuk memohon polisi ini. Untuk Pelan Keluarga, anak-anak mestilah berusia antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun, jika dia belajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.

■ Apakah tempoh maksimum perlindungan polisi ini?

Tempoh maksimum ialah 190 hari.

■ Dalam keadaan bagaimanakah seseorang boleh mengambil perlindungan 'Perjalanan Sehala'?

Hanya jika seseorang yang berpindah ke negara lain atau melanjutkan pelajaran ke luar negara. Untuk perlindungan 'Perjalanan Sehala', seseorang perlu tiba di destinasi terakhir dalam masa 31 hari (termasuk sebarang persinggahan).

■ Bilakah perlindungan 'Perjalanan Sehala' tamat?

Perlindungan 'Perjalanan Sehala' anda akan tamat selepas tempoh 72 jam (3 hari) daripada tempoh ketibaan di destinasi terakhir.

■ Siapakah AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad merupakan ahli kepada Kumpulan AXA, dengan aset melebihi 1,104 bilion euros dan mempunyai lebih daripada 95 juta pelanggan di serata dunia. AXA merupakan salah satu penginsurans utama di dunia. Ia juga merupakan ahli kepada Kumpulan Affin, peneraju sektor perkhidmatan kewangan di Malaysia.

Sila hubungi agen insurans anda untuk maklumat lanjut

AXA Affin General Insurance Berhad (23820-W)

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www.axa.com.my

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SmartTraveller Annual is designed the way travellers want a travel insurance to be for business or leisure trips – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world

Table of benefits

Summary of Benefits	Sum Insured/ Limit of Liability (RM)			
	Individual Plan		Family Plan ^{NEW}	
	Platinum	Gold		
1 PERSONAL ACCIDENT				
<ul style="list-style-type: none"> Accidental death Permanent total disablement Loss of one limb or loss of sight of one or both eyes 	Adult Child Maximum payable per Family	500,000 500,000 500,000 250,000 N/A	250,000 250,000 250,000 125,000 N/A	500,000 75,000 500,000 250,000 1,500,000
2 CHILD EDUCATION FUND				
Pays as a result of Accidental Death of Insured who has any Children for their education fund	Maximum payable per Family per Trip	20,000	10,000	20,000
3 MEDICAL & OTHER NECESSARY EXPENSES				
A Medical Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Adult/Child Maximum payable per Family	300,000 N/A	200,000 N/A	300,000 900,000
B Alternative Medicine Treatment Reimburses medical expenses for medical treatment by registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor	Adult/Child Maximum payable per Family	1,000 N/A	500 N/A	1,000 3,000
<i>Subject to Section 3A – Medical Expenses limit</i>				
C Compassionate Visitation Benefit <ul style="list-style-type: none"> Due to Hospitalization of the Insured Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with the Insured Due to Death of the Insured In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs 	Adult/Child Maximum payable per Family	8,000 N/A	5,000 N/A	8,000 24,000
<i>Subject to Section 3A – Medical Expenses limit</i>				

Summary of Benefits	Sum Insured/ Limit of Liability (RM)			
	Individual Plan		Family Plan ^{NEW}	
	Platinum	Gold		
D Child Care Benefit Pays for additional expenses of one relative or friend to take care of the Insured's children whilst the Insured is hospitalized and the cost of a return trip economy class ticket	Per Day Per Event	500 8,000	500 5,000	500 8,000
<i>Subject to Section 3A – Medical Expenses limit</i>				
E Follow-Up Medical Treatment in Malaysia Reimburses for follow-up treatment within 90 days upon return to Malaysia	Adult/Child Maximum payable per Family	30,000 N/A	20,000 N/A	30,000 90,000
<i>Subject to Section 3A – Medical Expenses limit</i>				
4 HOSPITAL ALLOWANCE				
Pays for each complete day the insured is confined in a hospital on top of medical costs incurred (RM350 per day)	Adult/Child Maximum payable per Family	21,000 N/A	10,500 N/A	21,000 63,000
5 QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA				
Pays for each full day the Insured is quarantined (RM200 per day)	Adult/Child Maximum payable per Family	3,000 N/A	2,000 N/A	3,000 9,000
6 EMERGENCY MEDICAL EVACUATION & REPATRIATION				
A Emergency Medical Evacuation Emergency transportation and medical care en route to move the Insured (in a medical critical condition) to the nearest hospital	Per Event	Unlimited	Unlimited	Unlimited
B Emergency Medical Repatriation In an event that the Insured is hospitalized abroad and it is medically necessary for the Insured to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured.	Per Event	Unlimited	Unlimited	Unlimited
C Repatriation of Mortal Remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	Per Event	Unlimited	Unlimited	Unlimited
TRAVEL INCONVENIENCES				
7 BAGGAGE AND PERSONAL EFFECTS				
Reimburses for loss of or damage to the Insured's baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles)	Adult/Child Maximum payable per Family	7,500 N/A	5,000 N/A	7,500 22,500
8 PERSONAL MONEY & DOCUMENTS				
Reimburses for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	Adult/Child Maximum payable per Family	7,500 N/A	5,000 N/A	7,500 22,500

Summary of Benefits	Sum Insured/ Limit of Liability (RM)			
	Individual Plan		Family Plan	NEW
	Platinum	Gold		
9 BAGGAGE DELAY				
Pays if the Insured checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at the Insured's destination abroad	Adult/Child Maximum payable per Family	1,600 N/A	800 N/A	800 2,400
10 TRAVEL DELAY				
Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter)	Adult/Child Maximum payable per Family	3,200 N/A	2,000 N/A	3,800 11,400
Cancellation due to the delay Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	Adult/Child Maximum payable per Family	500 N/A	500 N/A	500 1,500
11 LOSS OF DEPOSIT OR CANCELLATION				
Reimburses for irrecoverable travel and accommodation expenses paid in advance	Adult/Child Maximum payable per Family	20,000 N/A	20,000 N/A	20,000 60,000
12 TRAVEL CURTAILMENT				
Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail the Insured's trip	Adult/Child Maximum payable per Family	20,000 N/A	20,000 N/A	20,000 60,000
13 TRAVEL OVERBOOKED				
Pays due to overbooked common carrier (by air only) and no alternative transportation is made available to the Insured within 6 hours of the scheduled departure time	Adult/Child Maximum payable per Family	400 N/A	200 N/A	400 1,200
14 TRAVEL MISCONNECTION				
Pays due to common carrier (by air only) misconnection and no alternative transportation is made available to the Insured within 4 hours	Adult/Child Maximum payable per Family	500 N/A	300 N/A	500 1,500
15 HIJACKING INCONVENIENCE				
Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	Adult/Child Maximum payable per Family	10,000 N/A	10,000 N/A	10,000 30,000
16 MISSED DEPARTURE				
Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get the Insured to the departure port, airport or train station, as stated in the Insured's ticket	Adult/Child Maximum payable per Family	2,000 N/A	1,000 N/A	2,000 6,000
17 TRAVEL RE-ROUTE				
Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to re-routing	Adult/Child Maximum payable per Family	500 N/A	250 N/A	500 1,500

Summary of Benefits	Sum Insured/ Limit of Liability (RM)			
	Individual Plan		Family Plan	NEW
	Platinum	Gold		
18 LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES				
In the event that before or on the departure date of the Insured's booked trip, the Airline from where the Insured purchased his/her air tickets has absconded or is declared insolvent, we will reimburse the Insured for the loss of irrecoverable full payment paid for the air tickets	Adult/Child Maximum payable per Family	20,000 N/A	10,000 N/A	10,000 30,000
19 LOSS OF CREDIT CARD				
Pays for fraudulent usage of the Insured's credit card	Adult/Child Maximum payable per Family	10,000 N/A	5,000 N/A	10,000 30,000
20 PERSONAL LIABILITY				
Indemnifies the Insured for legal liability towards third parties or damage to their property due to the Insured's negligence	Adult/Child Maximum payable per Family	1 million N/A	1 million N/A	1 million 3 million
21 HOME CARE BENEFIT				
Pays for damages to the Insured's home contents as a result of burglary or fire when the Insured's house is left vacant while he/she is travelling	Adult/Child Maximum payable per Family	5,000 N/A	5,000 N/A	5,000 15,000
22 RENTAL CAR EXCESS COVER				
Reimburses for any excess/deductible which the Insured become legally liable to pay in respect of loss or damage to rental car during the rental period	Adult/Child Maximum payable per Family	1,000 N/A	1,000 N/A	1,000 3,000
23 RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE				
Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Adult/Child Maximum payable per Family	200,000 N/A	100,000 N/A	100,000 300,000
24 REPLACEMENT TRAVELLER				
Reimburses administrative costs incurred to replace a travel companion due to the Insured's hospitalization within 7 days before the commencement of the trip	Adult/Child Maximum payable per Family	5,000 N/A	3,000 N/A	5,000 15,000
25 GOLF EQUIPMENT COVER				
Maximum RM200 for any one article or pair or set of articles in the event of loss or damage to the Golf Equipment owned by the Insured in a public place	Per Trip	5,000	2,000	5,000

Table of premium

Types of Plan		Area 1 (RM)	Area 2 (RM)	Area 3 (RM)
Individual Plan	Platinum	290	338	398
	Gold	220	260	320
Family Plan		599	725	820

Travel from Malaysia to:

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

Domestic travel (by flight only) within Peninsular Malaysia or East Malaysia is covered under Sections 1, 3, 4, 6, 9 to 17 and 20 to 22. Cover under Sections 3, 4 and 6 is only applicable in the event of an accident.

Special coverages

Terrorism, scuba diving and winter sports are covered without additional premium.

24-hour Free hotline service - (603) 2142 0399

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

Automatic Renewal

This policy will be automatically renewed unless notice of non-renewal is given in writing by the Insured (or the Policyholder where applicable) to the Company before the Policy's anniversary date. No renewal notice will be issued.

Frequent Questions and Answers

Who is eligible to apply?

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

What is the age limit?

You must be between 18 and 69 years old (both ages inclusive) to be eligible for enrolment. For Family Plan, a child must be between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

Is there a maximum period of cover?

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

Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and all your accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a member of the AXA Group, with over 1,104 billion euros in assets under management and more than 95 million customers around the world. AXA is one of the world's leading insurer. In Malaysia, it is also a member of the Affin Group, a leader in Malaysia's financial services sector.

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Jadual manfaat

Ringkasan Manfaat	Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)			
	Pelan Individu		Pelan Keluarga	Pelan Baru
	Platinum	Emas		
1 KEMALANGAN DIRI				
<ul style="list-style-type: none"> • Kematian akibat kemalangan • Hilang upaya kekal • Kehilangan satu atau lebih anggota atau kehilangan penglihatan satu atau kedua-dua mata 	Dewasa	500,000	250,000	500,000
	Kanak-kanak	500,000	250,000	75,000
	Maksimum setiap Keluarga	500,000	250,000	500,000
		250,000	125,000	250,000
		Tiada	Tiada	1,500,000
2 DANA PENDIDIKAN ANAK-ANAK				
Membayar dana pendidikan sekiranya kematian akibat kemalangan dan Pihak Diinsuranskan mempunyai anak-anak	Maksimum setiap Keluarga setiap Perjalanan	20,000	10,000	20,000
3 PERUBATAN & PERBELANJAAN LAIN				
A Perbelanjaan Perubatan				
Membayar balik perbelanjaan (termasuk kos rawatan kecemasan pergigian) akibat kemalangan atau penyakit	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	300,000	200,000	300,000
		Tiada	Tiada	900,000
B Rawatan Perubatan Alternatif				
Membayar balik perbelanjaan rawatan perubatan oleh pengamal ubat tradisi cina berdaftar, osteopath, fisioterapi dan/atau chiropractor	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1,000	500	1,000
		Tiada	Tiada	3,000
Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan				
C Manfaat Penjagaan Simpati				
<ul style="list-style-type: none"> • Kerana Pihak Diinsuranskan dimasukkan ke dalam hospital Perbelanjaan tambahan untuk seorang saudara atau kawan bagi tujuan menemani Pihak Diinsuranskan atas nasihat pegamal perubatan • Kerana kematian Pihak Diinsuranskan Sekiranya kematian Pihak Diinsuranskan berlaku semasa dalam perjalanan, perbelanjaan pengangkutan dan hotel untuk saudara atau kawan yang membantu urusan pengembumian dan pembakaran mayat di tempat berlakunya kematian akan dibayar 	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	8,000	5,000	8,000
			Tiada	Tiada
Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan				

Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)			
		Pelan Individu		Pelan Baru Keluarga	
		Platinum	Emas		
D Manfaat Penjagaan Kanak-kanak	Perbelanjaan tambahan untuk seorang saudara atau kawan untuk penjagaan anak-anak Pihak Diinsuranskan ketika Pihak Diinsuranskan menerima rawatan di hospital dan kos tiket ekonomi pergi balik	Setiap hari Setiap kejadian	500 8,000	500 5,000	500 8,000
<i>Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan</i>					
E Rawatan Lanjutan di Malaysia	Membayar balik perbelanjaan rawatan lanjutan dalam tempoh 90 hari setelah kembali ke Malaysia	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	30,000 Tiada	20,000 Tiada	30,000 90,000
<i>Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan</i>					
4 ELAUN HOSPITAL					
	Bayaran harian untuk setiap hari Pihak Diinsuranskan berada di hospital sebagai pesakit dalam. Bayaran ini adalah tambahan ke atas kos perubatan (RM350 sehari)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	21,000 Tiada	10,500 Tiada	21,000 63,000
5 PERLINDUNGAN KUARANTIN DISEBABKAN SELSEMA PANDEMIK					
	Bayaran harian untuk setiap hari Pihak Diinsuranskan dikuarantin (RM200 sehari)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	3,000 Tiada	2,000 Tiada	3,000 9,000
6 PEMINDAHAN PERUBATAN KECEMASAN DAN PENGHANTARAN BALIK					
A Pemindahan Perubatan Kecemasan	Kos pengangkutan kecemasan dan rawatan perubatan untuk memindahkan Pihak Diinsuranskan (dalam keadaan kritikal) ke hospital terdekat	Setiap Kejadian	Tiada had	Tiada had	Tiada had
B Penghantaran Balik Kecemasan	Sekiranya Pihak Diinsuranskan dimasukkan ke dalam hospital di luar negara dan adalah had perlu dari segi perubatan supaya Pihak Diinsuranskan dihantar pulang ke Malaysia untuk rawatan lanjutan, kami akan membayar kos penghantaran balik yang munasabah termasuk kos pengangkutan bagi seorang pembantu perubatan untuk menemani Pihak Diinsuranskan	Setiap Kejadian	Tiada had	Tiada had	Tiada had
C Penyelenggaraan Jenazah	Polisi akan membayar kos pengkebumian atau pembakaran mayat di tempat di mana kematian berlaku atau kos perbelanjaan menghantar pulang jenazah ke Malaysia	Setiap Kejadian	Tiada had	Tiada had	Tiada had
KESULITAN SEMASA PERJALANAN					
7 BAGASI DAN BARANG PERIBADI					
	Membayar balik kehilangan atau kerosakan bagasi Pihak Diinsuranskan, termasuk barang yang dipakai atau dibawa (sehingga RM500 untuk setiap satu atau sepasang atau set barang)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	7,500 Tiada	5,000 Tiada	7,500 22,500
8 WANG PERIBADI & DOKUMEN					
	Membayar balik kos perjalanan/penginapan termasuk kos penggantian pasport, tiket perjalanan dan segala dokumen perjalanan yang berkenaan. Kehilangan wang akibat kecurian akan dibayar pampasan sehingga RM800	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	7,500 Tiada	5,000 Tiada	7,500 22,500

Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)			
		Pelan Individu		Pelan Baru Keluarga	
		Platinum	Emas		
9 KELEWATAN BAGASI					
	Membayar sekiranya bagasi Pihak Diinsuranskan terlewat dari masa ketibaan untuk setiap 6 jam penuh kelewatan (RM200 untuk setiap 6 jam) setelah ketibaan Pihak Diinsuranskan di destinasi luar negara	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1,600 Tiada	800 Tiada	800 2,400
10 KELEWATAN PERJALANAN					
	Sekiranya kenderaan perjalanan terlewat dari masa berlepas, Pihak Diinsuranskan akan dibayar bagi setiap 6 jam penuh yang berikutnya (RM200 bagi kelewatan 6 jam penuh yang pertama dan RM300 bagi setiap 6 jam yang selanjutnya)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	3,200 Tiada	2,000 Tiada	3,800 11,400
	Pembatalan disebabkan oleh kelewatan Pembayaran balik deposit atau bayaran yang dikenakan kerana membatalkan sebahagian perjalanan akibat kelewatan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	500 Tiada	500 Tiada	500 1,500
11 KEHILANGAN DEPOSIT ATAU PEMBATALAN					
	Pembayaran balik deposit untuk perjalanan dan penginapan yang dibatalkan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	20,000 Tiada	20,000 Tiada	20,000 60,000
12 PEMENDEKAN PERJALANAN					
	Membayar balik pulangan berkadar bagi kos pra-bayar yang tidak dikembalikan, sekiranya Pihak Diinsuranskan perlu dan tidak dapat mengelak daripada memendekkan perjalanan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	20,000 Tiada	20,000 Tiada	20,000 60,000
13 PERJALANAN TERLEBIH TEMPAHAN					
	Membayar akibat pengangkutan terlebih tempahan dan tiada pengangkutan gantian diberikan dalam jangkamasa 6 jam daripada waktu pelepasan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	400 Tiada	200 Tiada	400 1,200
14 KEGAGALAN MENYAMBUNG PERJALANAN					
	Membayar akibat kegagalan menyambung perjalanan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	500 Tiada	300 Tiada	500 1,500
15 RAMPASAN PESAWAT/KENDERAAN					
	Membayar untuk setiap 24 jam penuh dan berterusan rampasan (RM1,000 setiap 24 jam)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	10,000 Tiada	10,000 Tiada	10,000 30,000
16 KEGAGALAN UNTUK BERLEPAS					
	Pembayaran balik perbelanjaan penginapan dan pengangkutan tambahan yang munasabah, akibat perkhidmatan pengangkutan awam tergendala kerana kerosakan mekanikal, untuk pulang ke Malaysia, untuk Pihak Diinsuranskan sampai ke pelabuhan, lapangan terbang atau stesen keretapi seperti yang tertera pada tiket	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	2,000 Tiada	1,000 Tiada	2,000 6,000

Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)			
		Pelan Individu		Pelan Baru Keluarga	
		Platinum	Emas		
17 LALUAN PERJALANAN DIUBAH					
Membayar sekiranya pengangkutan awam lewat tiba selama 6 jam akibat laluan perjalanan diubah	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	500 Tiada	250 Tiada	500 1,500	
18 KEHILANGAN DEPOSIT ATAU BAYARAN PENUH DISEBABKAN SYARIKAT PENERBANGAN INSOLVEN					
Sekiranya syarikat penerbangan melarikan diri atau diisytihar insolven sebelum atau pada tarikh berlepas, kami akan membayar ganti rugi untuk bayaran penuh yang telah dibuat oleh Pihak Diinsuranskan untuk tiket penerbangan kepada syarikat penerbangan tersebut	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	20,000 Tiada	10,000 Tiada	10,000 30,000	
19 KEHILANGAN KAD KREDIT					
Membayar balik untuk penyalahgunaan kad kredit Pihak Diinsuranskan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	10,000 Tiada	5,000 Tiada	10,000 30,000	
20 LIABILITI DIRI					
Melindungi Pihak Diinsuranskan terhadap tuntutan undang-undang pihak ketiga atau kerosakan harta benda mereka akibat kecuaihan Pihak Diinsuranskan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1 juta Tiada	1 juta Tiada	1 juta 3 juta	
21 MANFAAT PENJAGAAN RUMAH					
Membayar pampasan untuk isi rumah yang rosak akibat kecurian atau kebakaran apabila rumah Pihak Diinsuranskan tiada penghuni sewaktu tempoh perjalanan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	5,000 Tiada	5,000 Tiada	5,000 15,000	
22 PERLINDUNGAN EKSES BAGI KERETA SEWA					
Membayar balik sebarang ekses/deduktibel di mana Pihak Diinsuranskan bertanggung-jawab untuk membayar kerugian atau kerosakan ke atas kereta sewa yang berlaku semasa tempoh penyewaan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1,000 Tiada	1,000 Tiada	1,000 3,000	
23 WANG TEBUSAN DISEBABKAN PENCULIKAN ATAU TAWANAN					
Membayar wang tebusan disebabkan oleh penculikan atau tawanan di luar Malaysia	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	200,000 Tiada	100,000 Tiada	100,000 300,000	
24 PENGANTIAN KEMBARA					
Membayar untuk kos pengurusan untuk penggantian kembara di atas sebab dimasukkan ke dalam hospital, dengan syarat berlaku dalam masa 7 hari sebelum tarikh perjalanan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	5,000 Tiada	3,000 Tiada	5,000 15,000	
25 PERLINDUNGAN PERALATAN GOLF					
Maksimum RM200 bagi setiap satu atau sepasang atau set dalam suatu masa kerosakan atau kehilangan kepada peralatan golf kepunyaan Pihak Diinsuranskan di tempat awam	Setiap Perjalanan	5,000	2,000	5,000	

Jadual premium

Jenis Pelan	Kawasan 1 (RM)	Kawasan 2 (RM)	Kawasan 3 (RM)	
Pelan Individu	Platinum	290	338	398
	Emas	220	260	320
Pelan Keluarga	599	725	820	

Perjalanan dari Malaysia ke:

- Kawasan 1:** Australia, Brunei, Kambodia, China (kecuali Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Jepun, Korea Selatan, Laos, New Zealand, Pakistan, Filipina, Singapura, Sri Lanka, Taiwan, Thailand, Vietnam dan di dalam Malaysia.
- Kawasan 2:** Seluruh dunia kecuali USA, Kanada, Iran, Syria, Belarus, Burma / Myanmar, Cuba, Republik Demokratik Congo, Korea Utara, Somalia, Sudan, Zimbabwe.
- Kawasan 3:** Seluruh dunia kecuali Iran, Syria, Belarus, Burma / Myanmar, Cuba, Republik Demokratik Congo, Korea Utara, Somalia, Sudan, Zimbabwe.

Perlindungan perjalanan domestik (melalui penerbangan sahaja) dalam Semenanjung Malaysia atau Malaysia Timur meliputi Seksyen 1, 3, 4, 6, 9 sehingga 17, 20 sehingga 22. Perlindungan di bawah Seksyen 3, 4 dan 6 hanya digunakan ketika berlakunya kemalangan.

Perlindungan Istimewa

Serangan pengganas, penyelaman scuba dan sukan musim sejuk.

Talian Bantuan 24 Jam AXA Travel - (603) 2142 0399

Talian bantuan kecemasan percuma untuk anda di mana-mana anda berada di serata dunia - kami berada hanya satu panggilan dari anda!

Pembaharuan Otomatik

Polisi ini akan diperbaharui secara automatik melainkan arahan untuk tidak memperbaharui diberikan secara bertulis oleh Pihak Diinsuranskan (atau Pemegang Polisi) kepada AXA Affin General Insurance Berhad sebelum tarikh luput Polisi. Tiada Notis Pembaharuan akan dikeluarkan.

Soalan Anda Dijawab

Siapa yang layak memohon polisi ini?

Semua warganegara Malaysia, Pemastautin Tetap, Pemegang Pas Kerja dan Tanggungan Pemegang Pas, tidak termasuk kakitangan yang bekerja di luar negara dan para pelajar yang menuntut di luar negara.

Apakah had umur untuk memohon polisi ini?

Anda mestilah berumur di antara 18 dan 69 tahun (termasuk kedua-dua usia) untuk membolehkan anda memohon polisi ini. Untuk Pelan Keluarga, si anak mestilah berumur di antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun sekiranya merupakan seorang pelajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.

Apakah tempoh maksimum perlindungan polisi ini?

Tempoh maksimum ialah 95 hari perjalanan, jumlah perjalanan tidak terhad dalam tempoh insurans yang dinyatakan dalam Sijil Insurans.

Siapakah yang layak dilindungi di bawah Pelan Keluarga?

Pelan Keluarga merangkumi anda, suami/isteri anda dan semua anak-anak anda yang berumur di antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun sekiranya merupakan seorang pelajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.

Siapakah AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad merupakan ahli kepada Kumpulan AXA, dengan aset melebihi 1,104 bilion euros dan mempunyai lebih daripada 95 juta pelanggan di serata dunia. AXA merupakan salah satu penginsurans utama di dunia. Ia juga merupakan ahli kepada Kumpulan Affin, peneraju sektor perkhidmatan kewangan di Malaysia.

AXA Affin General Insurance Berhad (23820-W)

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redefining / standards 

Risalah ini bukan satu kontrak insurans. Maklumat terperinci terdapat di dalam Polisi. Sekiranya terdapat perbezaan di antara Bahasa Inggeris dan Bahasa Malaysia, maka versi Bahasa Inggeris adalah dianggap muktamad.