Smart*Traveller* & **Smart***Traveller 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.

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Activation is as simple as /
Pengaktifan semudah

1 **Call** / *Hubungi*
03-2166 7777

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

3 **Charge the premium to your American Express or Maybankard /**
Cajkan premium kepada Kad American Express atau Maybankard

Applicable for All Cards issued by Maybank and Maybank Islamic /
Diterima untuk semua kad yang dikeluarkan oleh Maybank dan Maybank Islamic

Underwritten by / *Ditaja jamin oleh AXA Affin General Insurance Berhad*

redefining / standards

AXA

Smart*Traveller* 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** ENHANCED		Individual	Family	Individual	Family
	• Accidental death	Per adult Per child	300,000 300,000	300,000 75,000	100,000 100,000	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 per family			900,000		300,000
2	**CHILD EDUCATION FUND** NEW					
	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** NEW Reimburses medical expenses for traditional chinese medicine, osteopath, physiotheraphy 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				

STRV/BR (04/14-1)

	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** NEW					
	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** ENHANCED 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** ENHANCED					
	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** ENHANCED					
	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	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	500 1,500	N/A	N/A
11	**LOSS OF DEPOSIT OR CANCELLATION**					
	Reimburses for irrecoverable travel and accommodation expenses paid in advance	Per adult/child Per family	20,000	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	20,000 60,000	N/A	N/A
13	**TRAVEL OVERBOOKED** ENHANCED					
	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	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	200 600	N/A	N/A
15	**HIJACKING INCONVENIENCE** ENHANCED					
	Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	Per adult/child Per family	10,000	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	2,000 6,000	N/A	N/A
17	**TRAVEL REROUTE** ENHANCED					
	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	200 600	N/A	N/A
18	**LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES** NEW					
	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	5,000 15,000	N/A	N/A
19	**LOSS OF CREDIT CARD** NEW					
	Pays you for fraudulent usage of your credit card	Per adult/child Per family	5,000	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	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	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	1,000 3,000	N/A	N/A
23	**RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE** NEW					
	Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Per adult/child Per family	100,000	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 licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world’s leading insurer. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

Ask your insurance agent for more details

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www.axa.com.my

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	
			Individu	Keluarga	Individu	Keluarga
1	**KEMALANGAN DIRI** DIPERBAHARUI					
	• Kematian akibat kemalangan	Setiap dewasa Setiap kanak-kanak	300,000 300,000	300,000 75,000	100,000 100,000	100,000 25,000
	• Hilang upaya kekal		300,000	300,000	100,000	100,000
	• Kehilangan satu atau lebih anggota atau kehilangan penglihatan satu atau kedua-dua mata		300,000	300,000	100,000	100,000
	Maksimum setiap keluarga			900,000		300,000
2	**DANA PENDIDIKAN ANAK-ANAK** BARU					
	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** BARU Membayar balik perbelanjaan perubatan untuk ubat tradisi cina, osteopath, phisioterapi 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 pengebumian 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	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 diisytihar 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 kecuaian anda	Setiap dewasa /kanak-kanak Setiap keluarga	1 juta	1 juta 3 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 15,000	Tiada	Tiada
22.	**PERLINDUNGAN EKSES BAGI KERETA SEWA**					
	Pembayaran untuk sebarang ekses/ deduktibel di mana anda bertanggung-jawab untuk membayar kerugian atau kerosakan ke atas kenderaan sewa yang berlaku semasa tempoh penyewaan	Setiap dewasa /kanak-kanak Setiap keluarga	1,000	1,000 3,000	Tiada	Tiada
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	100,000 300,000	Tiada	Tiada

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, 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.

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 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!

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 in?**
  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 syarikat insurans am berlesen yang ditubuhkan pada tahun 1975. Kami adalah ahli Kumpulan AXA, salah satu syarikat insurans yang terkemuka di dunia. Di Malaysia, kami adalah ahli Kumpulan Affin, pemimpin dalam sektor perkhidmatan kewangan. Kami mempunyai kepakaran dalam insurans peribadi, perniagaan dan kesihatan. Rangkaian produk kami termasuk insurans Motor, Rumah, Kesihatan, Kemalangan dan Pelancongan untuk pelanggan individu serta pelan komprehensif yang direka khas untuk PKS dan perniagaan lain. Di samping itu, kami menyediakan perkhidmatan insurans dalam bidang-bidang khusus seperti Marin dan Kredit Perdagangan.

Sila hubungi agen insurans anda untuk maklumat lanjut

AXA Affin General Insurance Berhad (23820-W)
Ground Floor Wisma Boustead 71 Jalan Raja Chulan
50200 Kuala Lumpur
Tel: (603) 2170 8282 Faks: (603) 2031 7282
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www.axa.com.my

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Smart*Traveller 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		NEW Family Plan
			Platinum	Gold	
1	**PERSONAL ACCIDENT**				
	• Accidental death	Adult	500,000	250,000	500,000
		Child	500,000	250,000	75,000
	• Permanent total disablement		500,000	250,000	500,000
	• Loss of one limb or loss of sight of one or both eyes		250,000	125,000	250,000
		Maximum payable per Family	N/A	N/A	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
	Subject to Section 3A – Medical Expenses limit				
C	**Compassionate Visitation Benefit** • **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
	Subject to Section 3A – Medical Expenses limit				

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	Summary of Benefits		Sum Insured/ Limit of Liability (RM)		
			Individual Plan		NEW Family Plan
			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
	Subject to Section 3A – Medical Expenses limit				
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
	Subject to Section 3A – Medical Expenses limit				
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		NEW Family Plan
			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		NEW Family Plan
			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!

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 (Baru)
			Platinum	Emas	
1	**KEMALANGAN DIRI**				
	• Kematian akibat kemalangan	Dewasa	500,000	250,000	500,000
		Kanak-kanak	500,000	250,000	75,000
	• Hilang upaya kekal		500,000	250,000	500,000
	• Kehilangan satu atau lebih anggota atau kehilangan penglihatan satu atau kedua-dua mata		250,000	125,000	250,000
		Maksimum setiap Keluarga	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	300,000	200,000	300,000
		Maksimum setiap Keluarga	Tiada	Tiada	900,000
B	**Rawatan Perubatan Alternatif** Membayar balik perbelanjaan rawatan perubatan oleh pengamal ubat tradisi cina berdaftar, osteopath, phisioterapi dan/atau chiropractor	Dewasa/ Kanak-kanak	1,000	500	1,000
		Maksimum setiap Keluarga	Tiada	Tiada	3,000
	Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan				
C	**Manfaat Penjagaan Simpati** • **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	8,000	5,000	8,000
		Maksimum setiap Keluarga	Tiada	Tiada	24,000
	Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan				

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	Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)		
			Pelan Individu		Pelan Keluarga Baru
			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
	Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan				
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
	Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan				
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 Keluarga (Baru)
			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	1,600	800	800
		Maksimum setiap Keluarga	Tiada	Tiada	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	3,200	2,000	3,800
		Maksimum setiap Keluarga	Tiada	Tiada	11,400
	Pembatalan disebabkan oleh kelewatan Pembayaran balik deposit atau bayaran yang dikenakan kerana membatalkan sebahagian perjalanan akibat kelewatan	Dewasa/ Kanak-kanak	500	500	500
		Maksimum setiap Keluarga	Tiada	Tiada	1,500
11	**KEHILANGAN DEPOSIT ATAU PEMBATALAN**				
	Pembayaran balik deposit untuk perjalanan dan penginapan yang dibatalkan	Dewasa/ Kanak-kanak	20,000	20,000	20,000
		Maksimum setiap Keluarga	Tiada	Tiada	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	20,000	20,000	20,000
		Maksimum setiap Keluarga	Tiada	Tiada	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	400	200	400
		Maksimum setiap Keluarga	Tiada	Tiada	1,200
14	**KEGAGALAN MENYAMBUNG PERJALANAN**				
	Membayar akibat kegagalan menyambung perjalanan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Dewasa/ Kanak-kanak	500	300	500
		Maksimum setiap Keluarga	Tiada	Tiada	1,500
15	**RAMPASAN PESAWAT/KENDERAAN**				
	Membayar untuk setiap 24 jam penuh dan berterusan rampasan (RM1,000 setiap 24 jam)	Dewasa/ Kanak-kanak	10,000	10,000	10,000
		Maksimum setiap Keluarga	Tiada	Tiada	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	2,000	1,000	2,000
		Maksimum setiap Keluarga	Tiada	Tiada	6,000

	Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)		
			Pelan Individu		Pelan Keluarga (Baru)
			Platinum	Emas	
17	**LALUAN PERJALANAN DIUBAH**				
	Membayar sekiranya pengangkutan awam lewat tiba selama 6 jam akibat laluan perjalanan diubah	Dewasa/ Kanak-kanak	500	250	500
		Maksimum setiap Keluarga	Tiada	Tiada	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 gantirugi untuk bayaran penuh yang telah dibuat oleh Pihak Diinsuranskan untuk tiket penerbangan kepada syarikat penerbangan tersebut	Dewasa/ Kanak-kanak	20,000	10,000	10,000
		Maksimum setiap Keluarga	Tiada	Tiada	30,000
19	**KEHILANGAN KAD KREDIT**				
	Membayar balik untuk penyalahgunaan kad kredit Pihak Diinsuranskan	Dewasa/ Kanak-kanak	10,000	5,000	10,000
		Maksimum setiap Keluarga	Tiada	Tiada	30,000
20	**LIABILITI DIRI**				
	Melindungi Pihak Diinsuranskan terhadap tuntutan undang-undang pihak ketiga atau kerosakan harta benda mereka akibat kecuaian Pihak Diinsuranskan	Dewasa/ Kanak-kanak	1 juta	1 juta	1 juta
		Maksimum setiap Keluarga	Tiada	Tiada	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	5,000	5,000	5,000
		Maksimum setiap Keluarga	Tiada	Tiada	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	1,000	1,000	1,000
		Maksimum setiap Keluarga	Tiada	Tiada	3,000
23	**WANG TEBUSAN DISEBABKAN PENCULIKAN ATAU TAWANAN**				
	Membayar wang tebusan disebabkan oleh penculikan atau tawanan di luar Malaysia	Dewasa/ Kanak-kanak	200,000	100,000	100,000
		Maksimum setiap Keluarga	Tiada	Tiada	300,000
24	**PENGGANTIAN 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	5,000	3,000	5,000
		Maksimum setiap Keluarga	Tiada	Tiada	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 digunapakai 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!

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 satu 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.

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