

TravelPro
Insurance Plan

EASE WORRIES CHASE MEMORIES

Experience the world freely,
wherever your bucket list takes you.

underwritten by Etiqa General Insurance Berhad (19700100276)

eTiqa
General Insurance

Humanising
Financial Services



Terms & conditions apply.



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my).

Manage Your Travel Plans Like a Pro.

TravelPro is a travel insurance package that provides protection for you on the occurrence of specific events that may arise during domestic or international travel for business or leisure.

Why Choose TravelPro Insurance Plan?



Cashless overseas hospitalisation

Receive medical treatment without paying upfront at most hospitals.



Baggage and trip protection

Claim reimbursement for lost or delayed baggage (6 hours and above), damaged items, cancellations or missed connections.



One price covers the entire immediate family

Covers 2 adults and children for a single price.



Automatic delay payout

Receive automatic payout for flights delayed for 2 hours or more.



24/7 Overseas Emergency Travel Assistance

Receive assistance overseas at any time, including hospitalisation, evacuation, repatriation, and more.



Get extra peace of mind to cover you

Add-on benefits for adventurous activities, golf equipment cover, extended home care benefit and more.

What's Covered?



Medical Care

Cashless hospital admission overseas, reimbursement for outpatient treatment and follow-up care after you return home up to RM1,500,000*.



Trip Inconveniences

Reimbursement for travel cancellations/postponement/curtailment/delays, or missed connections up to RM125,000*.



Personal Belongings

Compensation for lost, damaged or stolen luggage, travel documents, or personal money up to RM12,500*.



Daily hospital income/confinement allowance

Provides allowance up to RM875 per day*.



Accidents & Disability

Compensation for accidental death or permanent disability from RM10,000 up to RM1,500,000*.



Emergency Services

Evacuation, repatriation, compassionate visits, and funeral arrangements if needed up to RM1,500,000*.

Optional Add-Ons



Extended Home Care Add-On

Covers loss or damage to home contents caused by burglary, fire, or water damage up to RM20,000*.



Car Rental Excess Cover Add-On

Covers result of loss or damage to the rented car arising from an accident*.



Golf Cover Add-On

Loss or damage to golf equipment due to theft up to RM5,000*.

Unused golf green fees due to accident or illness up to RM2,500*.

*Subject to plan chosen.

Note: Please refer to the plan listing for the full list of optional add-ons.

What's Not Covered?



Pre-existing medical conditions and any related complications.



Self-inflicted injuries, attempted suicide, or mental health disorders.



No payout if the delay was announced 12 hours earlier by the airline.



Delays shorter than 2 hours.



Pregnancy-related complications, sexually transmitted diseases, HIV, or issues related to alcohol or drugs.



Air travel other than as a fare-paying passenger on a regular scheduled or licensed chartered flight.



Travel to countries or regions affected by war, conflict, quarantine for contagious disease, or those under international sanctions.



High risk sports, or activities such as sky diving unless you've added the Adventurous Activities Coverage.

This list is not exhaustive. Please refer to your Policy Contract for the full list of exclusions and terms.

Choose The Right Plan For Your Needs.



Myself

45 days-70 years old



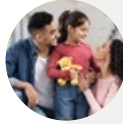
Senior Citizen

71-80 years old



Group

16-70 years old
Add up to 21 adults



Family (Main Insured Person, Spouse & Eligible Children)

- **Parent:** 18-70 years old
- **Child:** Unmarried and unemployed, aged 45 days and below 18 years old, or up to 23 years old if still studying full-time.

When Can I Buy My Travel Protection Plan?

Please ensure you buy your travel insurance before leaving Malaysia to enjoy the full benefits and avoid last-minute coverage.



Before your trip starts

You must buy your travel insurance before you leave Malaysia, **at least 2 hours before departure**. However, we recommend that you do so 6 hours prior to your flight.



Recommended time

Buy **at least 7 days before your trip** to enjoy cancellation coverage.



Lock in your travel protection and stay insured for every trip throughout the year with our Annual Plan.

Choose a plan that fits how you travel

Not every traveller is the same, and neither is every trip. Choose flexible coverage that fits how and where you travel.

Plans & Benefits

Benefits (per accident/ incident, per trip)	Limit Per Person/ Per Trip	Benefit Amount (RM)			
		Domestic	International		
			Silver	Gold	Platinum
Section A: Personal Accident					
Accidental death or permanent disability	Adult/ Senior Citizen	50,000	100,000	300,000	500,000
	Child	10,000	40,000	100,000	100,000
	Family	150,000	300,000	900,000	1,500,000
Section B: Medical & Other Expenses					
Medical related expenses (up to)	Individual	50,000	100,000	300,000	500,000
	Family	125,000	250,000	750,000	1,500,000
Follow-up treatment expenses (up to)	Individual	5,000	5,000	10,000	30,000
	Family	12,500	12,500	25,000	75,000
Alternative treatment expenses (up to)	Individual	Not Covered	Not Covered	Not Covered	1,000
	Family				2,500
Compassionate care (up to)	Adult	Not Covered	5,000	5,000	5,000
	Child care/Guard and return of child(ren) (up to)	Adult	Not Covered	5,000	5,000
Daily hospital income/ hospital confinement allowance (up to 20 days)	Individual	150 per day	150 per day	250 per day	350 per day
	Family	375 per day	375 per day	625 per day	875 per day
Section C: Trip Inconveniences					
Travel cancellation or travel postponement (up to)	Individual	Not Covered	Not Covered	20,000	50,000
	Family			50,000	125,000
Travel curtailment (up to)	Individual	Not Covered	Not Covered	20,000	50,000
	Family			50,000	125,000
Travel interruption (up to)	Individual	Not Covered	Not Covered	2,000	5,000
	Family			5,000	12,500
Travel delay (up to)	Individual	100	1,000	2,000	5,000
	Family	250	2,500	5,000	12,500
Silver and Gold plan: RM100 for first 2 hours, and RM250 for next each 6 hours delay Platinum plan: RM250 for first 2 hours, and RM500 for next each 6 hours delay					

Plans & Benefits

Benefits (per accident/ incident, per trip)	Limit Per Person/ Per Trip	Benefit Amount (RM)			
		Domestic	International		
			Silver	Gold	Platinum
Baggage delay (at least 6 hours)					
(a) Upon arrival in scheduled domestic or overseas destination	Individual Family	500 1,250	500 1,250	800 2,000	1,000 2,500
(b) Upon return to Malaysia	Individual Family	Not Covered	100 250	150 375	200 500
Missed travel connection (at least 6 hours)	Individual Family	Not Covered	400 1,000	500 1,250	600 1,500
Hijacking inconvenience (RM250 for each 24 hours period)	Individual Family	Not Covered	Not Covered	500 1,250	1,000 2,500
Travel overbooked	Individual Family	Not Covered	Not Covered	350 875	500 1,250
Section D: Loss or Damage to Personal Belongings					
Losses or Damage to Baggage and Personal Effects (up to) - (Excess RM100 per Insured Person)	Individual Family	1,000 2,500	1,000 2,500	3,000 7,500	5,000 12,500
(i) Baggage (Max. limit)	Individual Family	200 500	200 500	800 2,000	1,000 2,500
(ii) Personal effects - limited to RM500 for any one article or a pair or a set of articles (Max. limit)	Individual Family	400 1,000	400 1,000	1,200 3,000	2,000 5,000
(iii) Electronic items - limited to laptop, tablet and handphone (Max. limit)	Individual Family	400 1,000	400 1,000	1,000 2,500	2,000 5,000
Personal money or unauthorised use of card (Excess RM100 per Insured Person) (up to)	Individual Family	Not Covered	Not Covered	1,000 2,500	1,500 3,750
Travel documents (Excess RM100 per Insured Person)	Individual Family	Not Covered	Not Covered	1,000 2,500	1,500 3,750

Plans & Benefits

Benefits (per accident/ incident, per trip)	Limit Per Person/ Per Trip	Benefit Amount (RM)			
		Domestic	International		
			Silver	Gold	Platinum
Home Care - limited to RM500 for any one article or a pair or a set of articles (up to)	Individual	500	1,000	1,000	1,000
	Family	1,200	2,500	2,500	2,500
Section E: Personal Liability					
Personal liability (up to)	Individual	200,000	200,000	1,000,000	2,000,000
	Family	500,000	500,000	2,500,000	5,000,000
Section F: Emergency Services					
Emergency medical evacuation and repatriation (up to)	Individual or Family	500,000	500,000	1,000,000	1,500,000
Repatriation, burial and cremation of mortal remains (up to)	Individual or Family	500,000	500,000	1,000,000	1,500,000
Section G: COVID-19 Coverage (Applicable For International Trips Only)					
Travel cancellation due to COVID-19 (up to)	Individual Family	Not Covered	5,000 12,500	5,000 12,500	5,000 12,500
Travel disruption due to COVID-19 (up to)	Individual Family	Not Covered	5,000 12,500	5,000 12,500	5,000 12,500
Medical expenses overseas due to COVID-19 (up to)	Individual Family	Not Covered	300,000 750,000	300,000 750,000	300,000 750,000
Emergency medical evacuation and repatriation due to COVID-19 (up to)	Individual Family	Not Covered	100,000 250,000	100,000 250,000	100,000 250,000
Repatriation, burial and cremation of mortal remains due to COVID-19 (up to)	Individual Family	Not Covered	100,000 250,000	100,000 250,000	100,000 250,000

Optional Benefits

Benefits (per accident/ incident, per trip)	Limit Per Person/ Per Trip	Benefit Amount (RM)			
		Domestic	International		
			Silver	Gold	Platinum
Adventurous Activities Cover					
This optional benefit covers the Insured Person for death, permanent disability, medical expenses, and emergency services arising from certain higher-risk sports, including water sports, winter sports, and mountaineering up to 3,500 metres (Nepal excluded). Coverage applies only for amateur, leisure activities with a licensed operator during the journey.	Individual or Family <i>*Not applicable for Senior Citizen</i>	Covered	Covered	Covered	Covered
Extended Home Care Benefit					
This benefit provides compensation up to the specified amount for loss or damage to home contents, including furniture, furnishings, clothing, and household appliances, at the Insured Person's home in Malaysia. Conditions: 1. Loss or damage must be due to burglary, fire, or water damage from bursting or overflowing of domestic tanks, pipes, or appliances during the Insured Person's trip. 2. The maximum limit for any single item, pair, or set of items is RM1,000. 3. The home must be vacant during the trip. 4. Coverage applies only to the home registered in the policy schedule, limited to one home.	Individual or Family (Per Policy)	Not Covered	20,000	20,000	20,000
	Group (Per Individual)		20,000	20,000	20,000

Optional Benefits

Benefits (per accident/ incident, per trip)	Limit Per Person/ Per Trip	Benefit Amount (RM)			
		Domestic	International		
			Silver	Gold	Platinum
5. This benefit applies only to the main Insured Person under a single policy; children under a family plan are not eligible.	Individual or Family (Per Policy)	Not Covered	20,000	20,000	20,000
	Group (Per Individual)		20,000	20,000	20,000
6. For group purchase, any selected add-ons apply to all travellers, with the benefit limit applied per individual.					
Golf Cover Benefit					
Loss/Damage to Golf Equipment due to Theft This benefit provides compensation up to the specified amount for loss or damage to golf equipment—including clubs, shoes, bags, and non-motorised trolleys—caused by robbery, theft, burglary, or attempted theft.	Individual (Per Policy)	1,000	2,000	2,000	2,000
	Family (Per Policy)	2,500	5,000	5,000	5,000
	Group (Per Individual)	1,000	2,000	2,000	2,000
Unused Golf Green Fees due to Bodily Injury/Sickness Indemnifies the Insured Person for any non-refundable, prepaid and unused green fees up to the benefit amount if the Insured Person is prevented from playing golf as a result of accidental injury or illness. (Excess RM100 per Insured Person)	Individual (Per Policy)	500	1,000	1,000	1,000
	Family (Per Policy)	1,250	2,500	2,500	2,500
	Group (Per Individual)	500	1,000	1,000	1,000

Optional Benefits

Benefits (per accident/ incident, per trip)	Limit Per Person/ Per Trip	Benefit Amount (RM)			
		Domestic	International		
			Silver	Gold	Platinum
Car Rental Excess Cover					
Car Rental Excess Cover Covers reimbursement for any excess or deductible the insured is legally required to pay under a car rental agreement if the rented car is damaged in an accident. The Insured Person must be a named driver or co-driver.	Individual Family	Not Covered	1,000 2,500	2,500 5,000	2,500 5,000
Loss Or Damage To Baggage And Personal Effects (for Platinum plan only)					
Reimburses for loss of or damage to baggage and personal effects on a trip, which are taken, or purchased on a trip and owned by the Insured Person. (up to)	Individual Family	Not Covered	Not Covered	Not Covered	Max 11,500 Max 28,750
i. Baggage	Individual Family	Not Covered	Not Covered	Not Covered	3,000 7,500
ii. Personal Effects limited to RM500 for any one article or a pair or a set of articles.	Individual Family	Not Covered	Not Covered	Not Covered	6,000 15,000
iii. Electronic Items limited to laptop, tablet and handphone	Individual Family	Not Covered	Not Covered	Not Covered	2,500 6,250

Notes:

'Max per family' refers to a maximum limit payable for family under 'Family Plan' (250% of individual limit) except for Accidental Death/Permanent Disablement Benefits.

Premium Rates

INDIVIDUAL PLAN (RM)

Child (from 45 days old) to Adult (up to 70 years old)

No. of Days	Domestic	International								
		Silver				Gold			Platinum	
		Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3
1-5	16.50	37.50	48.00	65.00	58.50	76.00	102.50	86.50	113.00	153.00
6-10	25.00	55.00	73.00	99.00	85.50	113.50	154.00	126.50	168.00	227.50
11-18	35.50	84.00	114.00	155.00	132.00	177.50	241.00	195.50	262.50	356.00
19-30	41.00	107.00	147.50	201.00	163.50	223.00	303.00	239.50	324.00	439.50
Each Additional Week	Not Covered	26.50	37.50	51.00	41.50	57.50	78.00	61.00	83.50	113.50
Annual	132.50	239.00	296.00	357.50	396.00	487.50	585.50	606.50	743.00	890.50

INDIVIDUAL PLAN (RM)

Senior Citizen (71 to 80 years old)

No. of Days	Domestic	International								
		Silver				Gold			Platinum	
		Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3
1-5	53.50	121.00	155.00	210.00	189.00	246.00	332.50	280.00	367.00	496.50
6-10	80.50	178.00	236.00	321.00	277.00	368.50	499.50	410.00	545.50	738.50
11-18	115.00	272.50	369.50	503.00	428.00	576.50	782.50	635.50	853.00	1,156.00
19-30	133.50	347.00	478.50	653.50	531.00	724.50	985.00	777.50	1,052.50	1,428.00
Each Additional Week	Not Covered	85.50	121.50	165.50	134.00	185.50	252.50	198.50	271.50	368.50
Annual	Not Covered	775.50	961.50	1,161.00	1,287.00	1,583.50	1,903.00	1,970.00	2,414.50	2,893.50

FAMILY PLAN (RM)

Adult (18 to 70 years old) and Child(ren)

No. of Days	Domestic	International								
		Silver				Gold			Platinum	
		Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3
1-5	39.50	91.00	116.50	157.50	143.00	186.00	251.50	213.50	280.00	378.50
6-10	59.50	132.50	175.50	238.50	207.00	275.50	373.50	308.00	409.50	555.00
11-18	85.00	204.50	277.00	377.50	323.50	435.50	591.50	483.50	649.00	879.50
19-30	98.50	270.50	372.50	508.50	419.50	572.00	777.50	620.50	840.00	1,139.50
Each Additional Week	Not Covered	66.00	93.50	128.00	105.00	145.00	197.00	156.50	214.00	290.50
Annual	316.50	572.50	710.50	858.50	958.50	1,179.50	1,417.50	1,477.50	1,811.50	2,171.00

Notes:

- Children aged 45 days to 18 or 23 years old who are unmarried, unemployed and full-time student to be under family plan.
- Premium is excluding Stamp Duty.
- Premium is excluding Service Tax for Domestic Plan (8%).
- For Group Purchase, the premium will be charged per individual adult rate.

Premium Rates

INDIVIDUAL PLAN (RM)

Optional Benefit: Adventurous Activities

No. of Days	Domestic	International								
		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	7.50	15.00	15.00	15.00	24.50	24.50	24.50	32.50	32.50	32.50
6-10	11.50	22.00	22.00	22.00	36.00	36.00	36.00	47.50	47.50	47.50
11-18	16.00	34.50	34.50	34.50	56.00	56.00	56.00	74.00	74.00	74.00
19-30	19.00	41.00	41.00	41.00	66.50	66.50	66.50	87.50	87.50	87.50
Each Additional Week	Not Covered	11.00	11.00	11.00	17.50	17.50	17.50	23.00	23.00	23.00
Annual	36.50	103.00	103.00	103.00	167.50	167.50	167.50	221.50	221.50	221.50

FAMILY PLAN (RM)

Optional Benefit: Adventurous Activities

No. of Days	Domestic	International								
		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	19.00	37.50	37.50	37.50	61.50	61.50	61.50	81.00	81.00	81.00
6-10	28.50	55.00	55.00	55.00	89.50	89.50	89.50	118.00	118.00	118.00
11-18	40.50	85.50	85.50	85.50	139.50	139.50	139.50	184.50	184.50	184.50
19-30	47.00	101.50	101.50	101.50	165.50	165.50	165.50	219.00	219.00	219.00
Each Additional Week	Not Covered	27.00	27.00	27.00	43.50	43.50	43.50	57.50	57.50	57.50
Annual	90.50	256.50	256.50	256.50	418.50	418.50	418.50	553.00	553.00	553.00

Notes:

- Premium is excluding Stamp Duty.
- Premium is excluding Service Tax for Domestic Plan (8%).
- For Group purchase, the premium will be charged per individual adult rate.
- For Senior Citizen plan, there is no cover under adventurous activities cover.

INDIVIDUAL ADULT & SENIOR CITIZEN, GROUP OR FAMILY PLAN (RM)

Optional Benefit: Extended Home Care

No. of Days	Silver, Gold & Platinum		
	Area 2	Area 3	Area 4
1-5	18.50	18.50	18.50
6-10	33.50	33.50	33.50
11-18	50.50	50.50	50.50
19-30	66.50	66.50	66.50
Each Additional Week	16.00	16.00	16.00
Annual	Not Covered	Not Covered	Not Covered

Notes:

1. The above premiums are applicable for all plans i.e Silver, Gold and Platinum (same premium charged for all plans).
2. For Group Purchase, the premium will be charged per individual adult rate.

Premium Rates

INDIVIDUAL ADULT & SENIOR CITIZEN PLAN (RM)

Optional Benefit: Golf Cover

No. of Days	Domestic	International – Silver, Gold & Platinum		
		Area 2	Area 3	Area 4
1-5	8.00	12.00	12.00	12.00
6-10	11.50	17.50	17.50	17.50
11-18	14.50	22.50	22.50	22.50
19-30	22.50	34.50	34.50	34.50
Each Additional Week	Not Covered	14.50	14.50	14.50
Annual	Not Covered	90.00	90.00	90.00

FAMILY PLAN (RM)

Optional Benefit: Golf Cover

No. of Days	Domestic	International – Silver, Gold & Platinum		
		Area 2	Area 3	Area 4
1-5	19.50	30.00	30.00	30.00
6-10	28.00	43.00	43.00	43.00
11-18	36.50	56.50	56.50	56.50
19-30	56.00	86.00	86.00	86.00
Each Additional Week	Not Covered	36.50	36.50	36.50
Annual	Not Covered	224.50	224.50	224.50

Notes:

1. For International trip, the above premiums are applicable for all plans i.e Silver, Gold and Platinum (same premium charged for all plans).
2. The above premium charged for individual and senior citizen are the same premium.
3. For Group Purchase, the premium will be charged per individual adult rate.

INDIVIDUAL & SENIOR CITIZEN PLAN (RM)

Optional Benefit: Car Rental Excess Cover

No. of Days	International – Area 2, Area 3, Area 4		
	Silver	Gold	Platinum
1-5	13.00	32.50	32.50
6-10	34.50	85.50	85.50
11-18	64.50	160.50	160.50
19-30	107.00	267.00	267.00
Each Additional Week	30.00	75.00	75.00
Annual	Not Covered	Not Covered	Not Covered

Premium Rates

FAMILY PLAN (RM)

Optional Benefit: Car Rental Excess Cover

No. of Days	International – Area 2, Area 3, Area 4		
	Silver	Gold	Platinum
1-5	32.50	64.50	64.50
6-10	85.50	171.00	171.00
11-18	160.50	320.50	320.50
19-30	267.00	534.00	534.00
Each Additional Week	75.00	149.50	149.50
Annual	Not Covered	Not Covered	Not Covered

Notes:

1. The above premiums are applicable for all schemes i.e Individual, Group, Senior Citizen or Family.
2. For Group Purchase, the premium will be charged per individual adult rate.

INDIVIDUAL PLAN (RM)

Optional Benefit: Loss or Damage to Baggage and Personal Effects

No. of Days	International – Platinum Only		
	Silver	Gold	Platinum
1-5	47.00	50.50	61.00
6-10	125.00	134.00	162.50
11-18	234.50	251.00	304.00
19-30	390.50	418.00	506.50
Each Additional Week	109.50	117.00	142.00
Annual	Not Covered	Not Covered	Not Covered

FAMILY PLAN (RM)

Optional Benefit: Loss or Damage to Baggage and Personal Effects

No. of Days	International – Platinum Only		
	Silver	Gold	Platinum
1-5	117.50	125.50	152.00
6-10	312.50	334.50	405.50
11-18	585.50	626.50	760.00
19-30	976.00	1,044.50	1,266.50
Each Additional Week	273.50	292.50	354.50
Annual	Not Covered	Not Covered	Not Covered

Notes:

1. The above premiums are applicable for all schemes i.e Individual Adult & Senior Citizen, Group, Senior Citizen or Family.
2. The above premiums are applicable for Platinum plan only, applicable for area 2, 3 & 4.
3. The above premiums charged for individual and senior citizen are the same premium.
4. For Group Purchase, the premium will be charged per individual adult rate.

Area of Coverage

Area 1: Domestic	Malaysia
Area 2: Selected Asian Countries	Bangladesh, Bhutan, Brunei, Cambodia, China (excluding Mongolia), Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam
Area 3	Worldwide excluding Malaysia, USA, Canada and Sanctioned Countries*
Area 4	Worldwide excluding Malaysia and Sanctioned Countries*

*Cuba, Iran, North Korea, Syria, Ukraine, Russia, Myanmar, Iraq, Palestine, Afghanistan, Belarus, Venezuela, Sudan, South Sudan, Israel, Antarctica, Nepal and Libya.

Customer Support

We're here whenever you need us - 24/7, anytime, anywhere you are.



Overseas Emergency Travel Assistance:

+603 2785 6565



Claims Careline (office hours only):

1 300 88 1007

Monday-Friday, 9am-5pm



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Talk to our Sales Representative now!

Call **1300 88 6688**, visit any **Maybank branch** or log on to **www.maybank2u.com.my** for more details, terms and conditions.

This plan is underwritten by Etiqa General Insurance Berhad (197001000276), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa General Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.