

TRAVELPRO INSURANCE

WHAT MAKES UP THIS POLICY

Insurance does not cover You against everything that can happen.

The heading does not form part of the Policy wording.

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

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

This Policy sets out what You are covered for as shown in the Certificate of Insurance and the circumstances where You are covered and not covered.

YOUR DUTY TO INFORM US

1. Communication

All communication to Us must be in writing or You may contact Maybank Group Customer Care at 1 300 88 6688

2. Duty of disclosure before this insurance is granted

- i) Where You have applied for this insurance wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when You applied for this insurance) i.e. You should have answered fully, accurately and truthfully to the best of Your knowledge. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You are also required to disclose any other matter(s) that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
- ii) If You do not fully, accurately and truthfully provide this information, the insurance may not be valid or the Policy may not cover You fully.

3. Duty of disclosure during this insurance

You are required to inform Us immediately if at any time after this contract of insurance or any other Policies effected on or by You has been entered into, varied or renewed with Us of any information given in the Application Form (or when You applied for this insurance or other Policies) is inaccurate or has changed including but not limited to any changes in Your occupation, work duties, sporting activities, or any other relevant information that has the propensity to increase the risk including any disease/illness, physical or mental defect or infirmity. We may:

- i) require You to pay an additional Premium for the increase risk;
- ii) make changes to the terms and conditions of this Policy; or
- iii) leave the Policy terms, conditions and Premium unaltered.

You will only be covered for any increased risk if agreed in writing by Us.

GENERAL DEFINITIONS

Unless indicated or defined otherwise, the definitions with interpretations as set out below, will apply to this Policy.

Accident and Accidental means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of all other causes, be the sole cause of Bodily Injury.

Baggage means each of Your suitcases, trunks and its contents which belong to You that are worn, used or carried by You during the Trip.

Benefit means the respective benefit(s), as stated in the Policy, Certificate of Insurance, Schedule and/or Endorsement payable by Us under the terms, exclusions and conditions of this Policy in respect of each event or loss covered by this Policy.

Bodily Injury means bodily injury suffered by You during the Period of Insurance resulting solely and directly from Accident. This does not include any sickness, disease, parasite, bacterial, parasitic or viral infection even if contracted by Accident, or any naturally occurring condition or degenerative process or the result of any gradually operating cause.

Burglary means theft following forcible and violent entry or exit from the premises.

Cancellation Expenses means loss of irrecoverable deposits or charges for advance payments for travel or accommodation or other charges which are forfeited pursuant to provisions of the related contract for which proof of such forfeiture should be provided.

Certificate of Insurance means a document We issued to You after You have applied Your coverage with Us which shows the details of Your coverage. It must be read together with the terms and conditions in Your Policy.

Child or Children means Your unemployed and unmarried natural or step or legally adopted child or children aged between forty-five (45) days to eighteen (18) years of age or up to twenty-three (23) years old, if still studying full-time in a recognised educational institution on the Effective Date of Insurance.

Claimant means the person who is entitled to claim the insurance Benefit, according to the terms and conditions of this Policy.

Common Carrier means any land, inland waterways, sea or air conveyance operated under a license for the transportation of fare paying passengers and which has fixed and established routes only. It does not include taxis, helicopters and limousine services nor does it mean any such carrier if chartered or arranged as part of a tour even if such services are regularly scheduled.

Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not,
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

Communicable Disease includes the terms Infectious and Contagious disease and means any disease capable of being transmitted from an infected person, animal, species, or organism to another person by any means. Certain communicable diseases can result in an outbreak which can be declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury or Illness, which is determined to be life-threatening at the absolute discretion of a Medical Practitioner designated by Us.

Curtailement means the abandonment or the cutting down on the duration of Your Trip after Your arrival at the booked destination as shown on the booking invoice and return directly to a place of residence in Malaysia as soon as practicable due to:

- a) Your Serious Bodily Injury or Serious Illness;
 - b) Death, Serious Bodily Injury or Serious Illness of Your Family or Your Travel Companion;
 - c) Hijacking of the aircraft in which You are on board as a passenger;
 - d) Natural disasters;
 - e) Act of Terrorism; or
 - f) A fire or natural disaster resulting in serious damage to Your place of residence in Malaysia;
- which prevent You from continuing with Your planned Trip;

A medical report must be obtained from the Medical Practitioner treating the Insured Person confirming the Serious Bodily Injury or Serious Illness.

Each Day of Hospital Confinement is defined as a day when the Hospital makes a charge for room and board to the Insured Person for admission as an in-patient for a minimum period of twenty-four (24) hours on the recommendation of a Medical Practitioner.

Effective Date of Insurance means the Effective Date on the Certificate of Insurance and/or Schedule.

Endorsement means a written alteration or amendment to the information, terms and conditions of this Policy. Endorsement to this Policy must be issued by Us.

Excess means the first amount payable by You in the event of a claim and is the uncovered portion of Your loss under this Policy.

Expeditions means a journey by land or sea undertaken into remote or inaccessible areas by a person or group of people for the purpose of exploration and/or scientific research. It necessitates being self-sufficient and equipped for the intended area and duration of the journey.

Family means the Insured Person's Spouse, parent, parent-in-law, grandparent, Child(ren), brother or sister, grandparent-in-law, grandchild, son-in-law, daughter-in-law, sibling-in law, niece or nephew, who are residing in Malaysia.

Financial Markets Ombudsman Service or FMOS means an independent body set up to help settle disputes between a Claimant and Us, as an alternative to the courts.

Golf Equipment means golf-related equipment normally used for playing golf, including clubs, golf shoes, golf bags, and non-motorised golf trolley. Golf equipment does not include items such as, gloves, headwear, eyewear, golf balls, ball markers, tees, caps and hats.

Hazardous Sports and Activities means any sports or activities that require a degree of skill and involves exposure to risk, including but not limited to:

- a) Any speed contest or racing (other than on foot);
- b) Any professional competition or sports;
- c) Racing, motor rallies, horse riding and competitions;
- d) Mountaineering (reasonably requiring the use of ropes and guides), rock climbing, caving, pot-holing, hiking/trekking in remote areas unless with licensed guides;
- e) Any activity involving the Insured Person being airborne (whether suspended or not) not limiting to parachuting, ballooning, hand gliding, bungee jumping, sky diving or high diving;
- f) Any underwater activities involving the use of underwater breathing apparatus, water sports, white water rafting, ocean yachting;
- g) Winter sports (excluding curling and skating);
- h) Association or rugby football;
- i) Motorcycling (unless licensed in the country where the Accident took place and whilst wearing a helmet);
- j) Expeditions; or
- k) Hunting trips.

Hijack means unlawful seizure and control of a Common Carrier from the regular crew by use or threatened use of violent means.

Home means Your usual place of residence in Malaysia.

Home Contents means household furniture, furnishings, clothing and personal belongings owned by You, members of Your family or domestic servants who permanently live with You in Your Home including fixtures and fittings which You own or are responsible for (except landlord's fixtures and fittings – for rental house). Home Contents does not include antiques, artifacts, paintings, objects of art or intrinsic value, manuscripts, financial securities of any kind, money, stamps, travel document, credit cards, bonds, coupons, negotiable instruments, title deeds, driving license, identity cards, motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

Hospital means a registered institution under supervision of physicians, established for the purpose of providing treatment and care of bed-paying sick or injured patients, and has facilities for:

- a) Twenty-four (24) hours nursing services by registered and graduate nurses; and
- b) Diagnostic and major surgery.

A Hospital is not:

- a) Primarily a clinic;
- b) A convalescent, nursing or rest home;
- c) A rehabilitation center for alcoholics or drugs addicts; or
- d) A home for the elderly or infirmed.

Hospital Confinement means an admission of the Insured Person to a Hospital as a registered in-patient for treatment for Accident or Illness upon recommendation of a Medical Practitioner. The Insured Person must be required to physically stay in the Hospital for the duration of Hospital Confinement.

Illness means physical condition marked by a pathological deviation from the normal healthy state as verified by a Medical Practitioner.

Insured Person, You, Your means each person as named in the Certificate of Insurance and/or Schedule. The Insured must be:

- a) a Malaysian citizen;
- b) a Permanent Resident of Malaysia;
- c) a holder of a valid work permit, valid employment pass, valid dependent pass, valid long-term social visit pass, or valid student pass issued by the relevant authorities in Malaysia and who is legally residing in Malaysia.; and
- d) age between forty-five (45) days until eighty (80) years old.

Loss of Hearing means total, permanent and irreversible loss of hearing as a result of Accident to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose and Throat (ENT) specialist.

Loss of Limb means complete severance between wrist and shoulder for an arm, or between ankle and hip for a leg, or the total and permanent functional disability of an entire hand, arm, foot or leg.

Loss of Sight means total, permanent and irreversible loss of sight as a result of Accident to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in one (1) eye or both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.

Loss of Speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Main Travel Destination(s) means any location, temporary or otherwise, if it is proven to Our satisfaction that a covered event in one (1) or more of these locations would impact Your Trip to the extent that it needs to be necessarily cancelled or interrupted as the Policy benefit section provides.

Medical Practitioner means a doctor, consultant physician, surgeon, or specialist, who is registered to practice western medicine, who in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice where the treatment is provided. The attending Medical Practitioner cannot be You, Your Spouse, Your Travel Companion, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption.

Natural Disaster and Extreme Weather Conditions means a major disruptive travel event due solely to natural causes including but not limited to typhoon, hurricane, cyclone or tornado, wild-fire, flood, tsunami, volcanic eruption, volcanic ash, earthquake, landslide, mudslide, avalanche, fire, or blizzard.

Nominee means the person that the Policyholder has nominated to receive the insurance benefit payable under this Policy upon Your death. The nomination must be registered with Us.

One-Way Trip means a single outward journey from Your place of residence or business to the intended overseas destination where no return ticket back to Your place of residence or business is purchased. It is only eligible in the following circumstances:

- a) emigration; and
- b) commencement or resumption of educational studies at a recognised institution of higher learning.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance and/or Schedule.

Personal Data means any information that relates directly or indirectly to You and extends to any individual whose personal data has been provided by You, who is identified or identifiable from that information or from that and other information in Our possession, including any sensitive personal data and expression of opinion about You and the individual. For clarity purposes, Your personal data may have otherwise been provided to Us by an authorised third party.

Plan(s) means the coverage indicated in the Schedule:

- a) **Individual Plan** means a plan for the Insured Person named in the Certificate of Insurance and who is aged between sixteen (16) and seventy (70) years.
- b) **Senior Citizen Plan** means a plan for the Insured Person named in the Certificate of Insurance and who is aged between seventy-one (71) and eighty (80) years.
- c) **Family Plan** means the Policy covers You, Your Spouse and Your Child(ren), who are named as Insured Persons in the Certificate of Insurance.
- d) **Group Plan** means a plan for the Insured Person and Travel Companion named in the Certificate of Insurance and who is aged between sixteen (16) and seventy (70) years.

Personal Money means bank and currency notes, cash or cash equivalents, cheque, postal and money orders or travellers cheques held for personal purposes.

Policy means Your insurance contract which consists of this policy wording, Certificate of Insurance (Schedule) and any Endorsement.

Policyholder means the individual which the Policy is issued to provide cover for the Insured Person.

Pre-existing Condition(s) means an Illness about which the Insured Person is considered to have a reasonable knowledge, based on any of the following occurring before the Effective Date of Insurance:

- a) The Insured Person had received or is receiving treatment;
- b) Medical advice, diagnosis, care or treatment has been recommended;
- c) Clear and distinct symptoms are or were evident; or

d) The condition would have been apparent to a reasonable person in such circumstances.

Premium means any amount We require You to pay under this Policy and includes Government charges.

Scheduled Carrier means scheduled aircraft, train or sea vessel where the aircraft, trains and sea vessels are listed with the relevant authorities in the countries in which the aircraft, train or sea vessel is registered and holds a certificate, license or similar authorisation for scheduled transportation and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports, train stations and ports at regular and specific times. For all intended purposes, chartered carriers are not to be construed as scheduled carriers.

Serious Bodily Injury or **Serious Illness** whenever applied to the Insured Person, is one which requires treatment by a Medical Practitioner and which results in the Insured Person being certified by that Medical Practitioner as unfit to travel or continue with the planned Trip. When applied to the Family, it shall mean Bodily Injury or Illness certified by a Medical Practitioner as being dangerous to the life of the Family and which results in the discontinuation or cancellation of the planned Trip.

Spouse means Your legal husband or wife under a marriage recognised by Malaysian law, aged between eighteen (18) and seventy (70) years of age on the Effective Date of Insurance. Only one (1) Legal Spouse is eligible to be insured under this Policy.

Specified Cause means:

- a) Your death, the death of Your Family, or the death of Your Travelling Companion (excluding illness and/or incidences arising from COVID-19);
- b) Bodily Injury and/or Illness requiring Hospital Confinement of You, any of Your Family, or Your Travelling Companion (excluding illness and/or incidences arising from COVID-19), and certified as unfit to travel by a Medical Practitioner;
- c) Summons to attend legal proceedings which were not made known to You prior to signing up of this Policy;
- d) Cancellation of scheduled Common Carrier services consequent upon strike, riot or civil commotion;
- e) Following the first announcement, advice, warning, restriction and/or declaration issued by any governmental bodies of the Malaysian government, and/or the government of any destination country(ies) including UN, WHO, and/or any other global authorities declaring it unsafe, hazardous, precarious and/or dangerous for any travel to be undertaken until such announcement, advice, warning, restriction and/or declaration fully and/or completely and/or effectively uplifted and/or removed; All or any other and/or subsequent announcement, advice, warning, restriction and/or declaration shall not be considered as a separate and distinct event from the first announcement;
- f) Natural disasters which prevent the Insured Person from continuing with their planned Trip; or
- g) The Insured Person's residence becoming uninhabitable following fire, storm, or flood occurrence such that the Insured Person's presence is required on the premises on the scheduled departure date as stated on the travel ticket,

where, for paragraphs (a) to (f), the events mentioned occur within thirty (30) days before the scheduled departure date as stated on the travel ticket, and for paragraph (g) the event occurs within seven (7) days before the scheduled departure date as stated on the travel ticket.

Terrorism means an act or acts, of any person or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Act of Terrorism shall also include any act which is verified or recognised by the (relevant) government as an act of Terrorism and/or regulated under any relevant laws.

Travel Companion means the Insured Person (s), who is Your Travel Companion (whom Your Trip depends on), accompanying You for the entire duration of Your Trip, including departing and returning with You.

Total and Permanent Disability means that You are incapable of performing any work, occupation or profession for wages, compensation or profit, solely due to Accident, with no chances of recovery based on current medical knowledge and technology as a result of You being permanently total paralysis, permanently bedridden or complete insanity.

Trip means:

1. **International Trip** means a return trip from Malaysia to Your planned destination to Area of Travel under Area 2, Area 3 or Area 4 for leisure or business purposes. Your Policy shall commence from the time You leave Your Home or place of business in Malaysia (whichever is the later) for a direct journey to the place of embarkation in Malaysia to commence travel to the intended overseas destination and in any event not to commence more than twenty-four (24) hours prior to the booked departure time. The coverage ceases on whichever of the following that occurs first:
 - a) the expiry of the Period of Insurance specified in the Certificate of Insurance at 23:59 pm Malaysian time;
 - b) upon Your arrival at Your Home;
 - c) twenty-four (24) hours after Your arrival in Malaysia from an overseas destination.
 - d) In the case of One-Way Trip overseas, coverage shall cease seventy-two (72) hours from the scheduled time of arrival at the final destination of the Trip. Transits at other countries are allowed provided You are confined to the transit area of the airports in these countries.

For 'Single Trip', the duration shall not exceed one hundred eighty (180) consecutive days from the commencement date of such trip.

Annual Trip covers unlimited number of trips but the duration for each trip shall not exceed ninety (90) consecutive days from the commencement date of such trip. Annual policy does not provide cover for one-way International trip.

2. **Domestic Trip** means a return trip within Malaysia for leisure or business purposes. Your Policy shall commence from the time You leave Your Home or place of business (whichever is the later) to the intended destination in Malaysia. This excludes any daily or routine commute to and from Your place of business, employment or work. The coverage ceases on whichever of the following occurs first:

- a) upon Your arrival at Your Home; or
- b) the expiry of the Period of Insurance specified in the Certificate of Insurance at 23:59 pm Malaysian time;

For 'Single Trip', the trip duration shall not exceed thirty (30) consecutive days from the commencement date of such trip.

Annual Trip covers unlimited number of trips but the duration for each trip shall not exceed thirty (30) consecutive days from the commencement date of such trip.

No cover is available for one-way domestic trip.

Valuables means articles of gold and/or silver, and/or other precious metal, semi-precious gems, furs and watches.

We, Us or Our means Etiqa General Insurance Berhad and 24 Hours Travel and Medical Assistance Service provider appointed by Etiqa General Insurance Berhad.

AREA OF TRAVEL

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

SCHEDULE OF BENEFITS

Section	Summary of Benefits (per Trip)	Maximum Benefit Amount (RM) Per Person, Per Trip			
		Domestic	International		
			Silver Plan	Gold Plan	Platinum Plan
A	Personal Accident Benefits				
A1	Accidental Death or Permanent Disability				
	a. Per Adult/Senior Citizen	50,000	100,000	300,000	500,000
	b. Per Child; or	10,000	40,000	100,000	100,000
	c. Per Family	150,000	300,000	900,000	1,500,000
B	Medical Expenses Benefits	Due to Accident only	Due to Accident or Illness		
B1	Medical Related Expenses (up to)	50,000	100,000	300,000	500,000
		125,000 (Per Family)	250,000 (Per Family)	750,000 (Per Family)	1,500,000 (Per Family)
B2	Follow-up Treatment Expenses (up to)	5,000	5,000	10,000	30,000
		12,500 (Per Family)	12,500 (Per Family)	25,000 (Per Family)	75,000 (Per Family)
B3	Alternative Treatment Expenses (up to)	Not Covered	Not Covered	Not Covered	1,000
					2,500 (Per Family)
B4	Compassionate Care (up to)	Not Covered	5,000	5,000	5,000
B5	Child Care / Guard and Return of Child(ren) (up to)	Not Covered	5,000	5,000	5,000
B6	Hospital Confinement Allowance (up to 20 days)	150 per day	150 per day	250 per day	350 per day
		375 per day (Per Family)	375 per day (Per Family)	625 per day (Per Family)	875 per day (Per Family)
C	Travel Inconveniences Benefits				
C1	Travel Cancellation or Postponement (up to)	Not Covered	Not Covered	20,000	50,000
				50,000 (Per Family)	125,000 (Per Family)
C2	Travel Curtailment (up to)	Not Covered	Not Covered	20,000	50,000
				50,000 (Per Family)	125,000 (Per Family)
C3	Travel Interruption (up to)	Not Covered	Not Covered	2,000	5,000
				5,000 (Per Family)	12,500 (Per Family)
C4	Travel Delay (up to)	RM100 for the complete 2 hours delay	1,000	2,000	5,000
		250 (Per Family)	2,500 (Per Family)	5,000 (Per Family)	12,500 (Per Family)
			RM100 for the first complete 2 hours delay, RM250 for every complete 6 hours delay thereafter	RM100 for the first complete 2 hours delay, RM250 for every complete 6 hours delay thereafter	RM250 for the first complete 2 hours delay, RM500 for every complete 6 hours delay thereafter

Section	Summary of Benefits (per Trip)	Maximum Benefit Amount (RM) Per Person, Per Trip				
		Domestic	International			
			Silver Plan	Gold Plan	Platinum Plan	
C5	Baggage Delay (for at least 6 hours)	Upon arrival at planned destination 500 1,250 (Per Family)	Upon arrival in overseas 500 1,250 (Per Family)	Upon arrival in overseas 800 2,000 (Per Family)	Upon arrival in overseas 1,000 2,500 (Per Family)	
		Delay of Your baggage upon returning Home is not covered	Upon return to Malaysia 100 250 (Per Family)	Upon return to Malaysia 150 375 (Per Family)	Upon return to Malaysia 200 500 (Per Family)	
C6	Missed Travel Connection (for at least 6 hours delay)	Not Covered	400 1,000 (Per Family)	500 1,250 (Per Family)	600 1,500 (Per Family)	
C7	Hijacking Inconvenience (RM250 for each 24 hours period)	Not Covered	Not Covered	Up to 500 1,250 (Per Family)	Up to 1,000 2,500 (Per Family)	
C8	Travel Overbooked	Not Covered	Not Covered	350	500	
				875 (Per Family)	1,250 (Per Family)	
D	Losses or Damages to Personal Belongings Benefits					
D1	Loss or Damage to Baggage and/or Personal Effects (up to)	1,000	1,000	3,000	5,000	
		2,500 (Per Family)	2,500 (Per Family)	7,500 (Per Family)	12,500 (Per Family)	
		a) Maximum limit for loss or damage to Baggage	200	200	800	1,000
		500 (Per Family)	500 (Per Family)	2,000 (Per Family)	2,500 (Per Family)	
		b) Maximum limit for loss or damage to Personal Effects - limited to RM500 for any one article or a pair or a set of articles;	400	400	1,200	2,000
1,000 (Per Family)	1,000 (Per Family)	3,000 (Per Family)	5,000 (Per Family)			
c) Maximum limit for loss or damage to electronic items - limited to laptop, tablet and handphone only	400	400	1,000	2,000		
1,000 (Per Family)	1,000 (Per Family)	2,500 (Per Family)	5,000 (Per Family)			
(Excess RM100 per Insured Person)						
D2	Loss of Personal Money or Unauthorised Use of Card (up to)	Not Covered	Not Covered	1,000	1,500	
				2,500 (Per Family)	3,750 (Per Family)	
D3	Loss of Travel Documents	Not Covered	Not Covered	1,000	1,500	
				2,500 (Per Family)	3,750 (Per Family)	
D4	Home Care - limited to RM500 for any one article or a pair or a set of articles, up to	500	1,000	1,000	1,000	
		1,250 (Per Family)	2,500 (Per Family)	2,500 (Per Family)	2,500 (Per Family)	
E	Liability Benefits					
E1	Personal Liability (up to)	200,000	200,000	1,000,000	2,000,000	
		500,000 (Per Family)	500,000 (Per Family)	2,500,000 (Per Family)	5,000,000 (Per Family)	
F	Emergency Services Benefits	Due to Accident only	Due to Accident or Illness			
F1	Emergency Medical Evacuation and Repatriation (up to)	500,000	500,000	1,000,000	1,500,000	
F2	Repatriation, Burial and Cremation of Mortal Remains (up to)	500,000	500,000	1,000,000	1,500,000	

Section	Summary of Benefits (per Trip)	Maximum Benefit Amount (RM) Per Person, Per Trip			
		Domestic	International		
			Silver Plan	Gold Plan	Platinum Plan
G	COVID-19 Benefits (Applicable for International Trip Only)				
G1	Travel Cancellation due to COVID-19 (up to)	Not covered	5,000 12,500 (Per Family)	5,000 12,500 (Per Family)	5,000 12,500 (Per Family)
G2	Travel Disruption due to COVID-19 (up to)	Not covered	5,000 12,500 (Per Family)	5,000 12,500 (Per Family)	5,000 12,500 (Per Family)
G3	Medical Expenses Overseas due to COVID-19 (up to)	Not covered	300,000 750,000 (Per Family)	300,000 750,000 (Per Family)	300,000 750,000 (Per Family)
G4	Emergency Medical Evacuation and Repatriation due to COVID-19 (up to)	Not covered	100,000 250,000 (Per Family)	100,000 250,000 (Per Family)	100,000 250,000 (Per Family)
G5	Repatriation, Burial and Cremation of Mortal Remains due to COVID-19 (up to)	Not covered	100,000 250,000 (Per Family)	100,000 250,000 (Per Family)	100,000 250,000 (Per Family)
H	Adventurous Activities Benefit (Optional Benefit for Domestic and International Trip)				
H1	Cover You in respect of Death or Permanent Disability Benefits under Section A , Medical Expenses Benefits under Section B and Emergency Services Benefits under Section F .	Available Please refer to Benefit Amount under Section A, Section B or Section F respectively when applicable	Available Please refer to Benefit Amount under Section A, Section B or Section F respectively when applicable	Available Please refer to Benefit Amount under Section A, Section B or Section F respectively when applicable	Available Please refer to Benefit Amount under Section A, Section B or Section F respectively when applicable
I	Extended Home Care Benefit (Optional Benefit for International Trip Only)				
I1	Extended Home Care - limited to RM1,000 for any one article or a pair or a set of articles, up to	Not Covered	20,000 20,000 (Per Family)	20,000 20,000 (Per Family)	20,000 20,000 (Per Family)
J	Golf Cover Benefit (Optional Benefit for Domestic and International Trip)				
J1	Loss or damage to Golf Equipment (up to)	1,000 2,500 (Per Family)	2,000 5,000 (Per Family)	2,000 5,000 (Per Family)	2,000 5,000 (Per Family)
J2	Unused golf green fees (up to) (Excess RM100 per Insured Person)	Due to Accident only	Due to Accident or Illness		
		500 1,250 (Per Family)	1,000 2,500 (Per Family)	1,000 2,500 (Per Family)	1,000 2,500 (Per Family)
K	Car Rental Excess Cover (Optional Benefit for International Trip Only)				
K1	Car Rental Excess Cover	Not Covered	1,000 2,500 (Per Family)	2,500 5,000 (Per Family)	2,500 5,000 (Per Family)
L	Losses or Damages to Baggage and/or Personal Effects (Optional Benefit for International Trip Only)				
L1	Losses or Damages to Baggage and/or Personal Effects (up to)	Not Covered	Not Covered	Not Covered	11,500 28,750 (Per Family)
	a) Maximum limit for loss or damage to Baggage				3,000 7,500 (Per Family)
	b) Maximum limit for loss or damage to Personal Effects - limited to RM500 for any one article or a pair or a set of articles				6,000 15,000 (Per Family)

Section	Summary of Benefits (per Trip)	Maximum Benefit Amount (RM) Per Person, Per Trip			
		Domestic	International		
			Silver Plan	Gold Plan	Platinum Plan
	c) Maximum limit for loss or damage to electronic items - limited to laptop, tablet and handphone only				2,500 6,250 (Per Family)

Notes:

- Benefit D1, D2, D3 and J2, are each subject to an Excess of RM100 for every claim.
- Per Family refers to the maximum total benefit payable under each benefit section for all Insured Persons covered under the Family Plan, for any one Trip.

BENEFITS DESCRIPTION

SECTION A – PERSONAL ACCIDENT BENEFIT

A1. Accidental Death or Permanent Disablement

If, during the Period of Insurance, whilst You are on a planned Trip, You suffer Bodily Injury which results in Death or Permanent Disability set out in the table below, within fifty-two (52) weeks after the date of the Accident, We shall pay a proportion of the relevant Benefit Amount as specified below:

Event	Proportion of Benefit Amount Paid
1. Accidental Death	100%
2. Accidental Permanent Total Disability	100%
3. Total and Permanent Loss of Speech and Hearing	100%
4. Loss of sight in both Eyes	100%
5. Loss of use of two (2) Limbs	100%
6. Loss of use of one (1) Limb	50%
7. Loss of sight in one (1) Eye	50%
8. Total and Permanent Loss of Speech	50%
9. Total and Permanent Loss of Hearing in:	
a) Both ears; or	50%
b) One (1) ear	20%

Conditions applicable to Section A

The occurrence of any specific loss for which indemnity is payable under Section A1(1) to Section A1(5) shall at once terminate all cover under this Policy, but such termination shall be without prejudice to any other claim originating from the same Accident causing such loss. The maximum Benefit paid under Section A is restricted to 100% of the Benefit Amount as specified in the Schedule of Benefits and any Benefit on partial disability is not payable.

SECTION B – MEDICAL EXPENSES BENEFITS

We will pay up to the limit of the Benefit Amount as specified in the Schedule of Benefits for the following necessary and reasonably incurred expenses within Period of Insurance that gives rise to the claim resulting from Bodily Injury or Illness during Your Trip.

In respect of Domestic trip, this Medical Expenses Benefits is only applicable to Accidental causes.

B1. Medical Related Expenses

Reimbursement up to the limit of Benefit Amount specified in the Schedule of Benefits in respect of necessary and reasonably incurred expenses for medical treatment including but not limited to cost of emergency dental treatment during the Trip.

In the event of Hospital Confinement (for international plan), any in-patient medical expenses incurred which directly related to the Bodily Injury or illness during Your Trip will be based on cashless admission.

Any out-patient medical expenses claim for an amount not exceeding Ringgit Malaysia Three Thousand (RM3,000) for any one Accident or incident will be on a reimbursement basis.

B2. Follow-up Treatment Expenses

Reimbursement up to the limit of Benefit Amount specified in the Schedule of Benefits for the necessary follow-up medical, Hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees if recommended by Your attending doctor) incurred by You in Malaysia within three (3) months after returning from the Trip.

If You do not seek initial treatment for Bodily Injury or Illness sustained during the trip whilst overseas, We will only reimburse the medical expenses incurred provided treatment is sought within twenty-four (24) hours after Your arrival in Malaysia.

B3. Alternative Treatment Expenses

Reimbursement up to the limit of Benefit Amount as specified in the Schedule of Benefits for necessary and reasonably incurred expenses in seeking alternative treatment, having resulted from Accident or Illness during the Trip, incurred by You in Malaysia within three (3) months after returning from the Trip.

The treatment must be carried out by a registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor provided treatment is first sought from a Medical Practitioner in the first instance. This Benefit excludes treatment prescribed by someone who is You Yourself, Your Spouse, Your Travel Companion, Your business partner, Your employer, Your employee, Your agent or a person who is related to You in any way by blood, marriage or adoption.

B4. Compassionate Care

Reimbursement up to the limit of Benefit Amount specified in the Schedule of Benefits for reasonable additional accommodation, communication, round trip economy class air ticket, travel expenses between Malaysia and the place of loss and meals incurred by one (1) person who is required to travel:

1. to take care of You while You are admitted as an in-patient in an overseas Hospital and upon medical advice from the Medical Practitioner; or
2. to assist with Your repatriation and burial or cremation at the location of Your death.

provided no adult member is present during the Trip.

B5. Child Care / Guard and Return of Child(ren)

Reimbursement up to the limit of Benefit Amount as specified in the Schedule of Benefits for reasonable additional accommodation, communication, round trip economy class air ticket, travel expenses between Malaysia and the place of loss, and meals incurred by one (1) person to take care of and/or accompany the Insured Person's Child(ren), below eighteen (18) years old, back to Malaysia due to Your Hospitalisation or Your death, where no adult member is present during the Trip.

B6. Hospital Confinement Allowance

If You, whilst on a Trip, is subject to Hospital Confinement, We will pay a daily Hospital Income up to the limit of Benefit Amount as specified in the Schedule of Benefits for every complete day of Hospital Confinement, provided a valid claim is payable under Section B1. Payment for such Benefit should not exceed twenty (20) days of such Hospital Confinement.

Exclusions applicable to Section B

We shall not pay for claims in respect of:

1. Experimental, elective or investigative procedures or non-emergency medical check-ups, vaccinations and their complications;
2. Cosmetic or plastic surgery apart from reconstructive surgery required by a covered Accident;
3. Cures (including follow up) of any kind not resulting from an Accident or Illness, psychoanalytical treatment, rest cures, physiotherapy and detoxification;
4. Ophthalmological care, eye glasses, contact lenses, eye examinations, refractive surgery, hearing aids, prostheses, dental care, dental treatment, oral surgery and dentures, unless prescribed by a Medical Practitioner for the treatment of Bodily Injury;
5. Any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth;
6. Any Communicable Disease declared to be a PHEIC by the WHO;
7. Treatments for weight reduction or gain;
8. Any investigation and treatment of sleep and snoring disorders and hormone replacement therapy;
9. Any circumcision or expenses incurred for sex change;
10. Any donation of any body organ including costs of acquisition and donation;
11. Any external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
12. Any costs and expenses which are of non-medical nature;
13. Private nursing, rest cures, sanatoria care or detoxification;
14. Any medical expenses incurred overseas after We are of the opinion that You are fit for return to Malaysia but You have refused;
15. Any medical expenses incurred overseas which We are of the opinion can be delayed for treatment upon return to Malaysia; and
16. When You are not fit to travel or are travelling against the advice of a Medical Practitioner or for the purpose of seeking medical attention.

SECTION C – TRAVEL INCONVENIENCES BENEFITS

C1. Travel Cancellation or Postponement

We shall reimburse You in respect of Cancellation Expenses incurred up to the limit of Benefit Amount as specified in the Schedule of Benefits if You are forced to cancel Your Trip, as a direct and necessary result of the Specified Cause, prior to the commencement of that Trip.

If Your Trip is postponed which is as a result of the Specified Cause, We will reimburse the additional charges levied in relation to any prepaid charges paid by You, due to amendment of the travel date, up to the limit of Benefit Amount as specified in the Schedule of Benefits.

Coverage for Travel Cancellation or Postponement is effective upon the issuance of the Certificate of Insurance and/or Schedule and terminates on the commencement of Your Trip.

Provided always that this coverage is effective only if this Policy is taken up:

1. At least seven (7) days prior to the commencement of that Trip; and
2. Before You become aware of any circumstances which could lead to the disruption of Your Trip.

You can only claim under either Section C1 or Section C2 arising out of the same event.

C2. Travel Curtailment

We shall reimburse You up to the limit of Benefit Amount as specified in the Schedule of Benefits for the irrecoverable prepaid cost of the planned Trip in respect of relevant travelling expenses which to be calculated proportionately based on the unutilized portion of the planned Trip including any additional hotel and repatriation costs to Malaysia necessarily and reasonably incurred by reason of the said Travel Curtailment.

This coverage is effective only if the Policy is taken up before You become aware of any circumstances which could lead to the disruption of the planned Trip.

You can only claim under either Section C2 or Section C1 arising out of the same event.

Exclusions applicable to Section C2

We shall not pay for claims arising directly or indirectly from, in respect of, or due to Government regulation or Statute, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the agent or tour operator through whom the Trip was booked, or failure to obtain the necessary documents to travel.

C3. Travel Interruption

We shall reimburse You up to the limit of Benefit Amount as specified in the Schedule of Benefits for the following additional, necessary and reasonable costs if whilst travelling, Your Trip is unexpectedly interrupted for more than twenty-four (24) consecutive hours due to one (1) or more of the specified covered events:

1. Common Carrier costs to re-arrange Your travel to reach Your intended destination. The costs equivalent to an economy class fare to get You to the place where You would have been in accordance with Your pre-trip itinerary had it not been for the interruption event.
2. Accommodation costs (room charge only) overseas because You were stranded on an international connection or accommodation costs because You were stranded on Your return journey Home;

The interruption must be due to the following covered events:

a) Major travel events

One (1) or more of the events below that first occurs at Your Main Travel Destination(s) when You are travelling on a Trip:

- i) Natural Disaster and Extreme Weather Conditions;
- ii) Major industrial or Scheduled Carrier accident;
- iii) Civil Unrest, Riot or Commotion resulting in cancellation of Scheduled Carrier services;
- iv) Strike resulting in cancellation of Scheduled Carrier services;
- v) Any event leading to airspace or multiple airport closures; or
- vi) A Terrorist Incident in a city listed on Your itinerary that occurs within the thirty (30) days prior to Your scheduled arrival in the city where the incident occurred, or after Your scheduled arrival in the city where the incident occurred.

b) Other events

One (1) or more of the events below occurs when You are travelling on a Trip:

- i) Your unexpected Serious Illness or Serious Injury and We agree that You should stay where You are.
- ii) Unexpected death, Serious Illness or Serious Injury of Your Travel Companion.

Conditions applicable to Section C3

1. You can only claim under either Section C3 or Section C4 arising out of the same event.
2. If You are entitled to receive full benefit payment or partial of the expenses covered by this section from any other insurance/takaful, We shall pay only Our ratable proportion.

C4. Travel Delay

We will pay You up to the limit of Benefit Amount as specified in the Schedule of Benefits for the delay period for which confirmation would have to be rendered only by the Scheduled Carrier providing details particularizing the cause for the delay and the actual departure time of the Scheduled Carrier.

If the Common Carrier provides alternative means of transportation, at no additional cost, which will influence and assist continuing the scheduled journey, the alternative schedule must be accepted and any consequential cost would not constitute a claim.

Exclusions applicable to Section C4

1. Any delay which You are made aware of twelve (12) hours or more prior to the original scheduled departure time of the Trip as stated in Your travel ticket;
1. Any travel insurance purchased within six (6) hours prior to the original scheduled departure time as stated in your travel ticket. This exclusion applies only to the first departure of Your Trip and does not affect coverage for any subsequent transit or connecting journeys once Your Trip has commenced;
2. For any delay, rescheduling or cancellation for a period less than two (2) hours; or
3. For any delay, rescheduling or cancellation due to denied boarding, overbooking or negligence by You.

C5. Baggage Delay

We will pay You the Benefit Amount as specified in the Schedule of Benefits if Your accompanying checked-in baggage is delayed by the Common Carrier for at least six (6) completed hours from the time of arrival at the destination abroad till the time You received Your baggage.

On Your trip back to Malaysia, We will pay You the Benefit Amount as specified in the Schedule of Benefits if the Your checked-in Baggage is delayed by the Common Carrier for at least six (6) completed hours from the time of Your arrival back in Malaysia to the time You receive Your checked-in Baggage.

In respect of domestic trip, We will pay You the Benefit Amount if Your accompanying checked-in baggage is delayed for at least six (6) completed hours from the time of arrival at Your planned destination in Malaysia. It does not cover delay of Your baggage upon returning to Your Home.

You must obtain a written confirmation from the Scheduled Carrier on the actual date and time of baggage delivery.

You can only claim under either Section C5 or Section D1 arising out of the same event and of the same item.

C6. Missed Travel Connection

We will pay You the Benefit Amount as specified in the Schedule of Benefits if Your confirmed onward connecting scheduled aircraft, train or sea vessel is missed at any single transfer point due to the late arrival of the incoming scheduled aircraft, train or sea vessel and no alternative onward or transportation is made available to You for at least six (6) hours from the actual arrival time of Your incoming scheduled aircraft, train or sea vessel.

You must obtain a written confirmation from the Scheduled Carrier showing the scheduled departure time and the actual departure time of the flight, journey or sailing to claim this Benefit.

C7. Hijacking Inconvenience

If, during the Period of Insurance, whilst You are on a Trip overseas, the Common Carrier that You are travelling in is Hijacked, We shall pay up to the limit of Benefit Amount as specified in the Schedule of Benefits for each full twenty-four (24) hours period that the Hijack continues.

Any claims under this Section must be accompanied by a police report or a report issued by the Scheduled Carrier, confirming that You were a victim of Hijack and the duration of such Hijack.

C8. Travel Overbooked

We will pay You the Benefit Amount as specified in the Schedule of Benefits if You are denied boarding on Your Scheduled Common Carrier due to it being overbooked by the scheduled carrier company and no alternative onward transportation is made available to You within six (6) hours from the original scheduled departure time.

The period of delay shall be calculated from the original scheduled departure time as stated in Your travel document or ticket to the departure of the next available transport. You must obtain written confirmation from the Common Carrier company or their handling agents confirming the overbooked details and when the next alternative transport was available.

Benefit is not payable if You arranging Your journey through an unlicensed travel agent.

SECTION D – LOSSES OR DAMAGES TO PERSONAL BELONGINGS BENEFITS

D1. Losses or Damages to Baggage and/or Personal Effects

We shall reimburse You up to the limit of Benefit Amount as specified in the Schedule of Benefits, less any Excess, for loss of or damage to baggage and personal effects on a Trip, which are taken or purchased on a Trip and owned by You due to the negligence of the Common Carrier or theft.

Personal effects being articles of a personal use designed to be worn or carried, belonging to You including clothing, personal effects, trunks, suitcases and the like.

Provided that these items must travel together with You during the Trip. At Our sole discretion, the basis of claims settlement shall be either:

1. reimburse for the original cash value of the items less depreciation and Excess; or
2. reimburse for the cost of replacement of a similar make and model less Excess; or
3. reimburse for the cost of repair of the damaged items less Excess.

Conditions applicable to Section D1

1. We shall not pay more than the specified Benefit Amount as specified in the Schedule of Benefit in the event of loss or damage to the following items:
 - i) Baggage
 - ii) Electronic items limited to laptop, tablet and handphone only.
 - iii) Personal Effects - limited to Ringgit Malaysia Five Hundred (RM500) for any one article or a pair or a set of articles.
2. Jewellery, electronic items and watches must be worn or kept in personally attended baggage at all times except when in a hotel safe;
3. The loss or damage must be reported to the police or relevant authority, having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage;
4. The submission of a claim under this Section shall preclude any claim from being made under Section C5 arising out of the same event and of the same item; and
5. For loss or damage due to the Common Carrier or hotel, the claim should be made against the Common Carrier or hotel first prior to Us making any payment under this benefit. Such claims must be submitted with proof of compensation received from the Common Carrier or hotel or if such compensation is denied, proof of such denial. At no time, will We reimburse You for more than the amount specified in item D1 benefits.

Exclusions applicable to Section D1

We shall not pay for the costs of replacement, repair, or otherwise related to the loss or damage due to/to:

1. Your failure to take due and reasonable care and precautions to safeguard and secure the baggage and personal effects;
2. Loss of data recorded on tapes, cards, drives and discs or otherwise including the cost of reproducing the data;
3. Motorized conveyances;
4. Sports equipment's, golf equipment's;
5. Perishable and consumable items;
6. Antiques, artifacts, paintings, objects of art or any object with intrinsic value;
7. Manuscripts, financial securities or instruments of any kind currency notes or travellers cheques;
8. Stamps, travel documents, credit cards, title deeds, driving license and identity cards;
9. Contact or corneal lenses, eye glasses, hearing aids, implanted pacemakers, prosthetic limbs, artificial teeth or dental bridges or dentures;
10. Musical instruments;
11. Fragile items;
12. Hired or leased equipment;
13. Loss to baggage sent in advance, mailed or shipped separately;
14. Loss of business goods or samples or equipment of any kind;
15. Loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
16. Electronic items, laptop or jewellery that is checked-in with the Common Carrier;
17. Mysterious disappearance;
18. Wear & tear and/or scratching and/or denting and/or any damage and/or loss that does not impair the functionality of the baggage; and
19. The Excess of Ringgit Malaysia One Hundred (RM100) for any claim made.

D2. Loss of Personal Money and Unauthorised Use of Card

We shall indemnify You up to the limit of Benefit Amount as specified in the Schedule of Benefits, less any Excess, if You suffer financial loss as a direct result of:

1. Robbery or theft of your Personal Money during your journey overseas, provided that such loss is reported to the police within 24 hours from the incident.
2. Fraudulent use of credit or debit card following robbery or theft during your journey overseas, provided that such loss is reported to the card issuer within twenty-four (24) hours from the incident.

You must take every possible safeguard to ensure the security of Your Personal Money and Your credit or debit card.

Exclusions applicable to Section D2

We shall not pay for claims in respect of:

1. Loss of Personal Money, credit or debit card left unattended in a public place or vehicle or as a result of Your failure to take care and precaution for the safeguard and security of such money;
2. Loss due to confiscation or detention by customs or any other authority;
3. Loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority;
4. Devaluation of currency or shortage due to errors or omissions during any transactions involving money; and
5. Losses recoverable from any other sources; and
6. The Excess of Ringgit Malaysia One Hundred (RM100) for any claim made.

D3. Loss of Travel Documents

We will pay You the Benefit Amount as specified in the Schedule of Benefits, less any Excess, for loss of Your Travel Documents (passport or visas) that is sustained whilst on a Trip due to theft or by force, violence, or threat of violence.

The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report, or a report issued by the relevant authority evidencing such loss.

You must take every possible safeguard to ensure the security of Your Travel Documents.

D4. Home Care Benefit

We will indemnify You up to the limit of Benefit Amount as specified in the Schedule of Benefits against physical loss or damages to your Home Contents as a result of Burglary or fire to Your Home while it is left vacant for the entire duration of Your Trip. We shall not be liable for more than Ringgit Malaysia Five Hundred (RM500) in respect of any one article or pair or set of articles.

The loss must be reported to the police as soon as possible upon arrival in Malaysia. Any claim must be accompanied by a report issued by the police or relevant authorities and provided that losses are not recoverable from any other sources.

This benefit does not apply to a Child(ren).

Exclusions applicable to Section D4

We shall not pay for claims in respect of:

1. Theft during or after the occurrence of a fire;
2. Loss or damage insured under any other insurance policy or takaful certificate, or reimbursed by any other party; and
3. Any loss or damage occasioned through Your wilful act or involvement.

SECTION E – PERSONAL LIABILITY BENEFITS**E1. Personal Liability**

We shall indemnify You up to the Benefit Amount specified in the Schedule of Benefits in respect of legal liability occurring during the Period of Insurance as a result of Bodily Injury (including Death) to, or Accidental loss of or damage to property of any third party, including third party costs and expenses recoverable from You and costs and expenses incurred, with Our prior written consent.

Conditions applicable to Section E1

1. Save and except Our prior written consent and confirmation, no Insured Person shall admit any liability and/or give any representation and/or any other undertaking with respect to such liability which has the effect of binding him/her; and
2. We shall reserve Our rights to take over the conduct all proceedings arising out of or in connection thereto initiated against You including appointing solicitors of Our own choice to reasonably act and defend on Your behalf.

Exclusions applicable to Section E1

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

1. Liability to any person who is a member of Your Family and/or Your employer and/or Your employee;
2. Accidental loss or damage to property belonging to, held in trust or in the custody or control of You and/or Your employer and/or Your employees and/or any member of Your Family and/or their respective household;
3. Pursuit of any trade, business and/or profession;
4. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
5. Ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance;
6. Legal costs resulting from any criminal proceedings;
7. Liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
8. Liability arising directly or indirectly by or through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of You and/or Your employer and/or Your employees and/or any member of Your Family and/or their respective household;
9. Sexual molestation, physical or mental abuse;
10. Any punitive, aggravated or exemplary damages awarded by any courts;
11. Any non-pecuniary losses; and
12. Liability for which payment should be more specifically claimed under any other contract of Insurance/Takaful in Your name.

SECTION F – EMERGENCY SERVICES BENEFITS**F1. Emergency Medical Evacuation and Repatriation**

In the event You experience any Critical Medical Condition whilst travelling, necessary medical expenses for emergency transportation and medical care shall be rendered to move You to the nearest Hospital where appropriate medical attention and facilities are available.

In the event of such an emergency, the 24-Hours Travel and Medical Assistance Helpline must be contacted immediately to approve emergency transportation. In dire emergencies in remote or primitive areas, where the 24-Hours Travel and Medical Assistance Helpline cannot be contacted in advance, the emergency transportation must be reported as soon as possible.

We reserve the right to decide the place to which You shall be transported and also shall determine and bear reasonable and customary transportation cost for one other person accompanying You for the said emergency transportation which shall be deemed necessary by Us.

In the event You are hospitalized abroad and it is medically necessary for You to be repatriated back to Malaysia to continue treatment, We will pay the reasonable and necessary repatriation costs. We retain the right to decide whether emergency medical repatriation is required or not.

In respect of Domestic trip, this Benefit is only applicable to Accidental causes.

F2. Repatriation, Burial and Cremation of Mortal Remains

In the event of Death due to Accident or Illness during the Trip, We will pay the reasonable charges for Your burial or cremation in the locality where death occurs, including the reasonable cost of transport of body or ashes to or within Malaysia.

In respect of Domestic trip, this Benefit is only applicable to Accidental causes.

SECTION G – COVID-19 BENEFIT (APPLICABLE FOR INTERNATIONAL TRIP ONLY)**G1. Travel cancellation due to COVID-19**

We shall reimburse You in respect of Cancellation Expenses incurred up to the limit of Benefit Amount as specified in the Schedule of Benefits when You have to unavoidably cancel Your Trip due to the listed specified reasons below, which occur within 10 days prior to the commencement of that Trip.

1. You are tested positive for COVID-19;
2. Your Travel Companion is tested positive for COVID-19;
3. Your death due to COVID-19;
4. The death of Your Travel Companion due to COVID-19.

This coverage is effective only if this Policy is taken up before You become aware of any circumstances which could lead to cancellation of the Trip and provided this Policy is taken up at a minimum of seven (7) days prior to the commencement of that Trip.

You can only claim under either Section G1 or Section G2 arising out of the same event.

Exclusions applicable to Section G1

We shall not pay for claims:

1. If the Issue Date of Your Policy is less than seven (7) days before the start of Period of Insurance;
2. If You cancelled Your Trip due to Your disinclination and/or reluctance consequent upon Your own fear and/or distress and/or fright to undertake the planned Trip out of Your own volition when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure;

3. If an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered any form of refund whether in cash or in-kind including issuance of voucher and/or credit and/or re-booking in lieu of refund or compensation for the Travel cancellation.

G2. Travel disruption due to COVID-19

If, whilst You are Overseas and You have to unavoidably alter/re-arrange any part of Your trip itinerary due to the listed specified reasons below:

1. You and/or Your Travel Companion are diagnosed with COVID-19 and certified unfit to continue with Your Trip by a Doctor;
2. Death or Hospitalisation of You and/or Your Travel Companion due to COVID-19;
3. Due to a positive COVID-19 test result or contact tracing in any destination included in the planned trip, You are required to self-isolate or quarantine as requested by a medical professional, in Your destination beyond Your original return date;
4. Cancellation of the Scheduled Carrier due to COVID-19;
5. Airspace or airport closure at the planned destination due to COVID-19;
6. An outbreak of COVID-19 at the planned destination and the declaration was not issued before Your Trip which prevents You from continuing with the Trip and You have to unavoidably incur additional accommodation costs to extend Your stay;

We shall reimburse You up to the limit of Benefit Amount as specified in the Schedule of Benefits for:

1. One-way economy class airfare via the most cost-effective itinerary to continue with the original trip or to return directly to Malaysia;
2. Your necessary and reasonably incurred additional and unplanned hotel and meal expenses;
3. Irrecoverable prepaid cost of the planned Trip in respect of relevant travelling expenses which to be calculated proportionately based on the unutilized portion of the planned Trip including any additional hotel and repatriation costs to Malaysia necessarily and reasonably incurred by reason of the said Trip Disruption.

Coverage is provided beyond Policy expiry date up to fourteen (14) days or until You have exhausted the limit of Benefit Amount under this section, whichever occur earlier. It is a condition of this automatic extension of cover that You must make every endeavour to return home at the first available opportunity.

You can only claim under either Section G2 or Section G1 arising out of the same event.

Exclusions applicable to Section G2

We shall not pay for claims in respect of:

1. If You cancelled Your Trip due to Your disinclination and/or reluctance consequent upon Your own fear and/or distress and/or fright to undertake the planned Trip out of Your own volition when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure;
2. Any event or circumstances which You knew or ought to have known would lead to the disruption of Your Trip. This includes any event which the public has and/or ought to have knowledge prior to the issuance of the Policy;
3. If an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered any form of refund whether in cash or in-kind including issuance of voucher and/or credit and/or re-booking in lieu of refund or compensation for the Trip Disruption.

G3. Medical expenses overseas due to COVID-19

Reimbursement up to the limit of Benefit Amount specified in the Schedule of Benefits for medical, Hospital and treatment expenses necessarily and reasonably incurred if You are diagnosed with positive COVID-19 and related complications during the Trip.

In the event of Hospital Confinement, any in-patient medical expenses incurred during Your Trip will be based on cashless admission.

G4. Emergency medical evacuation and repatriation due to COVID-19

Reasonably incurred expenses arising out of and/or in consequence of any medical necessity for emergency transportation and medical care en route, to move You whilst in Critical Medical Condition as a result of COVID-19 to the nearest Hospital where appropriate care and facilities are available.

In the event of such an emergency, the 24-Hours Travel and Medical Assistance Helpline must be contacted immediately to approve emergency transportation. In dire emergencies in remote or primitive areas, where the 24-Hours Travel and Medical Assistance Helpline cannot be contacted in advance, the emergency transportation must be reported as soon as possible.

We retain the right to decide if it is medically appropriate to move the Insured Person to the nearest Hospital where appropriate medical care is available.

In the event You are hospitalized abroad as a direct result of COVID-19 and it is medically necessary for You to be repatriated back to Malaysia, We will pay the reasonable and necessary repatriation costs. We retain the right to decide whether emergency medical repatriation is required or not.

G5. Repatriation, burial and cremation of mortal remains due to COVID-19

If the death of a Person Covered occurs as a direct result of COVID-19 sustained overseas during an overseas Trip, We will pay for the reasonable charges up to the benefit limit for burial or cremation in the place where the death occurred, including the reasonable costs of transportation of the body or ashes to the Insured Person's place of residence in Malaysia.

Exclusions applicable to Section G

We shall not pay for claims in respect of:

1. For adult Insured Person, You are not fully vaccinated as per the requirement of both Malaysia and the arrival country;
2. You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms);
3. Travelling to a country, specific area or event when the government or regulatory authority in a country to/from which You are travelling has advised against travelling;
4. You have notice and/or are aware and/or ought to be aware and/or reasonably expected to have knowledge of the presence of any circumstances which would give rise to a claim under this Policy prior to issuance of Policy and/or undertaking any planned trip;
5. Your failure to fulfil all the requirements which has been set by the Government/Immigration before You depart for the trip;
6. Your failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the trip;
7. Your disinclination and/or reluctance consequent upon Your own fear and/or distress and/or fright to undertake the planned Trip out of Your own volition when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure;
8. Any expenses incurred related to compulsory quarantine or stay-at-home requirements imposed by a foreign government;
9. Any expenses incurred for COVID-19 testing, mandatory COVID-19 diagnostic tests required by an official government or health authority that You are required to take for the trip, such as pre-departure tests and post-arrival tests;
10. Non pandemic/COVID-19 related claims;
11. Expenses incurred without Our prior approval.

SECTION H – ADVENTUROUS ACTIVITIES BENEFIT (OPTIONAL BENEFIT FOR DOMESTIC AND INTERNATIONAL TRIP)

This is an optional Benefit and is only applicable if You have paid an additional Premium for this Benefit. Notwithstanding General Exception 16, this Policy is extended to cover You in respect of Section A – Personal Accident Benefits, Section B – Medical and Expenses Benefits and Section F – Emergency Services Benefits which may be sustained resulting from engaging in or practicing for:

For International Trip:

1. **Water Sports** – rafting, canoeing and kayaking involving white water (grade 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving and underwater activities involving the use of any artificial breathing apparatus (up to thirty (30) meters' water depth).
2. **Winter Sports** – ice skating and snowboarding, skiing, sledging and snowmobiling.
3. **Others** – mountaineering (not involving the use of ropes and other climbing equipment) up to 3,500 metres or the base camp whichever is lower, rock climbing necessitating the use of ropes and other climbing equipment, mountain hiking, mountain trekking, abseiling, helicopter rides for sightseeing, ultra-marathon, motorcycle convoy, sky diving, hang gliding, bungee jumping, zorb ball riding, sphereing, orbing, hot air balloon and all-terrain vehicle (ATV). Any mountaineering or climbing activities in Nepal shall be excluded under this optional benefit.

For Domestic Trip:

1. **Water Sports** – rafting, canoeing and kayaking involving white water (grade 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving and underwater activities involving the use of any artificial breathing apparatus (up to thirty (30) meters' water depth).
2. **Others** – mountaineering (not involving the use of ropes and other climbing equipment) up to 4,500 metres or the base camp whichever is lower, rock climbing necessitating the use of ropes and other climbing equipment, mountain hiking, mountain trekking, abseiling, helicopter rides for sightseeing, ultra-marathon, motorcycle convoy, sky diving, hang gliding, bungee jumping, zorb ball riding, sphereing, orbing, hot air balloon and all-terrain vehicle (ATV).

Provided always that the above activities are done on an amateur basis and for leisure purpose during your journey with a licensed operator during Your journey. We will not pay if You do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

All other terms, conditions and exclusions of this Policy continue to apply.

SECTION I – EXTENDED HOME CARE BENEFIT (OPTIONAL BENEFIT FOR INTERNATIONAL TRIP ONLY)

This is an optional Benefit and is only applicable if You have paid an additional Premium for this Benefit.

We will indemnify You up to the limit of Benefit Amount as specified in the Schedule of Benefits against physical loss or damages to your Home Contents as a result of Burglary, fire or water damage (due to bursting or overflowing of domestic water tanks, apparatus or pipes) to Your Home while it is left vacant for the entire duration of Your Trip, provided that the coverage limit under Section D4 has been fully exhausted. We shall not be liable for more than Ringgit Malaysia One Thousand (RM1,000) in respect of any one article or pair or set of articles.

The loss must be reported to the police as soon as possible upon arrival in Malaysia. Any claim must be accompanied by a report issued by the police or relevant authorities and provided that losses are not recoverable from any other sources.

This benefit does not apply to a Child(ren).

Exclusions applicable to Section I

We shall not pay for claims in respect of:

1. Theft during or after the occurrence of a fire;
2. Loss or damage insured under any other insurance policy or takaful certificate, or reimbursed by any other party; and
3. Any loss or damage occasioned through Your wilful act or involvement.

SECTION J – GOLF COVER (OPTIONAL BENEFIT FOR DOMESTIC AND INTERNATIONAL TRIP)

This is an optional Benefit and is only applicable if You have paid an additional Premium for this Benefit.

J1. Loss or Damage to Golf Equipment

We will pay You up to the limit of Benefit Amount as specified in the Schedule of Benefits for the replacement or repair cost of the lost or damaged to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof during Your Trip.

Conditions applicable to Section J1

1. All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You.
2. You must take every possible safeguard to ensure the security of Your Golf Equipment.
3. The loss must be reported to the police within twenty-four (24) hours of such loss.
4. Any claims for indemnity under this section must be accompanied by a copy of a police report evidencing such loss or a report issued by the relevant authority

Exclusions applicable to Section J1

We shall not pay for claims in respect of:

1. Your failure to take due and reasonable care and precautions to safeguard and secure the Golf Equipment;
2. Wear & tear and/or scratching and/or denting and/or any damage and/or loss that does not impair the functionality of the Golf Equipment;
3. Mysterious disappearance;
4. Hired or leased equipment;
5. Loss or destruction of or damage to golf balls unless contained in the golf bag at the time of loss, destruction or damage; and
6. Loss that is covered by a manufacturer's guarantee.

J2. Unused Golf Green Fees

We will indemnify You up to the limit of Benefit Amount for non-refundable pre-booked green fees, prepaid and unused green fees if You are not able from playing golf at the pre-book schedule golf course or golf range during Your Trip as a result of:

- a) Bodily Injury or Illness (for International trip); or
- b) Bodily Injury (for Domestic trip).

Conditions applicable for Section J2

1. Any claims for indemnity must be accompanied by a copy of medical report from a Medical Practitioner substantiating the Accident Bodily Injury or Illness during the period for which the indemnity is being claimed.
2. The Excess of Ringgit Malaysia One Hundred (RM100) for any claim made applies before a claim is payable.

SECTION K – CAR RENTAL EXCESS COVER (OPTIONAL BENEFIT FOR INTERNATIONAL TRIP)

This is an optional Benefit and is only applicable if You have paid an additional Premium for this Benefit.

We will reimburse any excess or deductible, which the Insured Person becomes legally liable to pay in respect of loss or damage caused by an Accident to the rented car while on a Trip up to the limit of Benefit Amount as specified in the Schedule of Benefits.

Conditions applicable to Section K

1. You must hold a valid license(s) to drive the rented car at the country of visit and is named as the named driver or co-driver of the rental car;
2. The rental car must be rented from a licensed rental agency;
3. You must take a comprehensive motor takaful/insurance against any loss or damage to the rented car during the rental period; and
4. You must comply with all requirements of the rental agency under the rental agreement and of the takaful operator / insurance company under such motor takaful/insurance certificate/policy of the rented car as well as the laws, rules and regulations of the country.

Exclusions applicable to Section K

We will not pay for loss or damage:

1. Arising from operation of the rental car in violation of the terms of the rental agreement;
2. Which occurs beyond the limit if any public roads or in the violation of laws, rules and rules and regulations of the country; and/or
3. Arising from wear and tear, gradual deterioration, damage from inserts or vermin, inherent vice, latent defect or damage.

SECTION L – LOSS OR DAMAGE TO BAGGAGE AND PERSONAL EFFECTS (OPTIONAL BENEFIT FOR INTERNATIONAL TRIP – PLATINUM PLAN ONLY)

This is an optional Benefit and is only applicable if You have paid an additional Premium for this Benefit.

Losses or Damages to Baggage and/or Personal Effects

We shall reimburse You up to the limit of Benefit Amount as specified in the Schedule of Benefits, for loss of or damage to baggage and personal effects on a Trip, which are taken, or purchased on a Trip and owned by You due to the negligence of the Common Carrier or theft, provided that the coverage limit under Section D1 has been fully exhausted.

Personal effects being articles of a personal use designed to be worn or carried, belonging to You including clothing, personal effects, trunks, suitcases and the like.

Provided that these items must travel together with You during the Trip. At Our sole discretion, the basis of claims settlement shall be either:

1. The original cash value of the items less depreciation; or
2. The cost of replacement of a similar make and model; or
3. The cost of repair of the damaged items.

Conditions applicable to Section L

1. We shall only pay the Benefit under this Section if You have exhausted the limit specified under Section D1.
2. We shall not pay more than the specified Benefit Amount as specified in the Schedule of Benefit in the event of loss or damage to the following items:
 - i) Baggage
 - ii) Electronic items limited to laptop, tablet and handphone only.
 - iii) Personal Effects - limited to Ringgit Malaysia Five Hundred (RM500) for any one article or a pair or a set of articles
3. Jewellery, electronic items and watches must be worn or kept in personally attended baggage at all times except when in a hotel safe;
4. The loss or damage must be reported to the police or relevant authority, having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage;
5. The submission of a claim under this Section shall preclude any claim from being made under Section C5 arising out of the same event and of the same item; and
6. For loss or damage due to the Common Carrier or hotel, the claim should be made against the Common Carrier or hotel first prior to Us making any payment under this benefit. Such claims must be submitted with proof of compensation received from the Common Carrier or hotel or if such compensation is denied, proof of such denial. At no time, will We reimburse You for more than the amount specified in Section L.

Exclusions applicable to Section L

We shall not pay for the costs of replacement, repair, or otherwise related to the loss or damage due to/to:

1. Your failure to take due and reasonable care and precautions to safeguard and secure the baggage and personal effects;
2. Loss of data recorded on tapes, cards, drives and discs or otherwise including the cost of reproducing the data;
3. Motorized conveyances;
4. Sports items or equipment's;
5. Perishable and consumable items;
6. Antiques, artifacts, paintings, objects of art or any object with intrinsic value;
7. Manuscripts, financial securities or instruments of any kind currency notes or travellers cheques;
8. Stamps, travel documents, credit cards, title deeds, driving license and identity cards;
9. Contact or corneal lenses, eye glasses, hearing aids, implanted pacemakers, prosthetic limbs, artificial teeth or dental bridges or dentures;
10. Musical instruments;
11. Fragile items;
12. Hired or leased equipment;
13. Loss to baggage sent in advance, mailed or shipped separately;
14. Loss of business goods or samples or equipment of any kind;
15. Loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
16. Electronic items, laptop or jewellery that is checked-in with the Common Carrier;
17. Mysterious disappearance; and
18. Wear & tear and/or scratching and/or denting and/or any damage and/or loss that does not impair the functionality of the baggage.

24 HOURS TRAVEL AND MEDICAL ASSISTANCE SERVICES

24 Hours Travel and Medical Assistance Helpline Number	+603 2785 6565
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You can contact Our 24 Hours Travel and Medical Assistance Helpline Number for any travel assistance or medical emergency during the planned Trip, subject to the coverage, terms and conditions provided in this Policy. Any cost incurred for any rendered assistance which is not in policy coverage will be borne by the Insured Person themselves.

The services provided are as follows:

1. Travel Assistance

- a) Airline regulations information;
- b) Contact details of consulate and embassy;
- c) Emergency cash advance up to sum covered / limit of cover;
- d) Emergency message transmission;
- e) Flight schedules or information and reservation or ticketing assistance;
- f) Foreign currency exchange rate information and services;
- g) Inoculation and visa information or requirement;
- h) Interpreter or translation referral;
- i) Legal firm referral;
- j) Loss baggage assistance;
- k) Loss passport or travel documents assistance;
- l) Pre-travel advice;
- m) Weather information assistance;

2. Medical Assistance

- a) 24 hours medical referral, information and advice;
- b) Air ambulance services;
- c) Arrangement and upfront payment for compassionate visit;
- d) Arrangement and upfront payment for return of dependent child(ren);
- e) Arrangement and upfront payment of emergency medical evacuation;
- f) Arrangement and upfront payment of emergency medical repatriation;
- g) Arrangement and upfront payment of repatriation and transportation of mortal remains;
- h) Arrangement for appointment with local doctor for treatment;
- i) Arrangement of ground transportation and accommodation;
- j) Arrangement of Hospital admission;
- k) Compassionate return Home due to death of relative;
- l) Dispatch of essential medication;
- m) Hotel or car rental reservations;
- n) Emergency message transmission;
- o) Medical service provider referral;
- p) Monitoring of medical condition when hospitalized;
- q) Pre-travel medical advice;
- r) Return trip for travel companion in case of medical emergency; and
- s) Second medical opinion.

AUTOMATIC EXTENSION

AUTOMATIC EXTENSION OF PERIOD OF INSURANCE

If You, as a ticket holding passenger on a scheduled Common Carrier is being prevented from completing the return leg of a planned Trip within the Period of Insurance, We will automatically extend Your Period of Insurance from the expiry date of Period of Insurance, without additional Premium for up to:

1. Thirty (30) days if You suffer Serious Bodily Injury or Serious Illness (excluding illness and/or incidences arising from COVID-19) which requires Hospital Confinement or quarantine provided that either of the above events is covered under this insurance coverage in the first instance; or
2. Fourteen (14) days if the scheduled Common Carrier in which You are travelling is being unavoidably delayed due to strike or industrial action, adverse weather condition or mechanical breakdown or derangement of the Common Carrier or due to grounding of aircraft as a result of mechanical or structural defect,

subject to relevant documentary evidence of such event being provided to Us.

TERRORISM EXTENSION COVER

This Policy is extended to cover You in respect of Accidental Death or Bodily Injury which may be sustained through Act of Terrorism, confirming that You are a victim and not participating of such act.

GENERAL CONDITIONS

1. A duty to comply with the Conditions

We will only be liable to make any payment under this Policy if You have at all times complied with the terms, provisions and conditions of this Policy.

2. Purchase of Travel Insurance

You must purchase this Policy before departing from Malaysia. If this Policy is purchased after departure, no coverage will be provided, even if a Policy has been issued. In such cases, any Premium paid will be refunded and the Policy shall be deemed cancelled from inception.

3. Reasonable Care

You shall act in a prudent manner to prevent loss, damage, Accident, Bodily Injury or Illness and exercise reasonable care for the safety and supervision of their property as if uninsured.

4. Fraud

If any claim is fraudulent in nature and/or made through any fraudulent means and/or any device, including inflated and/or exaggerated claim, We have the right to forfeit any payment of benefits scheduled in the Policy and terminate the insurance contract forthwith and shall retain all

payment of Premiums in respect of Policy. In cases where We have made payment of benefits on account that the claims made were valid but subsequently discovered to be fraudulently made, We will employ all necessary measures to seek recovery of any such payment together with interest and cost including all legal expenses incurred in respect thereof.

5. Nomination

Pursuant to Paragraph 5(1) of Schedule 10 of the Financial Services Act 2013, a nomination made by a non-Muslim Policy Holder shall create a trust in favour of the Nominee of the Policy moneys i.e. death Benefit payable upon the death of the Policy Holder, if:

- a) the Nominee is his/her Spouse or Child; or
- b) the Nominee is his/her parent (if there is no Spouse or Child living at the time of making the nomination).

A Nominee of a Muslim Policy Holder upon receipt of the Policy moneys shall distribute the Policy moneys in accordance with Islamic law.

6. Claims Notification, Procedure and Settlement

- a) Written notice of any event likely to give rise to a claim should be submitted to Us as soon as reasonably possible and in any case not later than thirty (30) days from the date of the Accident causing such injury.
- b) You may be required, at Our expense to undergo further medical examination.
- c) We will only pay the Benefits if medical report, medical certificate, police report, original invoices/quotations and receipts (for all reimbursement benefit) and other evidence which We may require are provided on request at Your expenses.
- d) On payment of the Benefits, for which once You give Us a receipt or discharge, Our liability in that respect will reduce by the sum paid or cease if full Benefits have been paid.
- e) We reserve the right to repudiate a claim where We are not satisfied with the evidence available to validate either:
 - i) Your identity; or
 - ii) The circumstance of the loss.
- f) In the event of death, We shall be entitled to have a full post-mortem report at Your next of kin's expenses.
- g) We will pay the Benefits due under this Policy to You or in the event of Your death, to Your nominee or legal executor or administrator in accordance with the Financial Services Act 2013.

7. Termination of Policy

a) Termination by You

If You give official notice in writing to Us to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later.

b) Automatic Termination

This Insurance shall be terminated:

- i) Upon the death of the Insured Person;
- ii) If the Insured Person ceases to be eligible on the grounds of age; or
- iii) Upon payment of Benefit Amount under Section A1(1-5) as specified under BENEFITS DESCRIPTION SECTION.

c) Termination by Us

We may give notice of termination hereof (provided it is necessary, reasonable and justifiable) by registered post to You at Your last known address or by electronic mail. Such termination shall become effective after thirty (30) days following the date of such notice.

d) Premium Position Upon Termination

Single Trip Plan or One-Way Plan: Cancellation before Effective Date of Insurance is allowed with full Premium refund provided that no claim is made. However, no cancellation is allowed on or after the Effective Date of Insurance.

Annual Plan: You can cancel the Policy at any time and We shall refund the Premium on prorata basis, provided that no claim is made under Your Policy.

e) Effective Time of Termination

This Policy shall terminate at 12:01am Malaysian Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

8. Payment of Premium – Cash Before Cover

You must pay the Premium before the coverage under this Policy is effective.

9. Other Insurance/Takaful

No person shall be insured under more than one <Product Name> Policy/Certificate issued by Etiqa General Insurance Berhad or Etiqa General Takaful Berhad for the same journey. In the event You are insured under more than one (1) such policy/certificate, We shall consider that You are insured under the policy/certificate which provides the greatest amount of Benefit. If at the time of any loss, damage or liability arising under the policy there is any other insurance/takaful insuring the same loss, damage or liability, We shall pay only Our ratable proportion.

10. Currency

All payments under this Policy shall be made in the legal currency of Malaysia.

11. Applicable Law

This Policy shall be governed by and interpreted in accordance with the Laws of Malaysia.

12. Arbitration Clause

Any dispute, controversy or claim arising out of or relating to this Policy shall be referred to the decision of an Arbitrator. The Arbitrator shall be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the parties. Appointment shall be within one calendar month after having been required to do so by either of the parties. In the case the parties do not agree on a single Arbitrator, an Umpire will be appointed in writing by the the Arbitrators in accordance with the Asian International Arbitration Centre (AIAC) for i-Arbitration Rules. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against Us. The place of arbitration shall be Kuala Lumpur, Malaysia.

If We shall disclaim liability to You for any claim hereunder, and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim for all intents and purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

13. Legal Actions

No action shall be brought to recover on this Policy before the expiration of sixty (60) days after written Proof of Loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought more than three (3) years after the time written Proof of Loss is required to be furnished.

14. Alteration and Changes

We reserve the right to amend the terms and provisions of this Policy (provided it is necessary, reasonable and justifiable) by giving thirty (30) days prior notice in writing by ordinary post to Your last known address or by electronic mail in Our records. No alteration to this Policy shall be valid unless authorised by Us and such approval is endorsed thereon.

15. Notice of Trust or Assignment

We shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other, dealing with or relating to this Policy (subject to the nature and its treatment including the respective rights of the person and/or entity entitled under it).

16. Sanction Limitation Clause

This Policy shall not provide cover and We shall not be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such cover, payment of such claim, or provision of such Benefit would expose Us to any sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

17. Right to Terminate due to Anti-Money Laundering and Counter Financing of Terrorism

If We discover, or have justified suspicion, that this Policy is exploited for money laundering activities or to finance Terrorism, We reserve the right to terminate this Policy immediately. We shall deal with all Premiums paid and all Benefits or sums payable in respect of this Policy in any manner which We deem appropriate, including but not limited to handing it over to the relevant authorities.

18. Subrogation

If We shall become liable for any payment under this Policy, We shall be subrogated to the extent of such payment to all the rights and remedies You have against any party, and shall be entitled at Our own expense to sue under Your name. You shall give or cause to be given to Us all such assistance in Your power as We shall require to secure the rights and remedies, and at Our request shall execute or cause to be executed all documents necessary to enable Us to effectively sue under Your name.

19. Changes in Taxation, Regulations and Legislation

We may vary the terms of this Policy if there are changes in taxation, regulations or legislation that affect this Policy. We shall notify You in writing when the terms in this Policy need to be changed.

20. Data Protection Obligations and Rights

We shall be able to process Personal Data according to the Section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by You, as the context may require to:

- a) Etiqa General Insurance Berhad, Etiqa General Takaful Berhad, Etiqa Life Insurance Berhad, Etiqa Family Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd;
- b) Other entities within the Maybank Group;
- c) Our authorised agents and service providers with whom We have contractual agreements for some of Our functions, service and activities;
- d) Other insurance companies or takaful operators and distribution partners (such as, banks, Islamic banks, insurance brokers, takaful brokers, reinsurance companies and retakaful operators);
- e) Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) & Malaysian Takaful Association (MTA);
- f) Our merchants and strategic partners;
- g) Any parties authorised by You (from time to time); or
- h) Regulatory enforcement and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities.

You will keep Us updated in respect of all such Personal Data as soon as is practicable.

We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to Us.

We may from time to time request that You provide other Personal Data required for the purposes of this Policy.

Prior to providing Us with the Personal Data of an Insured Person, or another individual, You must inform that individual of Our privacy notice. For detailed privacy notice on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Online at 1300 13 8888, or refer to Our website at www.etiqa.com.my.

GENERAL EXCLUSIONS

We shall not pay under any Section of this Policy for any Benefit, loss, expense or liability directly or indirectly, caused by, a consequence of, arising in connection with or is contributed to by:

1. Any Pre-existing Condition(s) of the Insured Person;
2. Self-inflicted injuries or suicide or attempted suicide, while sane or insane;
3. Pregnancy, childbirth including surgical delivery, abortion, miscarriage and all related complication except miscarriage due to Bodily Injury as a direct result of an Accident;
4. Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
5. Any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV), including Acquired Immune Deficiency Syndrome (AIDS), and any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV;
6. Provoked homicide or assault;
7. Psychiatric, mental or nervous medical conditions, including but not limited to, any neuroses and their physiological or psychosomatic manifestations;
8. Sexually transmitted diseases or disorders, and conditions arising from these diseases or disorders;
9. Any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this Policy, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by You under this Policy;

10. You travelling against medical advice, or where the Trip is made primarily for the purpose of obtaining treatment;
11. You engaging in law enforcement, emergency services, civil defense, naval, military or air force service, or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;
12. Air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;
13. You participating in any activities in contravention of any existing laws irrespective of the degree of Your culpability and/or state of mind prevailing at the time of commission of the offence including any wrongful acts which may constitute as a commission of an offence under any existing laws for which You are and/or may be liable to be summoned, charged, prosecuted and/or reprimanded by the authorities;
14. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority;
15. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel, nuclear weapons or from any nuclear waste from the combustion of nuclear fuel;
16. You participating in Hazardous Sports and Activities, unless such sports and activities have been covered under the Adventurous Activities (Optional Benefit) that You have purchased;
17. Travel in, to or through countries or regions which are subject to war, conflict, or declared to have a PHEIC by the WHO;
18. Travel in, to or through Cuba, Iran, North Korea, Syria, Ukraine, Russia, Myanmar, Iraq, Palestine, Afghanistan, Belarus, Venezuela, Sudan, South Sudan, Israel, Antarctica, Nepal and Libya;
19. Travelling for hajj pilgrimage;
20. For any travel related cost which becomes un-claimable in the event of an Airline, Local/Foreign travel agent or any other travel intermediaries, hotels/stay services provider(s) or other related Third Parties Travel service provider becoming bankrupt/ruined or insolvent;
21. Any Communicable Disease declared to be a PHEIC by the WHO or the fear or threat (whether actual or perceived) of a Communicable Disease. This will apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s) and will continue to apply until the WHO cancels or withdraws any relevant PHEIC;
22. Riding or driving without a valid driving license. This will not apply to Insured Person with an expired license but are not disqualified from holding or obtaining such driving licence under the regulations of the Malaysian Road Transport Department or any other relevant laws; and
23. Travelling by bicycle as the primary mode of transportation from Your Home or place of business to the intended destination (This exclusion does not apply to casual or recreational cycling activities undertaken during the Trip).

POLICY INFORMATION STATEMENT

1. In case of any changes to Your address, please inform Us immediately.
2. If You have any enquiries other than claims, please contact Us at:
Etiqa General Insurance Berhad
Level 13, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etiqa Online: 1300 13 8888
E-mail: info@etiqa.com.my
Homepage: www.etiqa.com.my
3. In the event of claims under this Policy, please call Our Claims Assist at 1300 88 1007.

COMPLAINT PROCEDURES

If You feel that Our service to You needs improvement, please let Us have Your feedback by contacting Us by post at:

Complaint Management Unit
Etiqa General Insurance Berhad
Level 6, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia;

Or by telephone on 1300 13 8888 or +603 2780 4500 (Overseas)
E-mail: complaint_cmu@etiqa.com.my

We assure You that Your feedback will be looked into.

The Financial Markets Ombudsman Service (FMOS) and Bank Negara Malaysia Laman Informasi, Nasihat & Khidmat (BNMLINK) provide alternative avenues for members of the public to seek redress against unfair market practices.

PROCEDURE FOR COMPLAINT TO FMOS

The Financial Markets Ombudsman Service (FMOS) may be contacted by the Claimant or Policy Holder, in the event that the Claimant or Policy Holder is dissatisfied with Our decision to a dispute, or Our failure to respond to a complaint within sixty (60) days. The FMOS contact details are as follows:

General Line: +603 2272 2811

Postal address: Chief Executive Officer,
Financial Markets Ombudsman Service (Company No: 200401025885),
Level 14, Main Block
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000, Kuala Lumpur

Alternatively, the Claimant or Policy Holder may file the dispute in person at the FMOS office.

The FMOS must be contacted within six (6) months from the date of the final decision from Us to the dispute of the Claimant or Policy Holder.

For further details on the FMOS, please obtain the information pamphlets from Us or visit the FMOS website at www.fmos.org.my.

Engagement of the FMOS is subject to the terms of reference pursuant to Section 126 of the Financial Services Act 2013. Contacting the FMOS does not affect the Claimant's or Policy Holder's right to take legal action against Us should they be dissatisfied with the outcome by the FMOS.

PROCEDURE FOR COMPLAINT TO BNMLINK

Any Policy Holder or Claimant who is not satisfied with the conduct of the Insurance Company may submit an enquiry, complaint, or feedback to BNMLINK.

The contact details are as follows:

Director, Jabatan LINK dan Pejabat Wilayah
4th Floor, Podium Bangunan AICB
No. 10, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur, Malaysia
Telephone Number: 1300-88-5465
Facsimile Number: +603 2174 1515
BNMLINK Portal: bnm.gov.my/BNMLINK