

SUMMARY OF COVER

BENEFITS DESCRIPTION	Sum Insured (RM) (each Insured Person)		
	PLAN	Platinum	Gold
SECTION 1 – PERSONAL ACCIDENT BENEFITS			
Accidental Death & Permanent Disablement			
If the death or permanent disablement occurs as a result of accident, we will pay the Sum Insured specified in the policy			
- Per adult (age 19 years to 60 years)	500,000	400,000	200,000
- Per adult (age 61 years to 80 years)	200,000	160,000	80,000
- Per child (age 30 days to 25 years)	200,000	160,000	80,000
SECTION 2 – MEDICAL RELATED BENEFITS			
(Accident & Sickness)			
2.1 Medical Expenses			
If you sustain bodily injury or sudden unexpected sickness, we will reimburse the medical expenses incurred			
- Per adult (age 19 years to 60 years)	500,000	400,000	200,000
- Per adult (age 61 years to 80 years)	200,000	160,000	80,000
- Per child (age 30 days to 25 years)	200,000	160,000	80,000
Sub-Benefits Section 2.1			
a Follow-up treatment in Malaysia (sub-limit)			
We will reimburse the medical expenses incurred within 30 days after the end of the return trip.			
- Per adult (age 19 years to 60 years)	50,000	40,000	20,000
- Per adult (age 61 years to 80 years)	10,000	8,000	4,000
- Per child (age 30 days to 25 years)	10,000	8,000	4,000
b Alternative Medicine (sub-limit)	1,000	500	250
We will reimburse the expenses incurred for treatment provided by licensed traditional medical practitioner, acupuncturist, chiropractor and bonesetter.			
c Hospital Allowance (up to 10 days) (sub-limit)	200	N/A	N/A
We will pay for each complete day (24 hours) of hospitalisation provided that the hospitalisation occurs within 30 days from date of accident or sickness.			
2.2 Emergency Medical Evacuation			
If you suffer critical medical condition, we will pay the expenses incurred for moving you to another location for medical treatment or to return you to Malaysia only if it is necessary as recommended and arranged by our assistance provider.			
	Unlimited	Unlimited	500,000
2.3 Repatriation Expenses (of mortal remains)			
If you die due to bodily injury or sickness, we will pay the expenses incurred for transporting your mortal remains to Malaysia only if it is arranged by our assistance provider.			
	Unlimited	Unlimited	50,000
2.4 Reimbursement of Coffin Expenses			
We will pay the casket/coffin cost incurred for transporting your mortal remains to Malaysia.			
	3,000	2,000	1,000
2.5 Emergency Travel of Family Member			
We will reimburse a round trip economy travel ticket incurred by an immediate family member or a friend to assist in the final arrangement following your death or to take care of you (if you are hospitalised for more than 5 days).			
	7,500	5,000	2,500

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PLAN				
2.6	Emergency Travel of Insured Person's Children We will reimburse a round trip economy travel ticket incurred by an immediate family member or a friend to accompany your child(ren) back to Malaysia if you are hospitalised and there is no adult to accompany your children on their journey home.	7,500	5,000	2,500
2.7	Emergency Hotel Accommodation We will reimburse the cost of hotel accommodation incurred by an immediate family member or a friend to take care of you when you are hospitalised (for more than 5 days) or to accompany your children back to Malaysia. We will also reimburse the cost of hotel accommodation incurred by a traveling companion who missed his/her scheduled return trip to Malaysia to take care of you.	1,500	1,000	500
2.8	Emergency Hotel Extension If you are hospitalised for more than 5 days and as a result miss your scheduled flight back to Malaysia, we will reimburse the cost of hotel accommodation until the next common carrier becomes available.	1,500	1,000	500
SECTION 3 – TRAVEL INCONVENIENCE BENEFITS				
3.1	Loss of or Damage to Personal Property & Baggage If during the trip, your baggage and/or personal effects are lost or damaged due to robbery, burglary, theft or negligence of the common carrier, we will indemnify the cost of replacement of the article. - Any one article/set/pair limit (sub-limit) - Laptop (sub-limit)	7,500 1,000 3,000	5,000 1,000 3,000	2,500 1,000 2,500
3.2	Loss of Money We will reimburse for loss of your money (any currency, postal money orders and travellers cheques) due to robbery, burglary or theft.	750	500	250
3.3	Loss of Credit Card We will reimburse for your financial loss as a direct result of fraudulent usage of your credit, charge or bankers card that is lost or stolen.	250	250	250
3.4	Loss of Travel Documents If your travel documents (passport, visa, travel ticket and identity card) are lost due to robbery, burglary or theft, we will reimburse the replacement cost of travel documents as well as additional travel and hotel accommodation expenses incurred.	7,500	5,000	2,500
3.5	Loss of Travel Deposit We will reimburse for the irrecoverable travel deposits or travel fares paid in advance in the event of the cancellation of the planned trip as a result of insolvency or abscondment of the travel agent in Malaysia.	3,000	2,000	1,000
3.6	Baggage Delay We will pay RM200 for every full 6 consecutive hours of delay if your checked-in baggage is delayed, misdirected or temporarily misplaced upon arrival at the scheduled destination.	1,800	1,200	600
3.7	Trip Cancellation We will reimburse the deposits, advance payments for travel or accommodation or other charges which become forfeited or payable under the contract if your trip is cancelled. Or if your trip is postponed, we will reimburse the incurred administrative charges.	15,000	10,000	5,000
3.8	Trip Curtailment We will reimburse the deposits, advance payments for accommodation or other charges which have not been and will not be used but become forfeited or payable under the contract and the administrative charges incurred to amend the original travel ticket or additional travel expenses and accommodation charges (if not possible to amend the original travel ticket) if your trip is curtailed.	15,000	10,000	5,000

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3.9 Trip Disruption	We will reimburse the advance payments for accommodation, entertainment tickets or prearranged tours which are forfeited or payable under the contract if your trip is disrupted.	15,000	10,000	5,000
3.10 Travel Delay	We will pay RM200 for every full 6 consecutive hours of delay if the departure of your common carrier is delayed from the original scheduled time.	1,800	1,200	600
3.11 Travel Re-Route	If your common carrier is being re-routed, we will pay RM200 for every full 6 consecutive hours of delay arrival at the scheduled destination.	1,800	1,200	600
3.12 Travel Overbooked	We will pay RM200 for every full 6 consecutive hours of delay if you have been denied boarding your common carrier due to over-booking.	1,800	1,200	600
3.13 Missed Departure	If during a return trip, you fail to arrive on time at the departure terminal due to mechanical breakdown of public transports services and as a result miss your departure to your scheduled destination, we will reimburse the additional accommodation and travel expenses incurred before the next common carrier or alternative means of transport becomes available.	1,800	1,200	600
3.14 Travel Misconnection	If your confirmed onward scheduled travel connection is missed at the transfer point due to late arrival of incoming scheduled common carrier and no onward transportation is available within 6 consecutive hours, we will pay RM200 for every full 6 consecutive hours until the next alternative transport becomes available.	1,800	1,200	600
3.15 Hijacking	We will pay RM200 for every 24 consecutive hours if you are travelling on board a common carrier which is hijacked.	15,000	10,000	5,000
SECTION 4 – OTHER BENEFITS				
4.1 Personal Liability	We will reimburse your personal legal liability expenses as a result of death or bodily injury or damage of property towards third party.	1,500,000	1,000,000	500,000
4.2 Legal Expenses	We will reimburse your legal expenses if you are arrested or in danger of being arrested as a result of automobile accident.	30,000	20,000	10,000
4.3 Rental Car Excess	We will reimburse the excess cost or deductible required under the rental contract if the rented car is loss or damaged due to an accident.	1,500	1,000	500
4.4 Home Guard	We will reimburse the expenses to reinstate, repair or replace your loss or damage of household contents and/or personal valuables due to fire or burglary of your residence left vacant for the full duration of the trip.	7,500	5,000	2,500
4.5 Pet Care	We will reimburse the additional pet hotel cost incurred if you are delayed return to Malaysia due to a travel delay or your hospitalisation.	300	200	100
4.6 24 Hours Travel and Medical Assistance		Applicable	Applicable	Applicable