



Allianz General Insurance Company (Malaysia) Berhad (200601015674)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Travel Care (Overseas)

Policy

Schedule Of Benefits – Overseas

Benefits		Plan (RM)				
		Adult Adult Annual	Senior Citizen	Child Child Annual	*Family	
(A) Personal Accident Benefits						
Section 1	1	Death due to Accident, or	500,000	250,000	2,000,000	
	2	Permanent Disablement due to Accident (up to)				
	3	Funeral Expenses (lump sum)	5,000	5,000	10,000	
(B) Medical Related Benefits						
Section 2	1	Medical Expenses (up to)	350,000	175,000	1,500,000	
			Alternative Medicine subject to a sublimit of RM500			
Section 3	1	Emergency Medical Evacuation (up to)	10,000,000	10,000,000	10,000,000	
	2	Emergency Medical Repatriation (up to)				
	3	Mortal Remains Repatriation (up to)				
	4	Follow up Treatment (up to) (max. 45 days)	50,000	25,000	150,000	
			Alternative Medicine subject to a sublimit of RM500			
	5	Hospital Income	350 per day up to 15,000	200 per day up to 7,500	1,000 per day up to 24,000	
	6	Compassionate Visitation (due to injury, illness or death of Insured Person) (up to)	7,500	7,500	17,500	
	7	Child Care (up to)	7,500	7,500	Not Covered	17,500
8	Despatch of Medicine (up to)	5,000	5,000	5,000		
(C) Travel Inconvenience Benefits						
Section 4	1	Deposit or Trip Cancellation (up to)	25,000	25,000	55,000	
Section 5	1	Travel Curtailment (up to)	25,000	25,000	55,000	
Section 6	1	Personal Luggage or Personal Effect (up to)	5,000	5,000	15,000	
			Subject to aggregate limit of RM1,000 for Smart Devices and RM500 any one article limit for all other items			
Section 7	1	Travel Documents (up to)	5,000	5,000	15,000	
Section 8	1	Luggage Delay	200 per 6 hours up to 800	200 per 6 hours up to 800	200 per 6 hours up to 2,000	
Section 9	1	Travel Delay	300 per 6 hours up to 2,000	300 per 6 hours up to 2,000	300 per 6 hours up to 6,000	
Section 10	1	Missed Departure (up to)	2,000	2,000	4,000	
Section 11	1	Missed Travel Connection	300	300	1,200	
Section 12	1	Travel Overbooked	300	300	1,200	
Section 13	1	Additional Costs of Rental Car/ Campervan Return (up to)	1,500	1,500	Not Covered	1,500
Section 14	1	Personal Liability (up to)	1,000,000	1,000,000	1,000,000	
Section 15	1	Hijacking (min 12 hours, up to 20 days)	400 per day	400 per day	700 per day	
Section 16	1	Personal Money (up to)	1,000	1,000	2,400	
Section 17	1	Credit Card/Charge Card Indemnity (up to)	5,000	5,000	Not Covered	10,000
Section 18	1	Pet Hotel (up to)	300	300	Not Covered	300
Section 19	1	Home Care (up to)	6,000	6,000	Not Covered	6,000
Section 20	1	Rental Car Excess Cover (up to)	2,000	2,000	Not Covered	2,000
Section 21	1	Terrorism	Covered			
(D) Additional Sports - Optional Riders (with additional premium)						
Optional Rider 1						
Section 22 (A)	1	Sports Activity	Available	Not Available	Available	Available
Optional Rider 2						
Section 22 (B)	1	High Altitude Mountaineering	Available	Not Available		
Available for Sports Activities listed under Optional Rider 1 and Optional Rider 2						
Section 22 (C)	1	Damage to Sports Equipment (up to)	1,000	Not Available	1,000	1,000
(E) 24/7 Worldwide Travel Assistance			Included			

Note: Under *Family Plan, the payment per individual will be based on the limit under the Adult Plan and/or Child Plan, as the case may be and subject to the maximum *Family Plan limit as stated in the Schedule of Benefits.

Allianz Travel Care (Overseas)

In consideration of the premium received, **Allianz General Insurance Company (Malaysia) Berhad (Company No. 200601015674 (735426-V))** ("Company") will indemnify **You** for any covered events happening during the **Period of Insurance** as specified in the Schedule of Benefits, subject to the terms and conditions herein or endorsed hereon.

Part 1 – Benefits

The following benefits are payable for each **Journey/Trip** up to the maximum applicable Sum Insured/relevant benefit amount specified in the Schedule of Benefits according to **Your** plan type, subject to the terms and conditions of this **Policy**.

For the avoidance of doubt, the maximum limit per individual under a Family Plan shall be based on the limit under the Adult Plan and/or Child Plan, as the case may be, subject to the maximum aggregate limit for the relevant benefit under the Family Plan as stated in the Schedule of Benefits.

Where expressly stated, the relevant benefits below shall be payable if **You** are diagnosed with Covid-19, subject to the terms and conditions of this **Policy**.

(A) Personal Accident Benefits

In respect of the benefits payable under Section 1.1 (Death due to Accident) and 1.2 (Permanent Disablement due to Accident), if there is more than one (1) **Insured Person** covered, **Our** maximum aggregate liability in respect of all **Insured Person(s)** travelling in a **Common Carrier** or public transport service shall not exceed the limit of RM50 million or the aggregate amount of compensation payable in respect of such **Insured Person**, whichever is the lesser.

Section 1.1 – Death Due To Accident

In the event of an **Accident** while on a **Journey/Trip** during the **Period of Insurance** causing an **Injury** resulting in **Your** death within three hundred sixty-five (365) days from the date of such **Accident**, **We** will pay the death benefit according to the percentage of the Sum Insured as stated in Table 1 - Scale of Compensation.

Section 1.2 – Permanent Disablement Due To Accident

(a) In the event of an **Accident** while on a **Journey/Trip** during the **Period of Insurance** causing **Injury** resulting in permanent disablement (verified by a **Medical Practitioner**) to **You** occurring within three hundred sixty-five (365) days from the date of such **Accident**, **We** will pay the permanent disablement benefit according to the percentage of the Sum Insured for the relevant type of permanent disablement as stated in Table 1 - Scale of Compensation.

Table 1 - Scale of Compensation

Description of Loss		Percentage (%) of Sum Insured
(i)	Death due to Accident	100% of the Sum Insured
(ii)	Permanent Disablement due to Accident:	100% of the Sum Insured
	Total Paralysis from neck down	
	Loss of two limbs from ankle or wrist down	
	Permanent loss of sight of both eyes or hearing	50% of the Sum Insured
	Loss of sight of one eye or hearing in one ear and one limb	
	Loss of sight of one eye or hearing in one ear	
	Loss of one limb from ankle or wrist down	
Loss of speech		

- (i) Section 1.1 (Death due to Accident) and Section 1.2 (Permanent Disablement due to Accident) share the same Sum Insured limit. As such, **We** will not pay more than one (1) of the benefits in the event the **Injury** suffered by **You** in a single **Accident** results in more than one (1) loss described in Table 1 - Scale of Compensation and only the greatest percentage of the Sum Insured will be payable.
- (ii) The aggregate of all percentages payable under the Scale of Compensation in respect of all **Accidents** during the **Period of Insurance** shall not exceed one hundred percent (100%) of the Sum Insured.
- (iii) In the event one hundred percent (100%) of the Sum Insured is paid during the **Period of Insurance**, all coverage for the relevant **Insured Person** under this **Policy** shall immediately cease to be in force and upon payment of the Sum Insured, the **Company's** obligation to the **Insured Person** shall be fully discharged. Other losses lesser than one hundred percent (100%) if having been paid shall reduce the coverage by that amount from the **Date of Accident** until the expiry of the **Period of Insurance**. Notwithstanding this, coverage for the remaining **Insured Person(s)** named in the **Policy** schedule, where applicable, shall remain intact.

Section 1.3 – Funeral Expenses

If **You** suffer death due to an **Accident** during the **Journey/Trip**, **We** will pay **Your** legal representative a lump sum amount specified in the **Policy** schedule under this benefit.

(B) Medical Related Benefits

Section 2.1 – Medical Expenses

If **You** suffer death, **Injury** or **Illness** (including Covid-19) during the **Journey/Trip** outside Malaysia, **We** will reimburse the reasonable fees or charges or expenses incurred for:-

- Medical, surgical, hospital or nursing home charges;
- Emergency dental treatment or surgery when required due to an **Injury** sustained in an **Accident** which the treating dentist certifies in writing;
- Ambulance fees; and
- Any charges for **Alternative Medicine** treatment is subject to a sublimit of Malaysian Ringgit five hundred (RM500).

Section 3 – Other Medical Expenses

Provisions applicable to Section 3.1, 3.2 and 3.3

- (a) **We** have arranged for services to be provided through **Our Authorised Representative** to assist **You** in an emergency while **You** are on **Your Journey/Trip** abroad. To activate the services, **You** may contact **Our Authorised Representative's** twenty-four (24) hour emergency telephone number as appearing on the last page of this **Policy** by reverse charge call.
- (b) All decisions as to the means of transportation and the final destination will be made by **Us** or **Our Authorised Representative**, in consultation with **Us**, and will be based solely upon medical necessity after having assessed all facts and circumstances which **We** are aware of at the relevant time.
- (c) The maximum limit payable under Section 3.1 (Emergency Medical Evacuation), Section 3.2 (Emergency Medical Repatriation) and Section 3.3 (Mortal Remains Repatriation) shall be aggregated and shall not exceed the maximum stated in the Schedule of Benefits.

Section 3.1 – Emergency Medical Evacuation

In the event **You** are admitted to a hospital for a **Serious Medical Condition** due to an **Accident** or **Illness** (including Covid-19) but the local medical facility is inadequate, **Our Authorised Representative** will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility.

Section 3.2 – Emergency Medical Repatriation

In the event **You** suffer **Injury** or **Illness** (including Covid-19) during **Your Journey/Trip** and **Our Authorised Representative** in consultation with the local attending **Medical Practitioner** determines that treatment of **Your Serious Medical Condition** should continue at a medical facility nearer to **Home**, upon the stabilization of **Your** condition, **Our Authorised Representative** will arrange for **Your** repatriation under constant medical supervision.

Section 3.3 – Mortal Remains Repatriation

In the event of **Your** death due to **Accident** or **Illness** (including Covid-19) during the **Journey/Trip**, **Our Authorised Representative** will arrange for the burial or cremation in the locality where the death occurred including the reasonable cost of transportation of the body or ashes back **Home**.

Section 3.4 – Follow Up Treatment

- (a) In the event **You** require necessary medical follow up due to an **Accident** or **Illness** (including Covid-19) sustained abroad during **Your Journey/Trip** and incur medical and hospital expenses in Malaysia within forty-five (45) days after **Your** return **Home**, **We** will reimburse the follow up medical expenses incurred (including ambulance fees and nursing home charges). Expenses for **Alternative Medicine** treatment is subject to a sublimit of Malaysian Ringgit five hundred (RM500).
- (b) Where initial treatment for **Injury** or **Illness** (including Covid-19) sustained during the **Journey/Trip** was not sought overseas, **We** will reimburse the medical and hospital expenses incurred provided treatment is sought within twenty-four (24) hours after **Your** arrival in Malaysia.

Section 3.5 – Hospital Income

In the event **You** are confined to a hospital as an inpatient due to an **Accident** or **Illness** (including Covid-19) during the **Journey/Trip** abroad, **We** will pay for each complete twenty-four (24) hours of hospitalisation during the period of the **Journey/Trip**.

Section 3.6 – Compassionate Visitation (Due To Injury, Illness (Including Covid-19) Or Death Of Insured Person)

- (a) In the event **You** are hospitalized due to an **Accident** or **Illness** (including Covid-19) whilst on the **Journey/Trip**, **We** will pay for reasonable additional accommodation and travelling expenses incurred for one (1) family member or friend to travel to or travel with **You** and remain with **You** at the medical advice of the treating **Medical Practitioner**.
- (b) In the event of **Your** death due to an **Accident** or **Illness** (including Covid-19) whilst on the **Journey/Trip** and no adult member of **Your** family is with **You** at such time, **We** will reimburse the reasonable additional accommodation and travelling expenses incurred for one (1) family member or friend to assist in the burial or cremation arrangements in the locality where death occurs.

This benefit is only payable for one (1) claim made in the event of hospitalisation or death, due to **Accident** or **Illness** (including Covid-19), to **You**, for any one event.

Section 3.7 – Child Care

- (a) In the event that **Your** minor child/children are left unattended abroad due to **Your** admission to the hospital as a result of an **Accident** or **Illness** (including Covid-19), **We** will pay for reasonable additional accommodation and travelling expenses (inclusive of the cost of a return **Journey/Trip** economy class air ticket) incurred for one (1) family member or friend to take care and/or accompany **Your** minor child/children back to **Your Home**.
- (b) This benefit is not applicable to the Child Plan/Child Annual Plan.

Section 3.8 – Despatch Of Medicine

- (a) In the event that the necessary medication is not available locally in cases of emergency due to **Accident** or **Illness** (including Covid-19) and when local laws, rules and regulations allow despatch of medicine, **We** will pay the cost of despatching the medicine by **Our Authorised Representative** per **Journey/Trip**.
- (b) **We** will not pay for the cost of the medicine.

(C) Travel Inconvenience Benefits

Section 4.1 – Deposit Or Trip Cancellation

- (a) **We** will pay for expenditure paid in advance which are non-recoverable and/or the expenditure contracted to be paid for which **You** are accountable/liable in relation to **Your** accommodation, transport charges, additional travel expenses and excursion charges if **Your Journey/Trip** is cancelled prior to commencement of the same in the event of the following:-
 - (i) **Your** death, death of any of **Your Family Members** or death of **Your Travelling Companion**, provided such death occurs within sixty (60) days prior to **Your** original scheduled departure date;
 - (ii) **Your** confinement, confinement of any of **Your Family Members** or **Your Travelling Companion** in a hospital on the scheduled departure date arising from **Injury** or **Serious Illness** (including Covid-19);

- (iii) **Injury** or **Illness** (including Covid-19) sustained by **You**, resulting in the treating **Medical Practitioner** certifying in writing that **You** are unfit to travel on the scheduled departure date;
 - (iv) **Injury** or **Serious Illness** (including Covid-19) sustained by any of **Your Family Members** who were scheduled to travel with **You**, resulting in the treating **Medical Practitioner** certifying that the **Family Member** is unfit to travel on the scheduled departure date;
 - (v) **You** or **Your Travelling Companion** being placed under compulsory quarantine or isolation by order of the relevant government authorities or a recognised public health authority on **Your** scheduled departure date due to being diagnosed with Covid-19;
 - (vi) Serious damage to **Your Home** caused by fire, flood or similar **Natural Disaster** which requires **Your** presence on the scheduled departure date;
 - (vii) **Natural Disaster** at the scheduled destination which prevents **You** from commencing the **Journey/Trip**, provided that the **Natural Disaster** occurred not more than one (1) month prior to **Your** scheduled departure date.
- (b) **We** will not pay the benefit under this Section if:-
- (i) This **Policy** is purchased and payment of premium is made less than seven (7) days prior to **Your** departure for **Your Journey/Trip**; or
 - (ii) **You** purchased this **Policy** and made payment of the premium after the commencement, occurrence or announcement of any of the incidents under Section 4.1 (a).

Section 5.1 – Travel Curtailment

- (a) In the event of travel curtailment by **You** during the **Journey/Trip** due to the events set out in Section 5.1 (b), thereby requiring **You** to interrupt **Your Journey/Trip** or return to Malaysia before the completion of **Your Journey/Trip**, **We** will pay:-
- (i) The unrecoverable paid charges or expenses of the unused and non-recoverable part of **Your Journey/Trip**, which shall be computed in proportion to the unused days paid or contracted to be paid by **You**; and
 - (ii) Either the additional cost to change **Your** return ticket to a different date or the cost to purchase a new return ticket which is no superior than the original class if the **Common Carrier** is unable to accommodate a change in the initial return ticket.
- (b) This benefit is payable in the event of:-
- (i) Death, **Injury** (causing **You** or **Your Travelling Companion** to be unfit to travel or continue with **Your Journey/Trip** as certified in writing by a **Medical Practitioner**) or **Serious Illness** (including Covid-19) suffered by **You** or **Your Travelling Companion** during the **Journey/Trip**;
 - (ii) Unexpected death of any of **Your Family Members**;
 - (iii) **Illness** (including Covid-19) or **Accident** suffered by **Your Family Members** which requires admittance into hospital for more than forty-eight (48) hours;
 - (iv) **You** or **Your Travelling Companion** being placed under compulsory quarantine or isolation by order of the relevant government authorities or a recognised public health authority of the country which **You** are visiting during **Your Journey/Trip** due to being diagnosed with Covid-19;
 - (v) Serious damage to **Your Home** caused by fire, flood or similar **Natural Disaster** which requires **Your** presence;
 - (vi) **Natural Disaster** at **Your** scheduled destination which prevents **You** from continuing **Your** scheduled **Journey/Trip**.
- (c) In the event **You** are required to stay at **Your** destination overseas beyond **Your** scheduled return date as a result of an **Injury** (causing **You** or **Your Travelling Companion** to be unfit to travel or continue with

Your Journey/Trip as certified in writing by a **Medical Practitioner**) or **Serious Illness** (including Covid-19) suffered by **You** or **Your Travelling Companion** during **Your Journey/Trip**, **We** will pay:-

- (i) Either the additional cost to change **Your** return ticket to a different date or the cost to purchase a new return ticket if the **Common Carrier** is unable to accommodate a change in the initial return ticket, provided that:-
 - **You** or **Your Travelling Companion** are confined to a hospital on the scheduled return date; or
 - The treating **Medical Practitioner** certifies in writing that **You** or **Your Travelling Companion** are unfit to travel on the scheduled return date; and
 - The travel class of the new return ticket purchased is no superior than the travel class of the original return ticket; and
 - (ii) The reasonable additional accommodation expenses incurred for the duration the **Medical Practitioner** certifies in writing that **You** or **Your Travelling Companion** are unfit to travel on the scheduled return date.
- (d) **We** will not pay the paid charges or expenses of the unused return ticket if **We** pay for the cost of change of **Your** return ticket to a different date or the cost to purchase a new return ticket.

Section 6.1 – Personal Luggage Or Personal Effects

- (a) In the event that **Your Personal Luggage** and **Personal Effects** (including clothing worn) are stolen, damaged or permanently lost during **Your Journey/Trip**, **We** will pay for the following losses less deduction for any wear, tear or depreciation:-
- (i) Any damage to or loss of **Your Personal Luggage** and **Personal Effects** due to theft or attempted theft provided that the **Personal Luggage** and **Personal Effects** are carried by **You**, kept locked in the local accommodation or lodging or deposited with and are under the care of a hotel;
 - (ii) Damage to or loss of **Your Personal Luggage** and **Personal Effects** by the **Common Carrier** subject always to any applicable sublimits set out in Section 6.1 (b).
- (b) The maximum amount **We** will pay for any item is:-
- (i) Malaysian Ringgit five hundred (RM500) in respect of every single article, pair or set of articles;
 - (ii) The proportionate part of the value of an article belonging to a pair or set in the event of loss or damage;
 - (iii) Malaysian Ringgit one thousand (RM1,000) in aggregate in respect of **Smart Devices**.
- (c) **We** will not pay for:-
- (i) Loss or damage to:
 - (a) Jewellery, howsoever occasioned;
 - (b) Sports Equipment except where the Additional Sports (Optional Rider) is purchased (the applicable terms and conditions are as per Part 1 (D) (Additional Sports (Optional Rider)) Section 22 of this **Policy**);
 - (ii) Loss or damage due to atmospheric or climatic conditions, wear, tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice;
 - (iii) Loss or damage by theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which was fully locked with its windows closed, and there was visible evidence of forced entry;
 - (iv) Losses or damage not reported to the authorities within twenty-four (24) hours of discovery of loss;
 - (v) Losses or damage in respect of which **You** would have received a replacement or compensation either from the **Common Carrier** or others.

Section 7.1 – Travel Documents

- (a) If **You** lose **Your** passport and/or visa while travelling abroad during **Your Journey/Trip** due to theft, **We** will pay for the reasonable additional accommodation, travel and communication expenses, and documents replacement fees necessarily incurred at **Your** travel destination abroad in obtaining the replacement of such passport and/or visa, provided that such expenses are for the purpose of securing the necessary travel documents for continuation of **Your Journey/Trip** or to return **Home**.
- (b) In the event the loss occurred whilst **Your** passport and/or visa were in the custody of the **Common Carrier**, it must be reported to the **Common Carrier** within twenty-four (24) hours of discovery of such loss where a property irregularity report must be obtained and a claim must be filed against the **Common Carrier**.
- (c) In the event **You** are required to stay at **Your** destination abroad beyond **Your** scheduled return date in order to obtain the replacement passport and/or visa, **We** will pay either:-
 - (i) the additional cost to change **Your** return ticket to a different date; or
 - (ii) the cost to purchase a new ticket if the **Common Carrier** is unable to accommodate a change in the initial return ticket; provided always that **You** take reasonable steps to obtain the replacement documents in a timely manner so that **You** may keep the original scheduled return **Journey/Trip** dates.
- (d) **Our** payment under this benefit shall be subject always to:-
 - (i) **You** exercising reasonable care for the safety of the relevant travel document(s) in question;
 - (ii) **You** reporting the loss to the local relevant authorities having jurisdiction where the loss occurred within twenty-four (24) hours of discovery of such loss; and
 - (iii) where **You** are required to stay at **Your** destination abroad beyond **Your** scheduled return date, **You** making the necessary arrangements to change **Your** ticket or purchase a new ticket, as the case may be, within two (2) days from the date **You** obtain the necessary travel documents for **Your** return **Home**.
- (e) **We** will not pay for the loss of **Your** passport and/or visa which were left unattended in a public place of which the general public has free access to.

Section 8.1 – Luggage Delay

- (a) In the event **Your** checked-in luggage is delayed, mishandled, misdirected or misplaced for at least six (6) hours from the time of arrival at a destination abroad until the time **You** receive **Your** luggage, **We** will pay the amount specified in the **Policy** schedule.
- (b) Upon **Your** return to Malaysia, in the event **Your** checked-in luggage is delayed, mishandled, misdirected or misplaced for at least six (6) hours from the time of **Your** arrival in Malaysia, **We** will pay a lump sum of Malaysian Ringgit two hundred (RM200).
- (c) **We** will not pay the benefit under this Section if **You** do not report to the **Common Carrier** within twenty-four (24) hours of discovery that **Your** luggage is late, mishandled or lost.

Section 9.1 – Travel Delay

- (a) In the event **Your Common Carrier** is delayed, rescheduled, rerouted or cancelled resulting in a travel delay of at least six (6) hours based on the time specified in the confirmed booking of the **Common Carrier**, **We** will pay for each full consecutive six (6) hours delay in either the departure or arrival time, whichever has a longer duration.

- (b) The delay whether in departure or arrival, or the cancellation of the **Common Carrier** as the case may be, must be verified in writing by the **Common Carrier** or their handling agents and such verification must indicate the original scheduled departure or arrival time and the actual departure or arrival time of the **Common Carrier**.
- (c) In the event **Your Common Carrier's** scheduled departure is rescheduled to an earlier date or time by the operator of the **Common Carrier**, **We** will pay **You** a lump sum amount of Malaysian Ringgit three hundred (RM300) subject always to written verification of the rescheduling from the **Common Carrier** or their handling agents.
- (d) **We** will not pay:-
 - (i) For any delay, rescheduling, rerouting or cancellation arising from a strike or industrial action which began or was announced before the issue date of **Your Policy** or was announced on the date **Your** travel tickets or confirmation of booking was issued;
 - (ii) For any delay, rescheduling, rerouting or cancellation which **You** are made aware of forty-eight (48) hours or more prior to the original scheduled departure time as stated in **Your** travel ticket;
 - (iii) For any additional cost incurred, including but not limited to the cost to repurchase a new ticket and additional accommodation charges.

Section 10.1 – Missed Departure

- (a) **We** will reimburse **You** for additional accommodation and travel expenses which are necessarily and reasonably incurred:
 - (i) During the initial departure from **Your Home** or place of business in Malaysia; or
 - (ii) During **Your** initial departure back to **Your** intended final destination in Malaysia from **Your** place of accommodation abroad or place of business abroad;
 If **You** miss **Your** planned and scheduled departure as a result of failure of public transport services to get to the departure port, airport or train station for the **Common Carrier** service.
- (b) **We** will not pay:-
 - (i) For **Your** failure for any reason other than failure of the public transport services to check in at the airport, train station or port according to the travel itinerary given;
 - (ii) For **Your** late arrival at the airport, train station or port after check-in or booking in time (except for the late arrival due to failure of the public transport services);
 - (iii) If **You** were aware of the failure of the public transport services arising from strike or industrial action which commenced or was announced before the date of departure.

Section 11.1 – Missed Travel Connection

- (a) If **You** missed the connecting **Common Carrier** at any single transfer point due to the late arrival of **Your** incoming **Common Carrier**, **We** will pay the said missed travel connection and up to two (2) subsequent travel connections.
- (b) **We** will not pay:-
 - (i) For **Your** failure to check in at the airport, train station or port for the **Common Carrier** service according to the travel itinerary given;
 - (ii) For **Your** late arrival at the airport, train station or port for the **Common Carrier** service after check-in or booking in time (except for the late arrival due to strike or industrial action);
 - (iii) For **Your** delay in departure for failure of the public transport services arising from strike or industrial action which commenced or was announced before the date of departure from **Your Home** or abroad;

- (iv) Compensation unless **You** have obtained written confirmation from the **Common Carrier** or their handling agents showing the scheduled departure time and the actual departure time of the delayed **Common Carrier**;
- (v) For any additional cost incurred, including but not limited to the cost to repurchase a new ticket and additional accommodation charges.

Section 12.1 – Travel Overbooked

- (a) In the event **You** are denied from boarding a scheduled air **Common Carrier** due to overbooking, **We** will pay a lump sum amount specified in the **Policy** schedule, provided always **You** have obtained written confirmation from the **Common Carrier** or their handling agents showing the overbooked flight details.
- (b) **We** will not pay for any additional cost incurred, including but not limited to the cost to repurchase a new ticket and additional accommodation charges.

Section 13.1 – Additional Costs Of Rental Car/Campervan Return

- (a) In the event **You** are unable to return a rental car or campervan hired from a licensed vehicle rental agency to the nearest hire depot while on a **Journey/Trip**, **We** will pay:-
 - (i) If the loss is due solely to **Your** failure or inability to return the rental car or campervan as a result of **You** suffering from **Injury** or **Serious Illness** (including Covid-19) which requires admittance into hospital;
 - (ii) The additional car/campervan rental costs for which **You** are liable under the car/campervan rental agreement.
- (b) **You** must comply with all requirements of the rental agency under the rental agreement as well as the laws, rules and regulations of the country of visit.
- (c) This benefit is not applicable to the Child Plan/Child Annual Plan.

Section 14.1 – Personal Liability

- (a) **We** will pay:-
 - (i) **Your** legal liability to a third party for payment of compensation in respect of death or **Injury**, and/or loss or damage to property, occurring during **Your Journey/Trip**, which is caused by an **Accident** or a series of **Accidents** attributable to one source or originating cause;
 - (ii) The reasonable legal costs and legal expenses incurred by **You** for settling or defending the claim made against **You**.
- (b) **We** will not pay:-
 - (i) For any liability for loss of or damage to property or **Injury**:
 - Accepted without prior written approval from **Us**;
 - Suffered by anyone under the contract of service with **You** and arising out of the work they are employed to do;
 - To any family member or any other person who travelled together with **You**;
 - Arising out of any deliberate act or omission by **You**;
 - Any wilful, malicious or unlawful act by **You**;
 - Arising out of **Your** own employment, profession or business;
 - Arising from **Your** ownership, care, custody or control of any animal;
 - Which indemnity is provided for under any insurance assumed by **You** by agreement which would not have subsisted in the absence of such agreement.

Section 15.1 – Hijacking

In the event that the **Common Carrier** that **You** are travelling in as a passenger during **Your Journey/Trip** overseas is **Hijacked**, **We** will pay for each day the **Common Carrier** is **Hijacked** up to a maximum of twenty (20) days provided always that the **Common Carrier** has been **Hijacked** for at least twelve (12) hours.

Section 16.1 – Personal Money

- (a) In the event **You** suffer loss of **Personal Money** due to robbery, burglary or theft during **Your Journey/Trip**, **We** will pay for **Your** loss of such **Personal Money** provided that such loss is reported to the local police within twenty four (24) hours from the incident.
- (b) **We** will not pay the benefit under this Section if :-
 - (i) The **Personal Money** is left unattended in a public place or in an unattended vehicle;
 - (ii) The **Personal Money** is lost whilst in the custody of a **Common Carrier**, unless reported within twenty-four (24) hours on discovery and a property irregularity report obtained;
 - (iii) There is any shortage due to error, omission, exchange rate determined at that particular date of incident or depreciation in value.

Section 17.1 – Credit Card/Charge Card Indemnity

- (a) In the event **You** suffer death or permanent disablement due to **Accident**, **We** will pay **You** compensation for charges on **Your** credit card/charge card held with a financial institution, incurred from the start of the **Journey/Trip** up to the date of **Accident** when **You** suffer death or sustain permanent disablement due to the such **Accident**.
- (b) This benefit is not applicable to Child Plan/Child Annual Plan.

Section 18.1 – Pet Hotel

- (a) **We** will pay for the additional costs incurred in pet hotel charges for which **You** are liable under the pet hotel agreement in the event **You** are unable to return in time from **Your Journey/Trip** to collect **Your** pet as a result of the following:-
 - (i) **You** suffer an **Injury** or **Serious Illness** (including Covid-19) which requires confinement into hospital; or
 - (ii) A delay of the **Common Carrier** on which **You** are travelling.
- (b) **We** will not pay if the delay of the **Common Carrier** was made known to **You** or was informed publicly prior to the purchase of this **Policy**.
- (c) This benefit is not applicable to Child Plan/Child Annual Plan.

Section 19.1 – Home Care

- (a) **We** will pay for loss or damages to **Your Home** contents as a result of fire and/or burglary (forcible entry only) when the house is left vacant while **You** are on a **Journey/Trip**.
- (b) **We** will not pay for:
 - (i) Any loss or damage which is a result of wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
 - (ii) Any loss or damage occasioned through **Your** wilful act or omission or connivance;
 - (iii) Loss or damage insured under any other insurance **Policy**, reimbursed by any other party.
- (c) This Home Care benefit is not applicable to Child Plan/Child Annual Plan.

Section 20.1 – Rental Car Excess Cover

- (a) **We** will reimburse **You** for any excess or deductible in which **You** become legally liable to pay under a car rental agreement as a result of loss or damage to the rented car arising from an **Accident** or theft provided that:-
- (i) The car must be rented from a licensed rental agency;
 - (ii) **You** must comply with all requirements of the rental agency under the rental agreement, the laws, rules and regulations of the country of visit.
- (b) **We** will not pay if **You** are disqualified by any order from any court of law or prohibited from renting and/or driving by reason of any law.

Section 21.1 – Terrorism Cover

This **Policy** is extended to cover **You** in respect of **Injury**, death and permanent disablement which may be sustained through **Terrorism** provided that there is no liability when such act and/or **Acts of Terrorism** involve utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this Section:-

- (a) **Terrorism/Act of 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 governments(s).
- (b) Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- (c) Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- (d) Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

(D) Additional Sports (Optional Rider)

This **Policy** is extended to cover **You** in respect of all benefits stated in the Schedule of Benefits except for the Personal Liability benefit, in the event **You** suffer loss which can be claimed during the activities listed below if additional premium is paid.

Section 22 (A) – Optional Rider 1

Sports Activity

- (a) **We** will pay compensation under the relevant benefit(s) of this **Policy** if the loss suffered by **You** is due directly to the following sports activities undertaken during a **Journey/Trip** outside Malaysia:-

- (i) Water Sports – rafting, canoeing and kayaking involving white water (class 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving, snorkelling and underwater activities involving the use of any artificial breathing apparatus (up to fifty (50) meters' water depth).
 - (ii) Winter Sports – ice skating and snowboarding, skiing, sledging and snowmobiling.
 - (iii) Others – mountaineering (not involving the use of ropes and other climbing equipment) up to three thousand five hundred (3,500) metres or the base camp whichever is lower, 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 rider.
- (b) **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.

Section 22 (B) – Optional Rider 2

High Altitude Mountaineering

(Subject to provision that such sport activity/trip needs to be accompanied by a guide certified by local authorities).

- (a) If **You** suffer loss covered under the relevant benefits of this **Policy** while mountaineering (not involving the use of ropes and other climbing equipment) up to five thousand five hundred (5,500) metres or the base camp, whichever is lower, **We** will pay **You** compensation under the relevant benefit provided the maximum duration of the mountaineering undertaken is not more than thirty (30) days. Any mountaineering or climbing activities in Nepal shall be excluded under this optional rider.
- (b) **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.

Section 22 (C) – Damage To Sports Equipment

- (a) In the event of any damage to **Your** Sports Equipment utilised for the Sports Activity listed under Section 22(A) and (B), **We** will reimburse **You** for any reasonable costs incurred for the replacement or repair of such Sports Equipment, per incident per **Journey/Trip**.
- (b) **We** will not pay for:-
- (i) Loss or damage due to wear and tear, or any inherent defects;
 - (ii) Loss or damage arising from theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which was fully locked with its windows closed, and there was visible evidence of forced entry;
 - (iii) Damage that is covered by a manufacturer's warranty;
 - (iv) Loss or damage in respect of which the **You** would have received replacement or compensation either from the **Common Carrier** or others.

Part 2 – General Conditions

1. Condition Precedent To Liability

The due observance and fulfillment of the terms and conditions of this **Policy** insofar as they relate to anything to be done or not to be done by **You** or **Your** legal personal representative shall be conditions precedent to any of **Our** liability under this **Policy**.

2. Notice

Every notice or communication to be given or made under this **Policy** by the **Policyholder** or **You** or **Your** legal representative shall be delivered in writing to the Head Office or any Branch Office of the **Company**.

3. Misstatement Or Omission Of Material Fact

Subject to the relevant duty of disclosure of the **Policyholder** or **You**, as the case may be, the **Company** shall not be liable if there is any misstatement in or if a material fact has been omitted from the proposal form or declaration or any document provided to the **Company**.

If any claim made by the **Policyholder** or **You**, as the case may be, shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then the **Company** reserves the rights to deny or reduce such claim or terminate this **Policy** or **Your** coverage, as the case may be.

4. Claims

(a) Notice Of Claim

All claims must be given in writing to the **Company** within thirty (30) days upon return to **Your Home**.

You shall produce for the **Company's** examination all relevant documents at such reasonable time and shall co-operate with the **Company** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice **Your** claim.

Written notice of claim given by **You** or on **Your** behalf to the Head Office or Branch Office of the **Company** in Malaysia or to any authorised agent of the **Company** shall be deemed notice to the **Company**.

(b) Proof Of Loss

Written proof of loss, including but not limited to medical reports, original receipts, police report and such other proof as required to support the nature of claim must be furnished to the **Company** within ninety (90) days from the **Date of Loss/Accident**.

Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

All documents and evidence must be provided at **Your** expense or the person entitled to receive moneys through **You**, as the case may be ("**Claimant**"), in the form and nature required by the **Company**.

(c) Notwithstanding anything herein to the contrary, where the **Policyholder** is a corporate body purchasing this **Policy** to provide insurance coverage for its employees, the benefits shall be payable to the **Policyholder**.

5. Alterations

The **Company** reserves the right to amend the terms and conditions of this **Policy** and such alteration to this **Policy** shall only be valid if authorised in writing by the **Company** and endorsed hereon.

The **Company** shall give thirty (30) days prior written notice to **You** according to the last recorded address before any alteration is to take effect. Any alteration shall take effect from the next renewal of this **Policy**.

6. Automatic Renewal (For Annual Policy Only)

In the event **You** opt for automatic renewal, subject to the terms and conditions of this **Policy** and payment of premium due, this **Policy** shall be renewed on each **Policy** anniversary upon expiry unless this **Policy** is terminated pursuant to Condition 10 (Termination Of Insurance).

Notwithstanding the renewal of this **Policy** on each **Policy** anniversary, in the event of any change in the particulars provided for underwriting this **Policy** or in the event of any claim arising in the period before this **Policy** is renewed, the **Company** shall have the right to revise the terms of this **Policy**, adjust the premium, decline renewal or terminate this **Policy**.

7. Eligibility

This **Policy** covers **You** if **You** are:

- (i) A Malaysian or Malaysian permanent resident;
- (ii) A legitimate work permit holder or valid student pass holder;
- (iii) Legally employed in Malaysia or legally residing in Malaysia, and **Your** spouse and child/children who are legally residing in Malaysia are eligible to be covered under this **Policy**, subject to the age limits for the relevant plans as set out below:
 - (a) Adult Plan/Adult Annual Plan if **You** are aged eighteen (18) years to seventy (70) years;
 - (b) Child Plan/Child Annual Plan if **You** are aged thirty (30) days to seventeen (17) years;
 - (c) Senior Citizen Plan if **You** are aged seventy-one (71) years to eighty (80) years; and
 - (d) Family Plan if the **Policyholder** is aged eighteen (18) years to seventy (70) years, the **Policyholder's** one (1) legal spouse who is aged eighteen (18) years to seventy (70) years and **Policyholder's** child/children aged thirty (30) days to twenty-four (24) years.

8. Purpose Of Travel

The benefits provided under this **Policy** shall only apply to travel for leisure (holiday) or business purposes. **We** shall not be liable for any claim arising out of travel for purposes other than leisure or business.

Travel for business purposes includes travel to attend business meetings, seminars, talks or events relevant to **Your** business/job and excludes any secondment, short or long-term posting and any other similar activity.

9. Commencement Of Coverage

Your Journey/Trip must commence in Malaysia and **You** must return to Malaysia within the **Period of Insurance**, except for one-way **Journeys/Trips**.

10. Termination Of Insurance

(a) Annual Policy

Where this is an annual **Policy**, the **Policy** may be terminated in the following manner:

(i) Termination by the Policyholder

If the **Policyholder** has given notice 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. In the event premium has been paid

for any period beyond the date of termination of this **Policy**, the short period rates shall apply provided that no claim has been made during the **Period of Insurance** then subsisting.

Short Period Rates:

Period Insured (Not Exceeding)	Percentage (%) of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%

(ii) Termination By The Company

In the event **We** terminate this **Policy** pursuant to Condition 3 (Misstatement or Omission of Material Fact) or by order of regulatory or government authorities, **We** shall give notice of termination by registered post to the **Policyholder** at the **Policyholder's** last known address. Such termination shall become effective thirty (30) days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this **Policy** the prorated premium shall be refunded to the **Policyholder** provided that no claim has been made during the **Period of Insurance** then subsisting and such refund is not prohibited by any law.

(b) Non Annual (Single Trip) Policy

Where this **Policy** is not an annual **Policy**, the **Policyholder** may terminate this **Policy** by giving notice to **Us** to terminate the same provided always that the **Period of Insurance** has not commenced when the date of termination of this **Policy** is effective. Such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination, the **Policyholder** shall be entitled to a refund of the premium paid for this **Policy**.

(c) The following provision on automatic termination of the **Policy** shall apply accordingly to both annual policies and non-annual (single trip) policies, as the case may be.

(d) Automatic Termination

Your coverage shall automatically lapse/terminate upon the earlier occurrence of any of the following:

- (i) When **You** are under the Child Plan, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of eighteen (18) years anytime during the **Period of Insurance**, or upon the expiry of the Child Annual **Policy**; or
- (ii) When **You** are under the Adult Plan, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of seventy-one (71) years anytime during the **Period of Insurance**, or upon the expiry of the Adult Annual **Policy**; or
- (iii) When **You** are under the Senior Citizen Plan, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of eighty-one (81) years anytime during the **Period of Insurance**; or

- (iv) When **You** are under the Family Plan, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of twenty-five (25) years anytime during the **Period of Insurance**; or
- (v) Upon **Your** death.

11. Duty Of Disclosure

(a) Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the **Policyholder** had applied for this Insurance wholly for purposes unrelated to the **Policyholder's** trade, business or profession, the **Policyholder** had a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and all the questions required by **Us** fully and accurately and also disclose any other matter that the **Policyholder** knows to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

(b) Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the **Policyholder** had applied for this Insurance for purposes related to the **Policyholder's** trade, business or profession, the **Policyholder** had a duty to disclose any matter that the **Policyholder** knows to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

(c) The **Policyholder** also has a duty to tell **Us** immediately if at any time, after this **Policy** contract has been entered into, varied or renewed with **Us**, any of the information given for this **Policy** contract is inaccurate or has changed.

12. Applicable Tax

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "**Applicable Tax**") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this **Policy**, **We** will be entitled to charge any **Applicable Tax** as allowed by the laws of Malaysia. Such **Applicable Tax** payable shall be paid in addition to the applicable premiums and other charges. All provisions in this **Policy** on payment of premiums and default hereof shall apply equally to the **Applicable Tax**.

13. Cash Before Cover

It is a fundamental and absolute special condition of this **Policy**, that the premium due must be paid and received by **Us** before cover commences. If this condition is not complied with, the **Policy** will be deemed cancelled from inception.

14. Applicable Law

This **Policy** and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto.

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of ninety (90) days after written proof of loss has been furnished in accordance with the requirements of this **Policy**.

15. Receipts

The receipt of the **Insured Person** or his/her legal representative, as the case may be, of any compensation payable herein shall in all cases be effectual discharge of liability of the **Company**.

16. Currency And Exchange Rates

All premiums shall be paid in Malaysian Ringgit. In the event that **You** shall be admitted into a hospital and/or receive medical treatment outside Malaysia and render bills in a currency other than Malaysian Ringgit, the **Company** shall compensate **You** or **Your** legal representation in Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not free market) at the date of claim settlement.

17. Payment Of Benefits

- (a) Payment of any benefits under this **Policy** is subject to the terms and conditions herein. Benefits payable under this **Policy** shall be paid to **You**, subject to Condition 4(c)(Claims) under which benefits shall be payable to the **Policyholder**. Benefits payable under this **Policy** in respect of any claims by or on behalf of any child/children insured hereunder shall be paid to **You** who had purchased the **Policy**, provided that **You** have insurable interest on the life of the child/children.
- (b) Any benefit payable under this **Policy** in the event of **Your** death shall be paid to the individual as may be instructed by **You** in writing or to **Your** legal personal representative if there is no such written instruction from **You**.
- (c) Where a benefit is payable to reimburse any expenses or charges incurred by persons other than **You** covered under this **Policy**, claims for such benefit payment shall be made by **You**.

18. We shall not be held responsible for failure to provide services under this **Policy** or for delays caused by strikes or conditions beyond **Our** control including but not limited to flight conditions or where local laws or regulatory agencies prohibit **Us** from rendering such services.

19. Extension Of Period Of Insurance

The **Period of Insurance** of this **Policy** will be automatically extended without any additional premium up to the additional days that are reasonably necessary as follows:-

- (a) Up to fourteen (14) days if any vehicle, seagoing vessel or aircraft in which **You** are travelling as ticket holding passenger(s) is/are delayed, cancelled or re-routed;
- (b) Up to thirty (30) days if the intended return **Journey/Trip** is prevented due to **Injury** or **Serious Illness** (including Covid-19) to **You** arising from a cause covered under this **Policy**;
- (c) Up to fourteen (14) days for one (1) **Travelling Companion** (who is also named as an **Insured Person** under the **Policy** schedule) accompanying **You** if **Your** return **Journey/Trip** is prevented due to **Injury** or **Serious Illness** (including Covid-19) to **You**;
- (d) Up to fourteen (14) days for all **Insured Persons** under the same Family Plan accompanying **You** if **Your** return **Journey/Trip** is prevented due to **Injury** or **Serious Illness** (including Covid-19) to **You**.
- (e) Up to seven (7) days if **You** lose **Your** passport due to theft and are unable to return **Home** on **Your** scheduled return date, even if **Your** changed or newly purchased return ticket falls on a date after the aforesaid seven (7) days period.

20. We shall be entitled to all rights of subrogation (in respect of the compensation paid to **You** under this **Policy**) whether by way of indemnity or otherwise and **You** shall give all information and render all assistance in **Your** power to **Us** in connection therewith and execute such assignments thereof as **We** may reasonably require.

21. PA-CL090 Sanction Limitation And Exclusion Clause

No insurer/co-insurer shall be deemed to provide cover and no insurer/co-insurer shall 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 that insurer/co-insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

22. Consent To Use Personal Data

(a) The **Policyholder** and/or **Insured Person** represents and warrants that if it submits information relating to the **Insured Persons** or other individuals to **Us**, that it has the authority to provide information relating to such **Insured Persons** or other individuals, that it has informed the **Insured Person** or other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by **Us**, and that the **Policyholder**, **Insured Person** or other individuals agree and consent that **We** may collect, use, disclose and process the personal information (whether obtained during the application process or administration of this **Policy**) in accordance with **Our** Privacy Notice as published from time to time at allianz.com.my.

(b) General Data Protection Regulation ("GDPR")

If any **Insured Person** wishes to exercise their GDPR rights, the **Policyholder** shall inform the **Insured Person** to write to **Us** at privacy@allianz.com.my in order for **Us** to assess and comply with the EU Privacy Law – GDPR.

Part 3 – General Exclusions

1. **We** will not pay for claims caused by or resulting from:-
 - (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, strike, riot or civil commotion, lockout or threat of such incident;
 - (b) Lockdowns, quarantine, mandatory isolation, stay at home orders, changes in government alert levels or similar restrictions that apply generally or broadly (i) to some segment or all of a population, geographical area, building, or vessel or (ii) based on, to, from, or through where the person is travelling. This exclusion applies even if the order or directive specifically designates **You** or **Your Travelling Companion** to be quarantined or to isolate, unless otherwise stated herein;
 - (c) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country, including any general order, directive or advice not to travel issued in connection with or arising from Covid-19;

- (d) Ionisation, radiation or contamination by radioactivity, nuclear weapons and material, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (e) Loss of or damage to hired or leased equipment(s);
- (f) Offshore activities such as non-recreation diving, mining, oil-rigging, aerial photography or handling of explosives;
- (g) **You** engaging in any naval, military, air force, law enforcement or civil defence service or operation, overseas secondment as part of **Your** occupation, **You** travelling abroad solely to work (subject always to Part 2 – Condition 8 (Purpose of Travel), manual work in connection with any trade, employment or profession during the **Journey/Trip**;
- (h) **You** engaging in aviation, other than as a fare-paying passenger;
- (i) **Your** direct participation in any **Terrorism/Act of Terrorism**;
- (j) Loss due to currency exchanges of any and every description;
- (k) Services rendered without **Our** authorization and/or **Our** intervention.
- (l) HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused;
- (m) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- (n) **You** having received a terminal prognosis;
- (o) **You** travelling against medical advice, or on medical advice where the trip is made solely for the purpose of obtaining treatment;
- (p) **Your** failure to obtain the required vaccinations before departure;
- (q) Any **Notifiable Diseases** requiring isolation or quarantine by law, save for Covid-19 expressly referred to and covered under the following benefits: Medical Expenses; Emergency Medical Evacuation; Emergency Medical Repatriation; Mortal Remains Repatriation; Follow up Treatment; Hospital Income; Compassionate Visitation; Child Care; Despatch of Medicine; Deposit or Trip Cancellation; Travel Curtailment; Additional Cost of Rental Car/Campervan Return and Pet Hotel;
- (r) **Your** suicide or attempted suicide, self-injury or willful exposure to peril (other than in an attempt to save human life), or the committing of any criminal acts;
- (s) **You** being under the influence of drugs or other substance abuse unless the drug is taken in accordance with an authorized medical prescription;
- (t) **Your** alcohol content in the blood and/or urine samples exceeding the limit permitted by law of the country in which the **Injury** occurred;
- (u) Any costs of treatment in respect of childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an **Accident**;
- (v) **Pre-Existing Conditions**, but only in respect of benefits under Sections 1, 2 and 3;
- (w) **Illness** or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity;
- (x) Riding/driving without a valid driving license (NOTE: this will not apply where **Your** license has expired but **You** are not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws); and
- (y) **You** travelling against the orders or advice of any government or other public authority.

- 2. **We** will not pay for claims if **You** purchased this **Policy** and made payment of the premium after **You** have suffered/discovered a loss that is covered under this **Policy**.
- 3. **We** will not pay for claims arising from **You** being infected with Covid-19 if **Your** vaccination status under the MySejahtera application is not "Fully Vaccinated" prior to **Your Journey/Trip**.
- 4. **We** will not pay for claims arising from:-
 - (a) **You** participating in a **Hazardous Activity(ies)**, unless such sports is covered under the Additional Sports (Optional Rider) that **You** have purchased;
 - (b) **You** engaging in, practicing for, taking part in or training in any speed contest or racing, any professional competitions or sports or any sports in which **You** would or could earn or receive remuneration, sponsorships, donations or any other form of financial rewards;
 - (c) **You** participating in or training for any amateur sporting activities or competitions while on **Your Journey/Trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by accommodations, resorts or cruise lines to entertain their guests.
- 5. Cyber Risk Clause - The indemnity expressed in Sections 4.1, 5.1, 9.1, 10.1, 11.1, 12.1 and 14.1 shall not apply to liability in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, extranet and/or via **Your** own website, internet site, web address and/or via the transmission of electronic mail of documents.

Part 4 – Claims

Reasonable Precautions

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If **You** do not do so, **We** shall be entitled to reduce **Your** claim by the amount of prejudice **We** have suffered due to **Your** failure to mitigate **Your** loss, or reject **Your** entire claim.

Checklist on the required supporting documents for claims

Section	Benefit	Document(s) Required
All	All Claims	1. Completed Allianz e-Payment form; 2. Boarding pass and travel itinerary.
1.1	Death due to Accident	1. Medical report from the attending medical practitioner; 2. Death certificate; 3. Post-mortem report, if any; 4. Police report.
1.2	Permanent Disablement due to Accident	
1.3	Funeral Expenses	
2.1	Medical Expenses	1. Medical report from the attending medical practitioner; 2. Original medical bills/receipts; 3. Covid-19 vaccination certificate; 4. Copy of medical report or lab report indicating confirmed diagnosis of Covid-19.
3.4	Follow-up Treatment	
3.5	Hospital Income	1. Hospital admission/discharge note or summary.

3.6	Compassionate Visitation	<ol style="list-style-type: none"> 1. Medical report from the attending medical practitioner; 2. Death certificate; 3. Treating medical practitioner's written advice on the need of a companion; 4. Original receipts for additional expenses claimed (accommodation, travel).
3.7	Child Care	<ol style="list-style-type: none"> 1. Hospital admission/discharge note or summary; 2. Original receipts for additional expenses claimed (accommodation, travel).
4.1	Deposit or Trip Cancellation	<ol style="list-style-type: none"> 1. Medical report from the attending medical practitioner;
5.1	Travel Curtailment	<ol style="list-style-type: none"> 2. Death certificate; 3. Post-mortem report, if any; 4. Original medical bills/receipts; 5. Covid-19 vaccination certificate; 6. Copy of medical report or lab report indicating confirmed diagnosis of Covid-19; 7. Tour/airlines booking confirmation and confirmation of cancellation and refund, if any; 8. Original receipts for expenses claimed (accommodation, travel, tour, etc); 9. Proof of relationship (e.g., marriage certificate, birth certificate).
6.1	Personal Luggage or Personal Effects	<ol style="list-style-type: none"> 1. Copy of report from relevant authority; 2. Property irregularity report or written confirmation from the common carrier on the loss of luggage/personal effects; 3. Original receipts for the items claimed. If not available, provide description of items with the purchase date and price; 4. Photo of the damaged items; 5. If items sent for repair, original receipts for the cost of repair.
7.1	Travel Documents	<ol style="list-style-type: none"> 1. Police report/copy of report from relevant authority; 2. Property irregularity report and official complaint against the common carrier; 3. Original receipts for expenses claimed (accommodation, travel, etc).
8.1	Luggage Delay	<ol style="list-style-type: none"> 1. Confirmation from the common carrier on the period of delay (no. of hours).
9.1	Travel Delay	
10.1	Missed Departure	<ol style="list-style-type: none"> 1. Original receipts for expenses claimed (accommodation, travel, etc); 2. Written confirmation from the public transport services regarding the failure to get to the destination (port, airport, train station).
11.1	Missed Travel Connection	<ol style="list-style-type: none"> 1. Confirmation from the common carrier on the delay of incoming carrier.

12.1	Travel Overbooked	<ol style="list-style-type: none"> 1. Written confirmation from the common carrier on the overbooked flight details.
13.1	Additional Cost of Rental Car/ Campervan Return	<ol style="list-style-type: none"> 1. Medical report; 2. Covid-19 vaccination certificate; 3. Copy of medical report or lab report indicating confirmed diagnosis of Covid-19; 4. Original car rental agreement; 5. Original receipts for additional cost of the car/campervan rental.
14.1	Personal Liability	<ol style="list-style-type: none"> 1. All correspondence/documents from third party.
15.1	Hijacking	<ol style="list-style-type: none"> 1. Written confirmation from the common carrier on the incident including the duration.
16.1	Personal Money	<ol style="list-style-type: none"> 1. Police report.
17.1	Credit Card/ Charge Card Indemnity	<ol style="list-style-type: none"> 1. Medical report; 2. Copy of report from relevant authority; 3. Credit card/charge card statement.
18.1	Pet Hotel	<ol style="list-style-type: none"> 1. Original receipts for additional cost for the pet hotel stay; 2. Medical report; 3. Covid-19 vaccination certificate; 4. Copy of medical report or lab report indicating confirmed diagnosis of Covid-19; 5. Confirmation from the common carrier on the delay of common carrier.
19.1	Home Care	<ol style="list-style-type: none"> 1. Police report; 2. Copy of report from relevant authority.
20.1	Rental Car Excess Cover	<ol style="list-style-type: none"> 1. Original car rental agreement; 2. Police report; 3. Original receipts for amount paid.
22 (C)	Damage to Sports Equipment	<ol style="list-style-type: none"> 1. Photographs of the damaged equipment; 2. Original receipts of the items claimed. If not available, provide description of items with the purchase date and price; 3. If items sent for repairs, original receipts for the cost of repair; 4. Police report.

In addition to the documents listed in table above, **You** shall provide **Us** with any other documents as **We** may require and shall be in such form and of such nature as the **We** may prescribe.

Part 5 – Definition

Accident means any sudden or unexpected event, resulting directly and independently from the action of an external cause, other than any intentionally self-inflicted **Injury**.

Alternative Medicine means alternative medical treatment which is carried out by an alternative medical practitioner, other than **You**.

Authorised Representative means the qualified representative which shall be appointed by **Us** from time to time to provide medical decisions and services as may be necessary under this **Policy**.

Common Carrier(s) means any land, sea or air carrier operated under a licence and provides regular scheduled transportation service for individuals who travel as a fare-paying passenger.

Company means Allianz General Insurance Company (Malaysia) Berhad (Company No. 200601015674 (735426-V)).

Date Of Loss/Accident means the day when any **Injury** and other covered incident(s) occur; is inflicted on; and/or contracted by the **Insured Person**.

Family Members means the **Policyholder's** one (1) legal spouse, parents, parents-in-law, grandparents, grandparents in-law, great grandparents, biological/legally adopted child/children, grandchildren, great grandchildren, siblings, brother-in-law or sister-in-law.

Geographical Area means **Your** selected geographical travel area outside Malaysia indicated as "Asia" or "Worldwide" in the **Policy** schedule. The terms "Asia" and "Worldwide" are defined as follows:

- (a) Asia is defined as Singapore, Thailand, Indonesia, Philippines, Brunei, Taiwan, Korea, China including Hong Kong and Macau, Laos, Vietnam, Myanmar, Cambodia, India, Sri Lanka, Maldives, Bangladesh, Nepal, Australia, New Zealand and Japan;
- (b) Worldwide is defined as all countries including Asia (as defined above) except the Excluded Countries.

For the purposes of the definition of "Geographical Area", the term "Excluded Countries" include **Israel, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Zimbabwe and all other sanctioned and war declared countries.**

Hazardous Activity(ies) means mountaineering, abseiling or rock climbing, necessitating the use of ropes and other climbing equipment, paintball shooting, indoor climbing, flying or other aerial activities, racing (other than on foot), professional sporting activities and competitions of any kind, any organised sporting holiday and any other activities that requires a degree of skill and involves exposure to risk.

Hijack(ed) means the unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

Home means **Your** usual place of residence in Malaysia.

Illness means any sudden and unexpected deterioration of health certified by a **Medical Practitioner** including the Coronavirus Disease 2019 (Covid-19) provided always that the Covid-19 diagnoses is further supported with a copy of a medical report or lab report indicating a confirmed diagnosis of Covid-19.

Injury(s) means bodily **Injury** caused solely and directly by an **Accident**.

Insured Person means each individual person named in the **Policy** schedule.

Journey/Trip means the **Journey/Trip** commencing when **You** depart from **Your Home** or place of business in Malaysia to the place of embarkation to commence travel to the intended destination(s) which is within the scope of the **Geographical Area**, provided always that such **Journey/Trip** does not commence more than twenty-four (24) hours prior to the booked or scheduled departure time and ceases on the occurrence of the following:

- (i) Upon arrival at **Your** intended final destination in Malaysia; or
- (ii) On the expiry of the **Period of Insurance** specified in the **Policy** schedule; whichever is earlier; or
- (iii) Not more than twenty-four (24) hours after **Your** arrival in Malaysia in the event **Your** journey back to **Your** intended final destination begins or continues after the immediate expiry of **Your Period of Insurance**.

For one way **Journey/Trip**, coverage under this **Policy** will cease upon **Your** arrival at the intended final destination abroad or twenty four (24) hours after **Your** arrival, whichever is earlier, regardless of the **Period of Insurance** specified in the **Policy** schedule.

For non-annual (single trip) **Policy**, the duration for each **Journey/Trip** shall not exceed two hundred (200) consecutive days from the commencement of the **Journey/Trip**. For annual **Policy**, the duration for each **Journey/Trip** shall not exceed ninety (90) consecutive days from the commencement of the **Journey/Trip**.

Medical Practitioner means a qualified **Medical Practitioner** licensed by the medical authorities of the country in which treatment is provided and who is practicing within the scope of his/her licensing and excluding a **Medical Practitioner** who is the **Insured Person** himself/herself.

Natural Disaster means a major adverse event resulting from natural processes of the earth such as flood, tornado, hurricane, wild forest fire, volcanic eruption, earthquake, heat wave, tsunami, sandstorm or landslide.

Notifiable Disease means **Illness** or disease sustained by an **Insured Person** resulting from pandemic influenza and any other **Illness** (excluding Covid-19) or disease which has been declared as a pandemic or epidemic by order of the relevant government authorities or a recognized public health authority.

Period Of Insurance means the duration for when an **Insured Person** is insured as set out in the **Policy** schedule, subject to the terms and conditions and exclusion of this **Policy**.

Personal Effects means personal items belonging to **You**, which are taken by **You** on the **Journey/Trip** or acquired by **You** during the **Journey/Trip**.

Personal Luggage means each of **Your** suitcases or luggage of a similar nature and its contents and articles carried by **You** during the **Journey/Trip**.

Personal Money means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have monetary value all held for **Your** private purposes whilst away from **Your Home**, and while in **Your** personal custody at all times unless deposited in a hotel safe.

Policy means this policy document, the **Policy** schedule/certificate of insurance where coverage details including the relevant particulars of the **Policyholder** and **Insured Person(s)** are stated, and all endorsements attached to this **Policy**.

Policyholder means a person or a corporate body as described in the **Policy** schedule to whom this **Policy** has been issued in respect of cover for the **Insured Person(s)**.

Pre-Existing Conditions means any condition for which **You** have sought or received treatment, medication, advice or diagnosis, consultation and/or prescribed drugs during the twelve (12) months prior to the commencement of the **Journey/Trip**.

Serious Illness means:

- (a) An **Illness** (including Covid-19) which, if suffered, would result in **You** being certified by a **Medical Practitioner** as unfit to travel or continue with **Your Journey/Trip** and would require **You** to receive treatment; or
- (b) In respect of persons other than **You**, an **Injury** or **Illness** (including Covid-19) certified as being dangerous to life by a **Medical Practitioner**.

Serious Medical Condition means a condition which in **Our** opinion or the opinion of **Our Authorised Representatives** or its appointed representative constitutes a serious or life-threatening medical emergency requiring immediate evacuation to obtain urgent remedial treatment to avoid death or serious impairment to **Your** immediate or long-term health prospects.

Smart Devices means an electronic device, such as smart phone, tablet, iPad, notebook computers or laptops and other similar items.

Terrorism/Act Of Terrorism is an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the civilian population in fear of such purposes.

Travelling Companion means an individual who is registered to travel on the same **Journey/Trip** with **You**.

You/Your means the **Insured Person(s)**.

We/Us/Our means the **Company**.



Allianz General Insurance Company (Malaysia) Berhad (200601015674)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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Lodging of Complaints



We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.


To provide us with your feedback, you may contact us via the following channels:


Write to:

Customer Feedback Centre, Allianz Arena, Ground Floor Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

 1 300 22 5542

  AllianzMalaysia

 customer.service@allianz.com.my

 allianz.com.my

Avenues to Seek Redress

You may submit your complaint to the Ombudsman for Financial Services (OFS) if you are not satisfied with our final response or decision, in the event that your complaint is within the scope of the OFS as well as the following monetary thresholds:


- (1) Insurance claims not exceeding RM250,000.00; and
- (2) Motor third party property damage claims not exceeding RM10,000.00.

The OFS can be contacted at the following address:

Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

 03 2272 2811

 03 2272 1577

 enquiry@ofs.org.my

 ofs.org.my


If your complaint does not fall within the purview of the OFS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:

Write to (BNMTELELINK):


Pengarah, LINK & Pejabat BNM, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur.


Walk-in (BNMLINK):

4th Floor, Podium Bangunan AICB, No. 10, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

 1 300 88 5465

 03 2174 1515

 bnmtelelink@bnm.gov.my

 bnm.gov.my

You may check with our Customer Feedback Centre on the types of complaints handled by the OFS or BNM before submitting your complaint.

Authorised Representative's 24-Hour Emergency Hotline

603 7628 3919

603 7965 3919

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

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Allianz Customer Service Centre

Allianz Arena, Ground Floor, Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

Allianz Contact Centre: 1 300 22 5542 Email: customer.service@allianz.com.my   AllianzMalaysia  allianz.com.my

