

INDICATIVE GROSS INSURANCE PREMIUM (MYR)

SCHEDULE OF BENEFITS

INTERNATIONAL TRAVEL PERSONAL ACCIDENT (in MYR)

Benefits	Plan 1 (MYR)	Plan 2 (MYR)	Plan 3 (MYR)
Section 1 : Personal Accident			
Accidental Death			
Adult –	200,000	300,000	500,000
Child –	100,000	150,000	250,000
Senior Citizen –	100,000	150,000	250,000
<i>Pays compensation in the event of death of the Insured Person due to accident.</i>			
Permanent Disablement			
Adult –	200,000	300,000	500,000
Child –	100,000	150,000	250,000
Senior Citizen –	100,000	150,000	250,000
<i>Pays compensation in the event of permanent disablement of the Insured Person due to accident.</i>			

Section 2 : Medical Benefit

Overseas Emergency Medical or Hospitalization Expenses

Adult –	300,000	500,000	700,000
Child –	150,000	250,000	350,000
Senior Citizen –	150,000	250,000	350,000

Pays for the cost of medical, surgical or hospital charges if you suffer injury or illness whilst traveling overseas.

Emergency Dental Expenses	500	500	500
---------------------------	-----	-----	-----

Pays for the cost of dental treatment due to an accident injury.

Follow-up Treatment

Adult –	30,000	50,000	70,000
Child –	15,000	25,000	35,000
Senior Citizen –	15,000	25,000	35,000

Pays for the cost of continue medical treatment in Malaysia after return to Malaysia.

Alternative Treatment	1,000	1,500	2,000
-----------------------	-------	-------	-------

Alternative Treatment	1,000	1,500	2,000
<i>Pays for the treatment of an injury by herbalist, acupuncturist, chiropractor and/or similar traditional treatment in Malaysia.</i>			
Hospital Income	250 /day	300 /day	350/ day
<i>Pays a daily allowance if you suffer injury or illness and are hospitalized.</i>	Maximum 7,500	Maximum 9,000	Maximum 10,500
Compassionate Visit by Family Member	5,000	7,000	10,000
<i>Pays for the hotel accommodation and travel expenses for one (1) person to visit and stay with Insured Person during his/her confinement in the hospital.</i>			
Child Care	5,000	7,000	10,000
<i>If Insured Person is hospitalized and there is no other adult to accompany the dependent child and children, we will pay for additional hotel accommodation and travel expenses incurred for one (1) person to accompany Insured Person's child/children back to Malaysia.</i>			
Despatch of Essential Medicine	3,000	3,000	3,000
<i>Pays for the despatch of necessary medicine not available locally in case of</i>			

Section 3 : Emergency Evacuation and Repatriation

Emergency Medical Evacuation and Repatriation

Unlimited

Unlimited

Unlimited

In the event that Insured Person is hospitalized abroad and it is medically necessary for Insured Person to be evacuated to the nearest qualified medical facility, we will pay for the expenses incurred for the medical evacuation and the cost of repatriating Insured Person back to Malaysia.

Repatriation of Mortal Remains

Unlimited

Unlimited

Unlimited

If Insured Person suffered accidental death overseas whilst traveling, we will arrange and pay for the return of the mortal remains to Malaysia.

Section 4 : Travel Inconvenience

Loss of Luggage and Personal Effects

5,000

7,000

10,000

Reimbursement for loss or damage to baggage and personal effects during the trip

Loss of Documents

5,000

7,000

10,000

Reimbursement for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel

Loss of Personal Money	750	800	1,000
<i>Pays for loss of money and travellers cheque due to theft.</i>			
Travel Delay	250 /6 hours	300 /6 hours	350 /6 hours
<i>Pays if the scheduled carrier is delayed, cancelled, rescheduled from the scheduled departure time due to adverse weather conditions, industrial strike, mechanical breakdown or structural defect of the carrier.</i>	Maximum 2,000	Maximum 3,000	Maximum 4,200
Luggage Delay	250 /6 hours	300 /6 hours	350 /6 hours
<i>Pays if your checked-in baggage is delayed upon arrival at your destination abroad</i>	Maximum 1,000	Maximum 1,200	Maximum 1,400
Travel Overbooked	500	1,000	1,500
<i>Pays due to overbooked common carrier and no alternative transportation is made available to you.</i>			
Travel Reroute	500	1,000	1,500
<i>Pays if the arrival of the scheduled carrier is delayed for at least 6 hours due to rerouting.</i>			

Missed Departure	500	1,000	1,500
<i>Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown or public transport services, to get you to the departure port, airport or train station, as stated in your ticket</i>			
Travel Misconnection	250 /6 hours	300 /6 hours	350 /6 hours
<i>Pays due to common air carrier misconnection and no alternative transportation is made available to you within 6 hours.</i>			
	Maximum 1,000	Maximum 1,500	Maximum 1,750
Travel Curtailment	20,000	25,000	30,000
<i>Reimbursement the unutilized portion of cost of air tickets that you have paid of the same or similar class, if you have to curtail your Trip for immediate return to the Malaysia.</i>			
Travel Cancellation	20,000	25,000	30,000
<i>Reimbursement of irrecoverable travel accommodation expenses paid in advance provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip.</i>			

Hijacking	250 /6 hours	250 /6 hours	250 /6 hours
<i>Pays in the event of hijacking of the carrier in which you are travelling as a passenger, causing interruption of your journey and flight delay for more than 6 (six) hours of your scheduled flight.</i>	Maximum 1,000	Maximum 1,000	Maximum 1,000

Personal Liability	500,000	1,000,000	1,000,000
<i>Indemnifies you for legal liability towards third parties or damage to their property due to your negligence.</i>			

Section 5 : Additional Benefits

Home Care	1,000	2,000	3,000
<i>Compensate for loss and damages to Insured Person's home contents as a result of fire and/or burglary.</i>			

Fraudulent usage of Credit Card	1,000	2,000	3,000
<i>Compensate financial loss whilst overseas due to unauthorized charges being made from Insured Person's credit payment card.</i>			

Car Rental Excess Charges	1,000	1,500	2,000
<i>Compensate for any excess charges which Insured Person is liable due to the loss or damage caused by an accident to the rental car.</i>			
Pet Care	300	500	800
<i>Compensate for the cost of Pet Hotel for which Insured Person is unable collect the pet due to delay of scheduled carrier or Insured Person is hospitalized.</i>			
Terrorism	As Per Relevant Sections of Benefits		
<i>Covers for bodily injuries, death and permanent disablement sustained as a result of an act of terrorism and the Insured Person has no direct or indirect participation in the act.</i>			
Special Extended Period	The Period of insurance shall be automatically extended for up to 7 days without additional premium for such period as is reasonably necessary for the		
In the event of delay beyond your control as a ticket holding passenger on a scheduled public transport as a result of:			
1. Your serious illness or accidental bodily injury, or			
2. The public transportation services in which you are travelling being unavoidably delayed during your trip and the return			

Special Extended Period

In the event of delay beyond your control as a ticket holding passenger on a scheduled public transport as a result of:

1. Your serious illness or accidental bodily injury, or
2. The public transportation services in which you are travelling being unavoidably delayed during your trip and the return

journey cannot be completed within the Period of Insurance indicated in the Policy Schedule.

The Period of insurance shall be automatically extended for up to 7 days without additional premium for such period as is reasonably necessary for the completion of the journey, provided that either of the above events is admissible under this insurance in the first instance and you have documented proof of the reasons for the delay.

Section 6 : 24 Hour Emergency Assistance Services

24 Hour Travel Assistance

Included

Included

Included

24 Hour Medical Assistance

Included

Included

Included