

SmartTraveller

Summary of Benefits		Limit Per Person / Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
PERSONAL ACCIDENT						
1	PERSONAL ACCIDENT Accidental death Permanent total disablement Loss of one limbs or loss of sight of one or both eyes Maximum per family	Per adult Per child	300,000 300,000 300,000	300,000 75,000 300,000 900,000	100,000 100,000 100,000 100,000	100,000 25,000 100,000 300,000
2	CHILD EDUCATION FUND Pays as a result of Accidental Death of Insured Person who has any Children for their education fund.	Per event	10,000	10,000	N/A	N/A
MEDICAL AND OTHER EXPENSES						
3A	MEDICAL, HOSPITAL & OTHER EXPENSES Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness.	Age: Up to 70 years Above 70 years Per family	300,000 150,000 -	300,000 150,000 900,000	50,000 25,000 -	50,000 25,000 150,000
3B	COMPASSIONATE VISITATION BENEFIT (DUE TO HOSPITALISATION OF INSURED PERSON) Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	Per adult/child Per family	7,500	7,500 22,500	5,000	5,000 15,000
<i>Subject to Medical, Hospital & Other Expenses Limit</i>						
3C	ALTERNATIVE MEDICAL TREATMENT Reimburses medical expenses for traditional chinese medicine, osteopath, physiotherapy and chiropractor	Per adult/child Per family	1,000	1,000 3,000	N/A	N/A
<i>Subject to Medical, Hospital & Other Expenses Limit</i>						
3D	COMPASSIONATE VISITATION BENEFIT (DUE TO INSURED PERSON'S DEATH) In the event of the Insured's death whilst on the trip, reimburses for travel and accomodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs	Per adult/child Per family	7,500	7,500 22,500	5,000	5,000 15,000
<i>Subject to Medical, Hospital & Other Expenses Limit</i>						
3E	CHILD CARE BENEFIT Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	Per day Per event	500 5,000	500 15,000	500 5,000	500 15,000
<i>Subject to Medical, Hospital & Other Expenses Limit</i>						
3F	MEDICAL TREATMENT IN MALAYSIA Reimburses for follow up treatment within 90 days upon return to Malaysia	Age: Up to 70 years Above 70 years Per family	30,000 15,000	30,000 15,000 90,000	10,000 5,000 -	10,000 5,000 30,000
<i>Subject to Medical, Hospital & Other Expenses Limit</i>						
4	HOSPITAL ALLOWANCE Pays for each complete day you are confined in a hospital on top of medical cost incurred (RM350.00 per day)	Per adult/child Per family	10,500	10,500 31,500	N/A	N/A
5	QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA Pays you for each full day you are quarantined (RM200.00 per day)	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A
EMERGENCY MEDICAL EVACUATION & REPATRIATION						
6A	EMERGENCY MEDICAL EVACUATION Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital.	Per event	Unlimited	Unlimited	Unlimited	Unlimited
6B	EMERGENCY MEDICAL REPATRIATION In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person.	Per event	Unlimited	Unlimited	Unlimited	Unlimited
6C	REPATRIATION OF MORTAL REMAINS Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia.	Per adult/child Per event	Unlimited	Unlimited	5,000	5,000 15,000

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TRAVEL INCONVENIENCES						
7	BAGGAGE AND PERSONAL EFFECTS Pays for loss of or damage to your baggage, including articles worn or carried (up to RM500.00 for any one article or pair or set of articles)	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
8	PERSONAL MONEY AND DOCUMENTS Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800.00	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
9	BAGGAGE DELAY Pay if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad	Per adult/child Per family	800	800 2,400	N/A	N/A
10	TRAVEL DELAY Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter) Cancellation due to the delay Reimburses for irrecoverable deposits or charges paid for the cancelled parts of the trip	Per adult/child Per family Per adult/child Per family	3,200 500	3,200 9,600 500 1,500	N/A	N/A
11	LOSS OF DEPOSIT OR CANCELLATION Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip.	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A
12	TRAVEL CURTAILMENT Reimburses for proportional return of irrecoverable prepaid cost incurred, if it is necessary and unavoidable to curtail your trip	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A
13	TRAVEL OVERBOOKED Pays due to overbooked common carrier and no alternative transportation is made available to you. (RM200 for every 6 consecutive hours thereafter)	Per adult/child Per family	3,000	3,000 9,000	N/A	N/A
14	TRAVEL MISCONNECTION Pays due to common carrier misconnection and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200	200 600	N/A	N/A
15	HIJACKING INCONVENIENCE Pays for each full 24 consecutive hours of hijack (RM1,000.00 / 24 hours)	Per adult/child Per family	10,000	10,000 30,000	N/A	N/A
16	MISSED DEPARTURE Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A
17	TRAVEL REROUTE Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	Per adult/child Per family	200	200 600	N/A	N/A
18	LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES In the event that before or on the departure date of your booked trip, the Airline from where you purchased your air tickets has absconded or is declared insolvent, we will reimburse you for the loss of irrecoverable full payment paid for the air tickets.	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
19	LOSS OF CREDIT CARD Pays you for fraudulent usage of your credit card	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
20	PERSONAL LIABILITY Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	Per adult/child Per family	1,000,000	1,000,000 3,000,000	N/A	N/A
21	HOME CARE BENEFIT Pays for damages to your home contents as a result of fire when your house is left vacant while you are travelling	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
22	RENTAL CAR EXCESS COVER Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	Per adult/child Per family	1,000	1,000 3,000	N/A	N/A
23	RANSOM PAYMENT AS A RESULT OF KIDNAPPING & HOSTAGE Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia.	Per adult/child Per family	100,000	100,000 300,000	N/A	N/A

*Special coverages

Terrorism, scuba diving and winter sports are covered.

Table of premium

VIP Plan - covers items 1 to 23

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	35	88	50	125	64	160
6 to 10	52	130	74	185	96	240
11 to 18	78	195	112	280	143	358
19 to 31	98	245	140	350	183	458
Each Additional week thereafter	23	58	32	80	44	110

Classic Plan - only covers items 1, 3 (excluding 3c) & 6

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239
Each Additional week thereafter	14	30	22	50	28	70

Travel from Malaysia to:

- Area 1: Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam only.
- Area 2: Overseas EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan and Zimbabwe.
- Area 3: Overseas EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan and Zimbabwe.

**Underwritten by AXA Affin General Insurance Berhad*