



# SmartTraveller Easy Single Trip – International Product Disclosure Sheet

## Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **SmartTraveller Easy Single Trip - International Insurance Policy**. Be sure to also read through the general terms and conditions.
2. You are advised to note the Table of Benefits for Death and Disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.
3. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

### 1. What is this product about?

This policy provides compensation and reimbursement for people travelling overseas in the event of injuries, disability, or death cause solely by violent, accidental, external and visible events during the trip. This policy also reimburses the expenses incurred as a result of travel inconveniences during the trip.

### 2. Who can purchase this cover?

This cover can be purchased by all Malaysians, permanent residents of Malaysia and Malaysian Employment Pass/Work Permit holders (including the spouse and dependent(s) residing in Malaysia).

### 3. What are the covers / benefits provided?

- Accidental Death
- Accidental Permanent Disablement
- Child Education Fund
- Medical and Hospital Expenses
- Compassionate Visitation Benefit due to Hospitalisation
- Alternative Medicine
- Compassionate Visitation Benefit due to Insured Person's Death
- Child Care Benefit
- Medical Treatment in Malaysia
- Hospital Allowance
- Quarantined Cover as a result of Pandemic Flu
- Emergency Medical Evacuation
- Emergency Medical Repatriation
- Repatriation of Mortal Remains
- Baggage and Personal Effects
- Personal Money and Travel Documents
- Baggage Delay
- Travel Delay
- Loss of Deposit or Cancellation (insurance must be purchased 14 days prior to commencement of the trip)
- Travel Curtailment
- Travel Overbooked
- Travel Misconnection
- Hijacking Inconvenience

- Missed Departure
- Travel Reroute
- Credit Card
- Personal Liability
- Rental Car Excess
- Ransom Payment as a result of Kidnapping & Hostage.

Option to cover:

- Golf Equipment
- Sports Equipment

For Family plan, family limit applies for the total sum of coverage.

Immediate access to AXA Travel Assistance Hotline in case of an emergency situation when you are abroad (reverse charge calls rates applicable)

Duration of cover is extended automatically without additional premium up to 30 days from the original expiry date if you are unable to return to Malaysia due to

- Your hospitalisation as a result of serious illness or bodily injury due to an accident or
- The scheduled public conveyance in which you are travelling as a fare paying passenger being unavoidably delayed

#### 4. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, destination, duration of cover and our underwriting requirements:

*Example:*

- 1) Overseas Travel only - 3 days trip to Hong Kong, the estimated gross premium which is including agent's commission is RM39.60
- 2) Overseas Travel including Domestic cover - 3 days trip to Hong Kong and stopover for 1 day in Kuala Lumpur before heading back to Penang (place of residence), the estimated gross premium which is including agent's commission is RM41.98

#### 5. What are the fees and charges that I have to pay?

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|---|-----|
| i. Commission to the insurance agent (if any)   | 25% |
| ii. Service Tax (if Domestic cover is included) | 6%  |

#### 6. What are some of the key terms and conditions that I should be aware of?

- Duty of disclosure - You must disclose all material facts which you know or ought to know such as your personal pursuits which could affect the risk profile.
- Cash before cover - Full premium must be paid to us or our authorised agent before the effective date of the policy
- Age limit - You must not be above 80 years or below 18 years of age. For a child insured under 'Family Plan', he/she must be aged between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognized institution of higher learning.
- Claims - If an accident occurs which gives rise to a claim, you shall notify us within 45 days of the accident. All supporting documents proving the loss must be submitted 45 days from the date of returning to Malaysia.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.*

#### 7. What are the major exclusions under this policy?

This policy does not cover the following:

- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.*

#### 8. Can I cancel my policy?

You may cancel the policy by giving written notice to us. However, refund of premium is not allowed once the policy is issued.

**9. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform us of any change in your life profile including personal pursuits which would affect the risk profile.

**10. Where can I get further information?**

If you have any enquiries, please contact us at:

**Customer Service Centre**

**AXA Affin General Insurance Berhad** (23820-W)

Ground Floor, Wisma Boustead,

71 Jalan Raja Chulan,

50200 Kuala Lumpur, Malaysia

Tel: (603) 2170 8282

Fax: (603) 2031 7282

E-Mail: [customer.service@axa.com.my](mailto:customer.service@axa.com.my)

Website: [www.axa.com.my](http://www.axa.com.my)

**Authorized agent:**

**11. Other types of Insurance cover available?**

Please refer to our branches and agents for other similar types of cover available.