



# Comprehensive protection when you are on the go

**Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)**  
Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia  
A PIDM member

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits.  
Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad  
or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

# Enjoy peace of mind while travelling

Travelling should be a worry-free experience filled with happy memories. The last thing you would want is to be hindered by unexpected flight delays, cancellation, lost luggage, medical mishaps, or testing positive for COVID-19 during your trip. Stay protected with **Allianz Travel Care**, the travel companion that puts your mind at ease with A-Z coverage – ensuring you enjoy peace of mind while travelling.

The plan that **covers you from A to Z** for a worry-free travel



Deposit or Trip  
Cancellation



Travel  
Curtailemt



Medical  
Expenses



Emergency Medical  
Evacuation and  
Repatriation



Extended to Cover  
COVID-19



Personal Accident  
Cover during your  
trip



Optional Rider  
Additional  
Sports

Terms and Conditions apply.



## Schedule of Benefits (Overseas)

	(RM)			
	Adult	Senior Citizen	Child	*Family
<b>(A) Personal Accident Benefits</b>				
Death due to Accident, or	500,000	250,000		2,000,000
Permanent Disablement due to Accident (up to)				
Funeral Expenses (lump sum)	5,000	5,000		10,000
<b>(B) **Medical Related Benefits</b>				
Medical Expenses (up to)	350,000	175,000		1,500,000
	Alternative Medicine subject to a sub-limit of RM500			
Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
Emergency Medical Repatriation (up to)				
Mortal Remains Repatriation (up to)				
Follow up Treatment (up to) (max. 45 days)	50,000	25,000		150,000
	Alternative Medicine subject to a sub-limit of RM500			
Hospital Income	350 per day up to 15,000	200 per day up to 7,500		1,000 per day up to 24,000
Compassionate Visitation (due to injury, illness or death of Insured Person) (up to)	7,500	7,500		17,500
Child Care (up to)	7,500	7,500	Not Covered	17,500
Despatch of Medicine (up to)	5,000	5,000		5,000
<b>(C) Travel Inconvenience Benefits</b>				
**Deposit or Trip Cancellation (up to)	25,000	25,000		55,000
**Travel Curtailment (up to)	25,000	25,000		55,000
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			
Travel Documents (up to)	5,000	5,000		15,000
Luggage Delay	200 per 6 hours up to RM800	200 per 6 hours up to RM800		200 per 6 hours up to RM2,000
Travel Delay	300 per 6 hours up to RM2,000	300 per 6 hours up to RM2,000		300 per 6 hours up to RM6,000

	(RM)			
	Adult	Senior Citizen	Child	*Family
(C) Travel Inconvenience Benefits (cont'd)				
Missed Departure (up to)	2,000	2,000		4,000
Missed Travel Connection	300	300		1,200
Travel Overbooked	300	300		1,200
**Additional Costs of Rental Car/ Campervan Return (up to)	1,500	1,500	Not Covered	1,500
Personal Liability (up to)	1,000,000	1,000,000		1,000,000
Hijacking (up to 20 days) (min. 12 hours)	400 per day	400 per day		700 per day
Personal Money (up to)	1,000	1,000		2,400
Credit Card/Charge Card Indemnity (up to)	5,000	5,000	Not Covered	10,000
**Pet Hotel (up to)	300	300	Not Covered	300
Home Care (up to)	6,000	6,000	Not Covered	6,000
Rental Car Excess Cover (up to)	2,000	2,000	Not Covered	2,000
Terrorism	Covered			
(D) Optional Riders (with additional premium)				
Optional Rider 1				
Sports Activity	Available	Not Available	Available	
Optional Rider 2				
High Altitude Mountaineering	Available	Not Available		
Available for Sports Activities listed under Optional Rider 1 and Optional Rider 2				
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 an adult plan and/or child plan, as the case may be, subject to the maximum \*Family plan limit as stated in the Schedule of Benefits.

\*\*Extended to cover COVID-19, subject to policy terms and conditions.

## Schedule of Benefits (Domestic)

	(RM)			
	Adult	Senior Citizen	Child	*Family
<b>(A) Personal Accident Benefits</b>				
Death due to Accident, or Permanent Disablement due to Accident (up to)	250,000	125,000		750,000
Funeral Expenses (lump sum)	2,500	2,500		5,000
<b>(B) Medical Related Benefits (due to accidental causes only)</b>				
Medical Expenses (up to)	25,000	12,500		75,000
	Alternative Medicine subject to a sub-limit of RM500			
Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
Emergency Medical Repatriation (up to)				
Mortal Remains Repatriation (up to)				
Follow up Treatment (up to) (max. 45 days)	6,000	3,000		20,000
	Alternative Medicine subject to a sub-limit of RM500			
Hospital Income	100 per day up to 3,000	50 per day up to 1,500		260 per day up to 8,000
Compassionate Visitation (due to injury, illness or death of Insured Person) (up to)	2,000	2,000		4,000
Despatch of Medicine (up to)	2,000	2,000		2,000
<b>(C) Travel Inconvenience Benefits</b>				
**Deposit or Trip Cancellation (up to)	1,000	1,000		2,000
**Travel Curtailment (up to)	1,000	1,000		2,000
Personal Luggage or Personal Effect (up to)	500	500		750
	Subject to aggregate limit of RM300 for Smart Devices and RM100 any one article limit for all other items.			
Luggage Delay (min. 6 hours)	100	100		200
Travel Delay	100 per 6 hours up to RM1,500	100 per 6 hours up to RM1,500		200 per 6 hours up to RM2,500

	(RM)			
	Adult	Senior Citizen	Child	*Family
(C) Travel Inconvenience Benefits (cont'd)				
Missed Departure (up to)	400	400		1,200
Missed Travel Connection	150	150		600
Travel Overbooked	150	150		600
**Additional Costs of Rental Car/ Campervan Return (up to)	500	500	NA	500
Personal Liability (up to)	500,000	500,000		500,000
Hijacking (up to 20 days) (min. 12 hours)	200 per day	200 per day		400 per day
Personal Money (up to)	300	300		900
Credit Card/Charge Card Indemnity (up to)	500	500	NA	1,000
**Pet Hotel (up to)	300	300	NA	300
Home Care (up to)	1,000	1,000	NA	1,000
Rental Car Excess Cover (up to)	500	500	NA	500
Terrorism	Covered			
(D) Optional Rider (with additional premium)				
Sports Activity	Available	Not Available	Available	
Damage to Sports Equipment (up to)	300		300	500
(E) 24/7 Domestic Travel Assistance	Included			

Note: Under \*Family plan, the payment per individual will be based on the limit under an adult plan and/or child plan, as the case may be, subject to the maximum \*Family plan limit as stated in the Schedule of Benefits.

\*\*Extended to cover COVID-19, subject to policy terms and conditions.

## Premium Rates

### Overseas

No. of Days	(RM)							
	Asia				*Worldwide			
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 – 5 days	65	155	35	175	110	230	80	408
6 – 10 days	80	190	50	230	150	285	125	514
11 – 15 days	110	240	75	325	200	370	165	670
16 – 22 days	150	305	105	450	280	475	205	836
Each additional week or part	25	48	18	65	65	101	42	220
Annual Plan	400	Not Available	280	Not Available	500	Not Available	370	Not Available

### Domestic

No. of Days	(RM)			
	Adult	Senior Citizen	Child	Family
1 – 5 days	21	32	12	65
6 – 10 days	31	41	17	81
11 – 15 days	41	56	21	107
16 – 22 days	51	71	27	142
23 – 30 days	60	80	32	174
Annual Plan	210	Not Available	115	Not Available

### Domestic & Overseas

No. of Days	(RM)							
	Domestic & Asia				Domestic & *Worldwide			
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 – 5 days	77	167	47	187	122	242	92	420
6 – 10 days	92	202	62	242	162	297	137	526
11 – 15 days	122	252	87	337	212	382	177	682
16 – 22 days	162	317	117	462	292	487	217	848
Each additional week or part	37	60	30	77	77	113	54	232
Annual Plan	490	Not Available	335	Not Available	590	Not Available	425	Not Available

Note: \*All countries including Asia, except excluded countries.

## Additional Sports (Optional Rider)

### Optional Rider 1 (Sports Activity)

No. of Days	(RM)					
	Asia/Worldwide			Domestic		
	Adult	Child	Family	Adult	Child	Family
1 - 5 days	20	20	60	9	9	28
6 - 10 days	25	25	80	14	14	37
11 - 15 days	35	35	110	18	18	51
16 - 22 days	50	50	145	23	23	66
23 - 30 days	Not Available	Not Available	Not Available	28	28	75
Each additional week or part	10	10	25	Not Available	Not Available	Not Available
Annual Plan	115	115	Not Available	56	56	Not Available

### Optional Rider 2 (High Altitude Mountaineering)

Age	(RM)	
	Asia/Worldwide (per trip)	
	Adult	
18 years - 40 years	500	
41 years - 60 years	1,000	

Notes:

- Overseas Coverage (Asia/Worldwide)
  - Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trip (for non-annual policy).
  - Maximum period of coverage per journey/trip is ninety (90) consecutive days for an annual policy.
  - Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is thirty (30) days.
  - Each journey/trip must begin and end in Malaysia except for one way journey/trip.
- Domestic Coverage
  - Maximum period of coverage per journey/trip is thirty (30) consecutive days for one way/return trips (non-annual policy) or annual policies.
  - Premium is subject to Service Tax.
- Domestic & Overseas Coverage
  - Premium is subject to Service Tax.
- Optional Rider 1 (Sports Activity) is not available for Senior Citizen Plan.
- Optional Rider 2 (High Altitude Mountaineering) is only available for Adult Plan.

## Additional Sports (Optional Rider)

### Optional Rider 1 (Sports Activity) (Applicable for Overseas & Domestic Coverage)

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:

1. Water Sports – rafting, canoeing and kayaking involving white water (class 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving, snorkeling and underwater activities involving the use of any artificial breathing apparatus (up to fifty (50) meters' water depth).
2. Winter Sports\* – ice skating and snowboarding, skiing, sledging and snowmobiling.
3. Others\* – mountaineering (not involving the use of ropes and other climbing equipment) up to 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.
4. Others\*\* – mountaineering (not involving the use of ropes and other climbing equipment) up to 4,500 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).

### Optional Rider 2 (High Altitude Mountaineering) (Applicable for Overseas Coverage)

1. If You suffer a loss covered under the relevant benefit except for the Personal Liability benefit, while mountaineering (not involving the use of ropes and other climbing equipment) up to 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.
2. You must be accompanied by a guide certified by local authorities when undertaking the mountaineering activity.

Notes:

\* Applicable to Overseas Coverage only

\*\* Applicable to Domestic Coverage only

### Geographical Areas

<b>Asia</b>	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</b>	All countries including Asia (as defined above) except Malaysia (Domestic) and excluded countries (as defined below).
<b>Domestic</b>	Anywhere within Malaysia only.
<b>Excluded Countries</b>	Israel, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Zimbabwe and all other sanctioned and war declared countries.





# Frequently Asked Questions

## 1. Who is eligible to purchase our travel insurance?

Malaysian or Malaysian permanent resident, a legitimate work permit holder or valid student pass holder, legally employed in Malaysia or legally residing in Malaysia, and their spouse and child/children who are legally residing in Malaysia are eligible to be covered, 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.

## 2. I am Malaysian, but I am departing for travel from another country. Can I sign up this travel insurance?

No, you can't. Your origin country of departure must be from Malaysia and you must return to Malaysia within the period of insurance, except for one-way journey/trip.

## 3. Can I purchase the travel insurance if I am departing today?

No, you will need to purchase this policy one (1) day before your travel commencement date. However, policies purchased less than seven (7) days prior to departure date will not cover Deposit or Trip Cancellation benefit.

## 4. Who can I contact for an emergency assistance?

Please contact our Authorised Representative's 24-hour emergency hotline at +603 7628 3617.

## 5. Does the policy covers COVID-19?

Yes. Allianz Travel Care provides protection against COVID-19 for both domestic and overseas journey/trip subject to policy terms and conditions. It is only applicable to fully vaccinated travellers.

## 6. I'm enjoying my trip and wish to extend my stay for my overseas trip, can I change my policy duration after the commencement of my trip?

No you can't. Once your trip has commenced you will not be able to change your coverage period. Plan your trip ahead!

This brochure is valid from 14/03/2024.

This brochure is for general information only and it is not a contract of insurance. The precise terms and conditions that apply are specified in the policy wordings.

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