



# 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 Easy**, 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 Curtailment



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 Permanent Disablement due to Accident (up to)	200,000	100,000		800,000
Funeral Expenses (lump sum)	5,000	5,000		10,000
<b>(B) **Medical Related Benefits</b>				
Medical Expenses (up to)	200,000	100,000		800,000
	Alternative Medicine subject to a sub-limit of RM500			
Emergency Medical Evacuation (up to)	1,000,000	1,000,000		1,000,000
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)	100,000	50,000		300,000
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)	15,000	7,500		45,000
	Alternative Medicine subject to a sub-limit of RM500			
Emergency Medical Evacuation (up to)	1,000,000	1,000,000		1,000,000
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	58	141	30	156	100	209	72	370
6 – 10 days	72	174	44	206	135	262	112	471
11 – 15 days	100	221	67	295	180	342	150	616
16 – 22 days	138	281	96	413	250	441	190	772
Each additional week or part	22	44	15	58	60	92	38	200
Annual Plan	360	Not Available	250	Not Available	450	Not Available	330	Not Available

### Domestic

No. of Days	(RM)			
	Adult	Senior Citizen	Child	Family
1 – 5 days	19	29	10	57
6 – 10 days	28	37	16	73
11 – 15 days	36	49	20	96
16 – 22 days	46	63	24	129
23 – 30 days	55	72	29	157
Annual Plan	187	Not Available	101	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	69	152	41	167	111	220	83	381
6 – 10 days	83	185	55	217	146	273	123	482
11 – 15 days	111	232	78	306	191	353	161	627
16 – 22 days	149	292	107	424	261	452	201	783
Each additional week or part	33	55	26	69	71	103	49	211
Annual Plan	445	Not Available	300	Not Available	535	Not Available	380	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	18	18	54	8	8	25
6 - 10 days	22	22	72	13	13	33
11 - 15 days	31	31	99	16	16	46
16 - 22 days	45	45	130	21	21	59
23 - 30 days	Not Available	Not Available	Not Available	25	25	67
Each additional week or part	9	9	22	Not Available	Not Available	Not Available
Annual Plan	103	103	Not Available	51	50	Not Available

### Optional Rider 2 (High Altitude Mountaineering)

Age	(RM)	
	Asia/Worldwide (per trip)	
	Adult	
18 years - 40 years	450	
41 years - 60 years	900	

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 Easy 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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