

Policy

ALLIANZ TRAVEL CARE (OVERSEAS)

SCHEDULE OF BENEFITS – OVERSEAS

		Plan	Adult	Senior Citizen	Child	Family
			Adult Annual		Child Annual	
Benefits		(RM)				
(A) Personal Accident Benefits						
Section 1	1	Death due to Accident (Principal Sum Insured)	500,000	250,000		2,000,000
	2	Permanent Disablement due to Accident (up to)				
	3	Funeral Expenses (up to)	10,000	10,000		20,000
(B) Medical Related Benefits						
Section 2	1	Medical Expenses (up to)	350,000	175,000		1,500,000
			Alternative Medicine subject to a sub-limit of RM500			
Section 3	1	Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
	2	Emergency Medical Repatriation (up to)				
	3	Mortal Remains Repatriation (up to)				
	4	Follow up Treatment (up to) (max. 45 days)	50,000	25,000		150,000
			Alternative Medicine subject to a sub-limit of RM500			
	5	Hospital Income (per day) (up to)	350 per day up to 15,000	200 per day up to 7,500		1,000 per day up to 24,000
	6	Quarantine Cover as a Result of a Notifiable Disease	300 per day up to 2,000	300 per day up to 2,000		300 per day up to 5,000
	7	Compassionate Visitation (due to Illness, Injury or Death of Insured Person) (up to)	7,500	7,500		17,500
	8	Child Care (up to)	7,500	7,500	Not Covered	17,500
9	Despatch of Medicine (up to)	5,000	5,000		5,000	
(C) Travel Inconvenience Benefits						
Section 4	1	Deposit or Trip Cancellation (up to)	25,000	25,000		55,000
Section 5	1	Travel Curtailment (up to)	25,000	25,000		55,000
Section 6	1	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			
Section 7	1	Travel Documents (up to)	5,000	5,000		15,000
Section 8	1	Luggage Delay (up to)	800	800		2,000
			(Min 6 hours)			
Section 9	1	Travel Delay	300 per 6 hours up to 2,000	300 per 6 hours up to 2,000		300 per 6 hours up to 6,000

			Plan	Adult	Senior Citizen	Child	Family
				Adult Annual		Child Annual	
Benefits			(RM)				
Section 10	1	Missed Departure (up to)		2,000	2,000		4,000
Section 11	1	Missed Travel Connection		300	300		1,200
Section 12	1	Travel Overbooked		300	300		1,200
				(Min 6 hours)			
Section 13	1	Additional Costs of Rental Car/ Campervan Return (up to)		1,500	1,500	Not Covered	1,500
Section 14	1	Personal Liability (up to)		1,000,000	1,000,000		1,000,000
Section 15	1	Hijacking		400 per day	400 per day		700 per day
				up to 20 days (Min 12 hours)			
Section 16	1	Personal Money (up to)		1,000	1,000		2,400
Section 17	1	Credit Card/Charge Card Indemnity (up to)		5,000	5,000	Not Covered	10,000
Section 18	1	Pet Hotel (up to)		300	300	Not Covered	300
Section 19	1	Home Care (up to)		6,000	6,000	Not Covered	6,000
Section 20	1	Loss of Deposit or Loss of Full Payment Due to Insolvency of Airlines/Travel Agency (up to)		5,000	5,000		15,000
Section 21	1	Rental Car Excess Cover (up to)		2,000	2,000	Not Covered	2,000
Section 22	1	Terrorism		Covered			
(D) Additional Sports - Optional Riders (With Additional Premium)							
Optional Rider 1							
Section 23 (A)	1	Sports Activity		Available	Not Available	Available	Available
Optional Rider 2							
Section 23 (B)	1	High Altitude Mountaineering		Available	Not Available		
Available for Sports Activities listed under Optional Rider 1 and Optional Rider 2							
Section 23 (C)	1	Damage to Sports Equipments (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 the adult plan and/or child plan, as the case may be, subject to the maximum limit as stated in the Schedule of Benefits.

ALLIANZ TRAVEL CARE (OVERSEAS)

In consideration of the premium received, **Allianz General Insurance Company (Malaysia) Berhad (Company No. 200601015674 (735426-V))** ("**Company**") will indemnify **You** for any covered events happening during the **Period of Insurance** as specified in the Schedule of Benefits, subject to the terms and conditions herein or endorsed hereon.

PART 1 – BENEFITS

The following benefits are payable up to the maximum applicable Principal Sum Insured/relevant benefit amount specified in the Schedule of Benefits according to **Your** plan type, subject to the terms and conditions of this policy.

For the avoidance of doubt, the maximum limit per individual under a family plan shall be based on the limit under the adult plan and/or child plan, as the case may be, subject to the maximum aggregate limit for the relevant benefit under the family plan as stated in the Schedule of Benefits.

(A) PERSONAL ACCIDENT BENEFITS

In respect of the benefits payable under Section 1.1 and 1.2, if there is more than one **Insured Person** covered, **Insured Person** maximum aggregate liability in respect of all Insured Persons travelling in a **Common Carrier** or public transport service shall not exceed the limit of RM50 million or the aggregate amount of compensation payable in respect of such Insured Persons, whichever is the lesser.

SECTION 1.1 – DEATH DUE TO ACCIDENT

- (a) In the event of an **Accident** while on a **Journey/Trip** during the **Period of Insurance** causing an Injury resulting in **Your** death within three hundred sixty-five (365) days from the date of such **Accident**, **We** will pay the death benefit according to the percentage of the Principal Sum Insured as stated in the Scale of Benefits.

SECTION 1.2 – PERMANENT DISABLEMENT DUE TO ACCIDENT

- (a) In the event of an **Accident** while on a **Journey/Trip** during the **Period of Insurance** causing **Injury** resulting in Permanent Disablement (verified by a **Medical Practitioner**) set out in the Scale of Benefits within three hundred sixty five (365) days from the date of such **Accident**, **We** will pay the Permanent Disablement benefit according to the percentage of the Principal Sum Insured for the relevant type of Permanent Disablement as stated in the Scale of Benefits.

Scale of Benefit

(i)	Death due to Accident	100% of the Principal Sum Insured
(ii)	Permanent Disablement due to Accident	
	Total Paralysis from neck down	100% of the Principal Sum Insured
	Loss of two limbs (from ankle or wrist down)	
	Permanent loss of sight of both (eyes or hearing)	
	Loss of sight of one eye/hearing in one ear and one limb	50% of the Principal Sum Insured
	Loss of sight of one eye or hearing in one ear	
	Loss of one limb (from ankle or wrist down)	
Loss of speech		

- (i) **We** will not pay more than one (1) of the benefits in the event the **Injury** suffered by **You** in a single **Accident** resulting in more than one (1) loss described in the Scale of Benefits and only the greatest percentage of the Principal Sum Insured will be payable.
- (ii) The aggregate of all percentages payable under the Scale of Benefits in respect of all **Accidents** during the **Period of Insurance** shall not exceed one hundred per cent (100%) of the Principal Sum Insured.
- (iii) In the event one hundred per cent (100%) of the Principal Sum Insured is paid during the **Period of Insurance**, all coverage for the relevant **Insured Person** under this policy shall immediately cease to be in force and upon such payment, the **Company's** obligation under this policy shall be fully discharged. Notwithstanding this, coverage for the remaining **Insured Person(s)** named in the schedule/eSchedule, where applicable, shall remain intact.

SECTION 1.3 – FUNERAL EXPENSES

If **You** suffer death due to an **Accident** during the **Journey/Trip**, **We** will pay for expenses incurred for funeral related matters.

(B) MEDICAL RELATED BENEFITS

SECTION 2 – MEDICAL EXPENSES

If **You** suffer death, **Injury** or **Illness** during the **Journey/Trip** outside the **Home Territory**, **We** will reimburse the reasonable fees or charges or expenses incurred for:-

- (i) Medical, surgical, hospital or nursing home charges;
- (ii) Emergency dental treatment or surgery when required due to an **Injury** sustained in an **Accident** which the treating dentist certifies in writing;
- (iii) Ambulance fees;
- (iv) Any charges for Alternative Medicine treatment, subject to a sublimit of RM500; and
- (v) Either the additional cost to change **Your** return ticket to a different date or the cost to purchase a new return ticket if the **Common Carrier** is unable to accommodate a change in the initial return ticket, provided that:-
 - (a) **You** are confined to a hospital on the scheduled return date;
 - (b) the treating **Medical Practitioner** certifies in writing that **You** are unfit to travel on the scheduled return date; and
 - (c) the travel class of the new return ticket purchased is no superior than the travel class of the original return ticket.

SECTION 3 – OTHER MEDICAL EXPENSES

Provisions applicable to Section 3.1, 3.2 and 3.3

- (1) **We** have arranged for services to be provided through **Our Authorised Representative** to assist **You** in an emergency while **You** are on **Your Journey/Trip** abroad. To activate the services, **You** may contact **Our Authorised Representative's** twenty-four (24) hour emergency telephone number by reverse charge call.
- (2) All decisions as to the means of transportation and the final destination will be made by **Us** or **Our Authorised Representative**, in consultation with **Us**, and will be based solely upon medical necessity after having assessed all facts and circumstances which **We** are aware of at the relevant time.
- (3) The maximum limit payable under Section 3.1 Emergency Medical Evacuation, 3.2 Emergency Medical Repatriation and 3.3 Mortal Remains Repatriation shall be aggregated and shall not exceed the maximum stated in the Schedule of Benefits.

SECTION 3.1 – EMERGENCY MEDICAL EVACUATION

- (a) In the event **You** are admitted to a hospital for a Serious Medical Condition due to an **Accident** or **Illness** but the local medical facility is inadequate, **Our Authorised Representative** will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility.

SECTION 3.2 – EMERGENCY MEDICAL REPATRIATION

- (a) In the event **You** are sick or injured overseas, **Our Authorised Representative**, in consultation with the local attending **Medical Practitioner**, determines that treatment of **Your Serious Medical Condition** should continue at a medical facility nearer to **Home**, upon the stabilization of **Your** condition, **Our Authorised Representative** will arrange for the repatriation under constant medical supervision.

SECTION 3.3 – MORTAL REMAINS REPATRIATION

- (a) In the event of **Your** death due to **Accident** or **Illness** during the **Journey/Trip**, **Our Authorised Representative** will arrange for the burial or cremation in the locality where the death occurs including the reasonable cost of transportation of the body or ashes to Malaysia.

SECTION 3.4 – FOLLOW UP TREATMENT

- (a) In the event **You** require necessary medical follow-up due to an **Accident** or **Illness** sustained overseas during **Your Journey/Trip** and incur medical and hospital expenses in Malaysia within forty-five (45) days after **Your** return **Home**, **We** will pay the reimbursement for follow-up medical expenses incurred (including ambulance fees and nursing home charges). **Alternative Medicine** treatment is subject to a sublimit of RM500.
- (b) Where initial treatment for **Injury** or **Illness** sustained during the **Journey/Trip** was not sought overseas, **We** will reimburse the medical and hospital expenses incurred provided treatment is sought within twenty-four (24) hours after **Your** arrival in Malaysia.

SECTION 3.5 – HOSPITAL INCOME

- (a) In the event **You** are confined to hospital as an inpatient due to an **Accident** or **Illness** during the **Journey/Trip**, **We** will pay for each complete twenty-four (24) hours of hospitalisation during the period of the **Journey/Trip**.

SECTION 3.6 – QUARANTINE COVER AS A RESULT OF A NOTIFIABLE DISEASE

- (a) In the event **You** are placed under compulsory quarantine in the hospital due to a **Notifiable Disease** declared by the relevant government authorities or a recognized public health authority of the country which **You** are visiting, **We** will pay for every complete twenty four (24) hour period that **You** are under quarantine.
- (b) **We** will not pay:
- The benefit under this Section if this policy is purchased and payment of premium is made less than two (2) weeks prior to **Your** departure for **Your Journey/Trip**; or
 - If **You** purchased this policy or made the payment of the premium after the declaration of the **Notifiable Disease**.

SECTION 3.7 – COMPASSIONATE VISITATION (DUE TO ILLNESS, INJURY OR DEATH OF INSURED PERSON)

- (a) In the event **You** are hospitalized due to an **Accident** or **Illness** whilst on the **Journey/Trip**, **We** will pay for reasonable additional accommodation and travelling expenses incurred for one (1) family member or friend to travel to or travel with **You** and remain with **You** at the medical advice of the treating **Medical Practitioner**.

- (b) In the event of **Your** death due to an **Accident** or **Illness** whilst on the **Journey/Trip** and no adult member of **Your** family is with **You** at such time, **We** will pay the reimbursement for reasonable additional accommodation and travelling expenses incurred for one (1) family member or friend to assist in the burial or cremation arrangements in the locality where death occurs.

This benefit under this Section is only payable for one (1) claim made in the event of death or **Illness** or **Injury** to **You**, but not both, for any one event.

SECTION 3.8 – CHILD CARE

- (a) In the event that **Your** minor child/children are left unattended abroad due to **Your** admission to the hospital as a result of an **Accident** or **Illness**, **We** will pay for reasonable additional accommodation and travelling expenses (inclusive of the cost of a return **Journey/Trip** economy class air ticket) incurred for one (1) family member or friend to take care and/or accompany **Your** minor child/children back to **Your Home**.
- (b) This Child Care Benefit is not applicable to the child plan/child annual plan.

SECTION 3.9 – DESPATCH OF MEDICATION

- (a) In the event that despatch of the necessary medication is not available locally in cases of emergency and when local laws, rules and regulations allow such a despatch, **We** will pay the cost of despatching by **Our Authorised Representative** per **Journey/Trip**.
- (b) **We** will not pay for the cost of the medicine.

(C) TRAVEL INCONVENIENCE BENEFITS

SECTION 4 – DEPOSIT OR TRIP CANCELLATION

- (a) **We** will pay for expenditure paid which are non-recoverable and/or the expenditure contracted to be paid which are accountable/liable for in relation to **Your** accommodation, transport charges, additional travel expenses, excursion charges if the **Journey/Trip** is cancelled in the event of the following:-
- Your** death, death of any of **Your Family Members** or death of **Your Travelling Companion**, provided such death occurs within sixty (60) days prior to **Your** original scheduled departure date;
 - Your** confinement, confinement of any of **Your Family Members** or **Your Travelling Companion** in a Hospital on the scheduled departure date arising from **Injury** or **Serious Illness**;
 - Injury** or **Illness** sustained by **You**, resulting in the treating **Medical Practitioner** certifying in writing that **You** are unfit to travel on the scheduled departure date;
 - Serious damage to **Your Home** caused by fire, flood or similar **Natural Disaster** which requires **Your** presence on the scheduled departure date;
 - Natural Disaster** at the scheduled destination which prevents **You** from commencing the **Journey/Trip**, provided that the **Natural Disaster** occurred not more than one (1) month prior to **Your** scheduled departure date.
- (b) **We** will not pay:-
- The benefit under this Section if this policy is purchased and payment of premium is made less than two (2) weeks prior to **Your** departure for **Your Journey/Trip**; or
 - If **You** purchased this policy and made the payment of the premium after the commencement or announcement of the **Natural Disaster** or after the occurrence of any of the other incidents under Section 4(a).

SECTION 5 – TRAVEL CURTAILMENT

- (a) In the event of travel curtailment by **You** during the **Journey/Trip** due to the events set out in Section 5(b) below, thereby requiring **You** to return to the **Home Territory** before the completion of **Your Journey/Trip**, **We** will pay:-

- (i) The unrecoverable paid charges or expenses of the unused and non-recoverable part of **Your Journey/Trip**, which shall be computed in proportion to the unused days paid or contracted to be paid by **You**;
 - (ii) Either the additional cost to change **Your** return ticket to a different date or the cost to purchase a new return ticket which is no superior than the original class if the **Common Carrier** is unable to accommodate a change in the initial return ticket.
- (b) The above benefit is payable in the event of:-
- (i) Death or confinement to hospital of **You** or **Your Travelling Companion** during the **Journey/Trip** as a result of **Injury** or **Serious Illness**;
 - (ii) Unexpected death of any of **Your Family Members**;
 - (iii) **Illness** or **Accident** suffered by **Your Family Members** which requires admittance into hospital for more than forty-eight (48) hours;
 - (iv) Serious damage to **Your Home** caused by fire, flood or similar **Natural Disaster** which requires **Your** presence;
 - (v) **Natural Disaster** at **Your** scheduled destination which prevents **You** from continuing **Your** scheduled **Journey/Trip**.
- (c) **We** will not pay:-
- (i) The paid charges or expenses of the unused return ticket if **We** pay the cost of change of **Your** return ticket to a different date or the cost to purchase a new return ticket.

SECTION 6 – PERSONAL LUGGAGE OR PERSONAL EFFECTS

- (a) In the event that **Your Personal Luggage** and **Personal Effects** (including clothing worn) are stolen, damaged or permanently lost during **Your Journey/Trip**, **We** will pay for the following losses less a deduction for any wear, tear or a depreciation:-
- (i) any damage to or loss of **Your Personal Luggage** and **Personal Effects** due to theft or attempted theft provided that the **Personal Luggage** and **Personal Effects** are carried by **You** or deposited with and are under the care of a hotel;
 - (ii) damage to or loss of **Your Personal Luggage** and **Personal Effects** by the **Common Carrier**; subject always to any applicable sub-limits set out in Section 6 (b) below.
- (b) The maximum amount **We** will pay for any item is:-
- (i) RM500 in respect of every single article, pair or set of articles;
 - (ii) The proportionate part of the value of an article belonging to a pair or set in the event of loss or damage;
 - (iii) RM1, 000 in aggregate in respect of Smart Devices.
- (c) **We** will not pay for:-
- (i) Loss or damage to:
 - (a) Jewellery, howsoever occasioned;
 - (b) Sports Equipment except where the Additional Sports (Optional Rider) is purchased (the applicable terms and conditions are as per Part 1 (D) Section 23 of this policy);
 - (ii) Loss or damage due to atmospheric or climatic conditions, wear, tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice;
 - (iii) Loss or damage by theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which was fully locked with its windows closed, and there was visible evidence of forced entry;
 - (iv) Losses not reported to the authorities within twenty-four (24) hours of discovery of loss;
 - (v) Loss or damage in respect of which **You** would have received a replacement or compensation either from the **Common Carrier** or others.

SECTION 7 – TRAVEL DOCUMENTS

- (a) If **You** lose **Your** passport or visa and/or travel documents while travelling abroad during **Your Journey/Trip** due to theft, **We** will pay:-

- (i) for the reasonable additional accommodation, travel expenses and communication expenses necessarily incurred in obtaining the replacement of such passport or visa and/or travel documents;
- (b) In the event where the loss occurred whilst **Your** passport and travel documents are in custody of the **Common Carrier**, it must be reported to the **Common Carrier** within twenty-four (24) hours of discovery of such loss where a property irregularity report must be obtained and a claim must be filed against the **Common Carrier**.
- (c) **Our** payment under this benefit shall be subject always to **You** exercising reasonable care for the safety of the relevant travel document(s) in question and reporting any loss to the local relevant authorities within twenty-four (24) hours of discovery of such loss.
- (d) **We** will not pay for:-
 - (i) The loss of **Your** passport and travel documents left unattended in a public place of which the general public has free access to.

SECTION 8 – LUGGAGE DELAY

- (a) In the event that **Your** checked-in luggage is delayed, mishandled, misdirected or misplaced for at least six (6) hours from the time of arrival at a destination abroad or on the return to the **Home Territory**, **We** will pay:-
- (i) for the purchase of necessary and reasonable essential items;
 - (ii) Upon returning to **Your Home Territory**, the benefit payable is up to maximum of RM200 for the purchase of necessary and reasonable essential items.
- (b) **We** will not pay:
- (i) If **You** do not report to the **Common Carrier** within twenty-four (24) hours of discovery that **Your** luggage is late or lost;
 - (ii) for any purchases made after **You** have received **Your** luggage from the **Common Carrier**.

SECTION 9 – TRAVEL DELAY

- (a) In the event that **Your Common Carrier** is delayed/rescheduled/cancelled for at least six (6) hours based on the time specified in the confirmed booking of the **Common Carrier**, **We** will pay for each full consecutive six (6) hour delay.
- (b) The delay must be verified in writing from the **Common Carrier** or their handling agents showing the scheduled departure time and the actual departure time of the **Common Carrier**.
- (c) **We** will not pay:-
- (i) For any delay, rescheduling or cancellation arising from a strike or industrial action which began or was announced before the issue date of **Your** policy or was announced on the date **Your** travel tickets or confirmation of booking was issued.

SECTION 10 – MISSED DEPARTURE

- (a) **We** will reimburse **You** for additional accommodation and travel expenses which are necessarily and reasonably incurred as a result of failure of public transport services to get to the departure port, airport or train station for the **Common Carrier** service.
- (b) **We** will not pay:-
- (i) For **Your** failure for any reason other than failure of the public transport services to check in at the airport, train station or port according to the travel itinerary given;
 - (ii) For late arrival at the airport, train station or port after check-in or booking in time (except for the late arrival due to failure of the public transport services);
 - (iii) If **You** were aware of the failure of the public transport services arising from strike or industrial action which commenced or was announced before the date of departure.

SECTION 11 – MISSED TRAVEL CONNECTION

- a) If **You** missed the connecting **Common Carrier** at any single transfer point due to the late arrival of **Your** incoming **Common Carrier**,

We will pay the said missed travel connection and up to two (2) subsequent travel connections provided no alternative onward transportation is made available to You from the actual arrival time of such incoming **Common Carrier**.

- (b) **We** will not pay:-
- (i) For **Your** failure to check in at the airport, train station or port for the **Common Carrier** service according to the travel itinerary given;
 - (ii) For **Your** late arrival at the airport, train station or port for the **Common Carrier** service after check-in or booking in time (except for the late arrival due to strike or industrial action);
 - (iii) For **Your** delay in departure for failure of the public transport services arising from strike or industrial action which commenced or was announced before the date of departure from **Your Home** or abroad;
 - (iv) Compensation unless **You** have obtained written confirmation from the **Common Carrier** or their handling agents showing the scheduled departure time and the actual departure time of the delayed **Common Carrier**.

SECTION 12 – TRAVEL OVERBOOKED

- (a) In the event **You** are denied from boarding a scheduled air **Common Carrier** due to over-booking, **We** will pay if there is a delay in departure of the onward **Common Carrier** and no alternative onward transportation is made available to **You** for at least six (6) hours from the scheduled departure time of such onward **Common Carrier**.
- (b) **We** will not pay compensation unless **You** have obtained written confirmation from the **Common Carrier** or their handling agents showing the overbooked flight details.

SECTION 13 – ADDITIONAL COSTS OF RENTAL CAR/CAMPERVAN RETURN

- (a) In the event **You** are unable to return a rental car or campervan hired from a licensed vehicle rental agency to the nearest hire depot while on a **Journey/Trip**, **We** will pay:-
- (i) if the loss is due solely to **Your** failure or inability to return the rental car or campervan as a result of **You** suffering from **Injury** or **Serious Illness** which requires admittance into hospital;
 - (ii) the additional car/campervan rental costs for which **You** are liable under the car/campervan rental agreement.
- (b) **You** must comply with all requirements of the rental agency under the rental agreement as well as the laws, rules and regulations of the country of visit.
- (c) This Additional Costs of Rental Car/Campervan Return Benefit is not applicable to the child plan/child annual plan.

SECTION 14 – PERSONAL LIABILITY

- (a) **We** will pay:-
- (i) **Your** legal liability to a third party for payment of compensation in respect of death or **Injury**, and/or loss or damage to property, occurring during **Your Journey/Trip**, which is caused by an **Accident** or a series of **Accidents** attributable to one source or originating cause;
 - (ii) **Your** reasonable legal costs and legal expenses for settling or defending the claim made against **You**.
- (b) **We** will not pay:-
- (i) For any liability for loss of or damage to property or **Injury**:
 - (1) Accepted without prior written approval from Us;
 - (2) Suffered by anyone under the contract of service with **You** and arising out of the work they are employed to do;
 - (3) To any family member or any other person who travelled together with **You**;
 - (4) Arising out of any deliberate act or omission by **You**;
 - (5) Any wilful, malicious or unlawful act by **You**;
 - (6) Arising out of **Your** own employment, profession or business;

- (7) Arising from **Your** ownership, care, custody or control of any animal;
- (8) Which indemnity is provided for under any insurance assumed by **You** by agreement which would not have subsisted in the absence of such agreement.

SECTION 15 – HIJACKING

In the event that the **Common Carrier** that **You** are travelling in as a passenger during **Your Journey/Trip** overseas is hijacked, **We** will pay for each day the **Common Carrier** is hijacked up to a maximum of twenty (20) days provided always that the **Common Carrier** has been hijacked for at least twelve (12) hours.

SECTION 16 – PERSONAL MONEY

- (a) In the event **You** suffer loss of **Personal Money** from robbery, burglary or theft during **Your Journey/Trip**, **We** will pay for **Your** loss of **Personal Money** provided that such loss is reported to the local police within twenty four (24) hours from the incident.
- (b) **We** will not pay:-
- (i) Where **Personal Money** is left unattended in a public place or in an unattended vehicle;
 - (ii) Where **Personal Money** is lost whilst in the custody of a **Common Carrier**, unless reported within twenty four (24) hours on discovery and a property irregularity report obtained;
 - (iii) For **Shortage** due to error, omission, exchange rate determined at that particular date of incident or depreciation in value.

SECTION 17 – CREDIT CARD/CHARGE CARD INDEMNITY

- (a) In the event **You** suffer death or Permanent Disablement due to **Accident**, **We** will pay **You** compensation for charges on **Your** credit card/charge card held with a financial institution, incurred from the start of the **Journey/Trip** up to the date of **Accident** when **You** suffer death due to **Accident** or sustain Permanent Disablement.
- (b) This Credit Card/Charge Card Indemnity Benefit is not applicable to child plan/child annual plan.

SECTION 18 – PET HOTEL

- (a) **We** will pay for the additional costs incurred in pet hotel charges for which **You** are liable under the pet hotel agreement in the event **You** are unable to return in time from **Your Journey/Trip** to collect **Your** pet as a result of the following:-
- (i) **You** suffer an **Injury** or **Serious Illness** which requires confinement into hospital; or
 - (ii) A delay of the **Common Carrier** on which **You** are travelling.
- (b) **We** will not pay if the delay of the **Common Carrier** was made known to **You** or was informed publicly prior to the purchase of this policy.
- (c) This Pet Hotel Benefit is not applicable to child plan/child annual plan.

SECTION 19 – HOME CARE

- (a) **We** will pay for loss or damages to **Your Home** contents as a result of fire and/or burglary (forcible entry only) when the house is left vacant while **You** are on a **Journey/Trip**.
- (b) **We** will not pay for:
- (i) Any loss or damage which is a result of wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
 - (ii) Any loss or damage occasioned through **Your** wilful act or omission or connivance;
 - (iii) Loss or damage insured under any other insurance policy, reimbursed by any other party.
- (c) This Home Care Benefit is not applicable to child plan/child annual plan.

SECTION 20 – LOSS OF DEPOSIT OR LOSS OF FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES/TRAVEL AGENCY

- (a) If **Your** planned **Journey/Trip** is cancelled as a result of the **Insolvency** of an authorised travel agent/travel agency or **Common Carrier**, **We** will pay **Your** loss of irrecoverable travel deposits or travel fares You have paid in advance.
- (b) **We** will not pay for:-
- Losses caused directly or indirectly by any government requirement, regulation or act;
 - Any losses under this Section if the **Insolvency** of the travel agent/travel agency or **Common Carrier** occurred, or You have knowledge of such **Insolvency**, before the date of issuance of the schedule/eSchedule.

SECTION 21 – RENTAL CAR EXCESS COVER

- (a) **We** will reimburse You for any excess or deductible in which You become legally liable to pay under a car rental agreement as a result of loss or damage to the rented car arising from an **Accident** or theft provided that:-
- The car must be rented from a licensed rental agency;
 - You must comply with all requirements of the rental agency under the rental agreement, the laws, rules and regulations of the country of visit.
- (b) **We** will not pay if **You** are disqualified by any order from any court of law or prohibited from renting and/or driving by reason of any law.

SECTION 22 – TERRORISM COVER

This policy is extended to cover **You** in respect of **Injury**, death and permanent disablement which may be sustained through Terrorism provided that there is no liability when such act and/or acts of terrorism involve utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this Section:-

- (a) **Terrorism/Act of Terrorism** means an act or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone or on behalf of or in connection with any organisation(s) or governments(s).
- (b) Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- (c) Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- (d) Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

(D) ADDITIONAL SPORTS (OPTIONAL RIDER)

This policy is 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.

SECTION 23 (A) – OPTIONAL RIDER 1

Sport Activity

- (a) **We** will pay compensation under the relevant benefit(s) of this policy if the loss suffered by You is due directly to the following sports activities undertaken during a **Journey/Trip** outside Malaysia:-
- Water Sports – rafting, canoeing and kayaking involving white water (class 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving and underwater activities involving the use of any artificial breathing apparatus (up to fifty (50) meters' water depth).
 - Winter Sports – ice skating and snowboarding, skiing, sledding and snowmobiling.
 - 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.
- (b) **We** will not pay if You do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

SECTION 23 (B) – OPTIONAL RIDER 2

(Subject to provision that such sport activity/trip needs to be accompanied by a guide certified by local authorities).

High Altitude Mountaineering

- (a) If **You** suffer loss covered under the relevant benefits of this policy 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.
- (b) **We** will not pay if You do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

SECTION 23 (C) – DAMAGE TO SPORTS EQUIPMENT

- (a) In the event of any damage to **Your** Sports Equipment utilised for the Sports Activity listed under Section 23 (A) and (B), **We** will reimburse **You** for any reasonable costs incurred for the replacement or repair of such Sports Equipment, per incident per **Journey/Trip**.
- (b) **We** will not pay for:-
- Loss or damage due to wear and tear, or any inherent defects;
 - Loss or damage arising from theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which was fully locked with its windows closed, and there was visible evidence of forced entry;
 - Damage that is covered by a manufacturer's guarantee;
 - Loss or damage in respect of which the You would have received replacement or compensation either from the **Common Carrier** or others.

PART 2 – GENERAL CONDITIONS

1. Condition Precedent to Liability

The due observance and fulfillment of the terms and conditions of this policy insofar as they relate to anything to be done or not to be done by **You** or **Your** legal personal representative shall be conditions precedent to any of **Our** liability to make any payment under this policy.

2. Interpretation

This policy, including the application, certificate, **Endorsement**, and amendments, if any shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the contract otherwise requires, bear that specific meaning where it may appear.

3. The payment of claims is subject to and conditional upon **You** observing the following:

- (a) Taking ordinary and proper care to safeguard against **Accident, Injury**, loss or damage, as if the insurance was not in force;
- (b) Reporting in writing to **Us** within thirty (30) days upon return to **Your Home**, full details of any **Accident, Injury**, loss or damage which may result in a claim under this policy. All certificates, information and evidence required by **Us** shall be provided at **Your** or **Your** legal representative's expense;
- (c) Not admitting liability or making an offer or promise of payment due to alleged liability without Our written consent.

4. Alterations

The **Company** reserves the right to amend the terms and conditions of this policy and such alteration to this policy shall only be valid if authorised in writing by the **Company** and endorsed hereon. Any alteration shall take effect from the next renewal of this policy .

The **Company** shall give thirty (30) days prior written notice to the **Insured Person** according to the last recorded address before any alteration is to take effect.

5. Automatic Renewal (For annual policy only)

In the event **You** opt for automatic renewal, subject to the terms and conditions of this policy and payment of premium due, this policy shall be renewed on each policy anniversary upon expiry unless this policy is terminated pursuant to Condition 6 (Termination).

Notwithstanding the renewal of this policy on each policy anniversary, in the event of any change in the particulars provided for underwriting this policy or in the event of any claim arising in the period before this policy is renewed, the **Company** shall have the right to revise the terms of this policy, adjust the premium, decline renewal or terminate this policy.

6. Termination

(a) Where this is an annual policy, the policy may be terminated in the following manner:

(i) Termination by the Policyholder

If the policyholder has given notice to **Us** to terminate this policy, such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination of this policy, Our short period rates shall apply provided that no claim has been made during the **Period of Insurance** then subsisting.

The following scale of short period rates shall apply:

Period Insured	Percentage of Annual Premium to be Charged
Two (2) Months or less	40%
Three (3) Months	50%
Four (4) Months	60%
Five (5) Months	70%
Six (6) Months	75%
Over Six (6) Months	100%

(ii) Termination by the Us

In the event **We** terminate this policy by order of regulatory or government authorities, **We** may give notice of termination by registered post to the policyholder at the policyholder's last known address. Such termination shall become effective seven (7) days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this policy the prorated premium shall be refunded to the policyholder provided that no claim has been made during the **Period of Insurance** then subsisting and such refund is not prohibited by any law.

- (b) Where this policy is not an annual policy, the policyholder may terminate this policy by giving notice to **Us** to terminate the same provided always that the **Period of Insurance** has not commenced when the date of termination of this policy is effective. Such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination, the policyholder shall be entitled to a refund of the premium paid for this policy.
- (c) The following provision on automatic termination of the policy shall apply accordingly to both annual policies and non-annual policies, as the case may be.

(d) Automatic Termination

This policy shall automatically terminate at midnight (standard Malaysian time) on the last day of the **Period of Insurance**. Notwithstanding this, coverage afforded to **You** under this policy shall cease to operate in the following circumstances:

- (i) When **You** are under the child plan and have attained the age of eighteen (18) years, or upon the expiry of the child annual policy; or
- (ii) When **You** are under the adult plan and have attained the age of seventy-one (71) years, or upon the expiry of the adult annual policy; or
- (iii) Upon **Your** death.

7. Duty of Disclosure

(a) Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the policyholder had applied for this Insurance wholly **for purposes unrelated to the policyholder's trade, business or profession**, the policyholder had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and all the questions required by **Us** fully and accurately and also disclose any other matter that the policyholder knows to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

(b) Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the policyholder had applied for this Insurance **for purposes related to the policyholder's trade, business or profession**, the policyholder had a duty to disclose any matter that the policyholder knows to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

- (c) The policyholder also has a duty to tell **Us** immediately if at any time, after this policy contract has been entered into, varied or renewed with **Us**, any of the information given for this policy contract is inaccurate or has changed.

8. Applicable Tax

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this policy, **We** will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

9. Cash Before Cover

(a) It is a fundamental and absolute special condition of this Policy, that the premium due must be paid and received by **Us** before cover commences. If this condition is not complied with, the renewed Policy will be deemed cancelled from inception.

10. Payment of Benefits

(a) Payment of any benefits under this policy is subject to the terms and conditions herein. Benefits payable under this policy shall be paid to **You**. Benefits payable under this policy in respect of any claims by or on behalf of any child/children insured hereunder shall be paid to **You** who had purchased the policy, provided that **You** have insurable interest on the life of the child/children.

(b) Any benefit payable under this policy in the event of **Your** death shall be paid to the individual as may be instructed by **You** in writing or to **Your** legal personal representative if there is no such written instruction from **You**.

(c) Where a benefit is payable to reimburse any expenses or charges incurred by persons other than **You** covered under this policy, claims for such benefit payment shall be made by **You**.

(d) If any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then **We** reserve the right to deny such claim and terminate this Policy or the **Insured Person's** coverage, as the case may be.

11. **We** shall not be held responsible for failure to provide services under this policy or for delays caused by strikes or conditions beyond **Our** control including but not limited to flight conditions or where local laws or regulatory agencies prohibit **Us** from rendering such services.

12. Extension of Period of Insurance

The **Period of Insurance** of this policy will be automatically extended without any additional premium up to the additional days that are reasonably necessary as follows:-

(a) Fourteen (14) days if any vehicle, seagoing vessel or aircraft in which **You** are travelling as ticket holding passenger(s) is/are delayed/cancelled or re-routed;

(b) Thirty (30) days if the intended return **Journey/Trip** is prevented due to **Injury** or **Illness** to **You** arising from a cause covered under this policy;

(c) Fourteen (14) days for one (1) **Travelling Companion** (who is also named as an **Insured Person** under the schedule/eSchedule) accompanying **You** if **Your** return **Journey/Trip** is prevented due to **Injury** or **Illness**;

(d) Fourteen (14) days for all **Insured Persons** under the same family plan accompanying **You** if **Your** return **Journey/Trip** is prevented due to **Injury** or **Illness**.

13. **We** shall be entitled to all rights of subrogation (in respect of the compensation paid to **You** under this policy) whether by way of indemnity or otherwise and the **You** shall give all information and render all assistance in **Your** power to **Us** in connection therewith and execute such assignments thereof as **We** may reasonably require.

14. PA-CL090 Sanction Limitation and Exclusion Clause

No insurer/co-insurer shall be deemed to provide cover and no insurer/co-insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer/co-insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART 3 – GENERAL EXCLUSIONS

1. **We** will not pay for claims caused by or resulting from:-

- (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, riot or civil commotion, lockout or threat of such incident;
- (b) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country;
- (c) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel;
- (d) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (e) Loss of or damage to hired or leased equipment(s);
- (f) Offshore activities such as non-recreation diving, mining, oil-rigging, aerial photography or handling of explosives;
- (g) **You** engaging in any naval, military, air force, law enforcement or civil defense service or operation, overseas secondment as part of **Your** occupation, manual work in connection with any trade, employment or profession during the **Journey/Trip**;
- (h) **Your** engagement in aviation, other than as a fare-paying passenger;
- (i) **Your** direct participation in any **Act of Terrorism**;
- (j) loss due to currency exchanges of any and every description;
- (k) services rendered without **Our** authorization and/or **Our** intervention.
- (l) HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused;
- (m) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- (n) **You** having received a terminal prognosis;
- (o) **You** travelling against medical advice, or on medical advice where the trip is made solely for the purpose of obtaining treatment;
- (p) **Your** failure to obtain the required vaccinations before departure;
- (q) Any **Notifiable Diseases** requiring isolation or quarantine by law, unless otherwise stated herein;
- (r) **Your** suicide or attempted suicide, self-injury or willful exposure to peril (other than in an attempt to save human life), or the committing of any criminal acts;
- (s) **You** being under the influence of drugs or other substance abuse unless the drug is taken in accordance with an authorized medical prescription;
- (t) **Your** alcohol content in the blood and/or urine samples exceeding the limit permitted by law of the country in which the **Injury** occurred;
- (u) any costs of treatment in respect of pregnancy, childbirth, miscarriage, abortion and all related complications, except for miscarriage due to bodily **Injury** as a direct result of an **Accident**;
- (v) Pre-Existing Conditions;

- (w) Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity;
 - (x) Riding/driving without a valid driving license (NOTE: this will not apply for expired license but is not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws).
2. **We** will not pay for claims arising from:-
- (a) **You** participating in a hazardous activity(s), unless such sport is covered under the Additional Sports (Optional Rider) that **You** have purchased;
 - (b) **You** engaging in, practicing for, taking part in or training in any speed contest or racing, any professional competitions or sports or any sports in which **You** would or could earn or receive remuneration, sponsorships, donations or any other form of financial rewards.
3. Cyber Risk Clause - The indemnity expressed in Sections 4, 5, 9,10, 11, 12 and 14 shall not apply to liability in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, extranet and/or via **Your** own website, internet site, web address and/or via the transmission of electronic mail of documents.

PART 4 – CLAIMS

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If **You** do not do so, **We** shall be entitled to reduce **Your** claim by the amount of prejudice **We** have suffered due to **Your** failure to mitigate **Your** loss, or reject **Your** entire claim.

Checklist on the required Supporting Documents of Claims

Section/Benefits	Action/Document(s) required
Personal Accident Medical related claims	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Medical Report or Death Certificate 3. Original Medical Bills/Receipts 4. Hospital Admission/Discharge Note or Summary
Deposit or Trip cancellation Trip curtailment	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Tour operator's confirmation of booking 3. Cancellation invoice and refund due 4. Your or Your immediate family member's Medical Report/Death Certificate 5. Proof of relationship between You and Your family member e.g. birth certificate, marriage certificate 6. Original receipts of all amounts claimed
Travel delay Luggage delay Missed departure Missed travel connection	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Written confirmation from Common Carrier regarding the period of delay (in number of hours), the actual date & time of departure and the reasons for such delay/missed departure/missed connection 3. Original receipts for additional accommodation & travel expenses 4. Boarding pass or travel itinerary
Natural Disaster at Destination	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Original receipts for travel and accommodation paid 3. Copy of air ticket

Additional Costs of Rental Car/ Campervan Return/ Rental Car Excess Cover	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Original Car Rental Agreement and Original Receipts for additional costs of rental car return 2. Medical report
Personal Luggage or Personal Effects Personal Money Travel Documents	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Copy of report from relevant authority 3. Property irregularity report from Common Carrier on the delayed delivery of luggage 4. Written confirmation from the Common Carrier on the loss of luggage 5. Original receipts for items claimed
Personal Liability	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Copy of report from relevant authority 3. All correspondence/documents from the Third Party
Credit Card/Charge Card Indemnity	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Credit Card/Charge Card Statement 3. Medical report 4. Copy of report from relevant authority
Pet Hotel	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Original receipt 3. Medical report
Loss Of Deposit Or Loss Of Full Payment Due To Insolvency Of Airlines/Travel Agency	<ol style="list-style-type: none"> 1. Duly completed e-payment form 2. Authorised letter from the relevant Travel Agency/Airlines indicating the said Insolvency 3. Itinerary and confirmation of booking 4. Original receipt

In addition to the documents listed in the table above, the **You** shall provide **Us** with any other documents as **We** may require and shall be in such form and of such nature as the **We** may prescribe.

PART 5 – DEFINITION

ACCIDENT means any sudden or unexpected and violent incident of an external visible event that causes an Injury, disablement or death, other than any intentionally self-inflicted **Injury**.

ACT OF TERRORISM is an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the civilian population in fear of such purposes.

ALTERNATIVE MEDICINE means treatment which is carried out by a traditional medical practitioner, other than **You**.

AUTHORISED REPRESENTATIVE means the qualified representative which shall be appointed by **Us** from time to time to provide medical decisions and services as may be necessary under this policy.

COMMON CARRIER(S) means any land, sea or air carrier operated under a licence and provides regular scheduled transportation service for individuals who travel as a fare-paying passenger.

COMPANY means Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V).

ENDORSEMENT means further clarification or further terms agreed by **Us** to be read together with or to override the policy and/or the schedule/eSchedule.

FAMILY MEMBERS means the policyholder's selected one (1) legal spouse, parents, parents-in-law, grandparents, grandparents in-law, great grandparents, biological/legally adopted child/children, grandchildren, great grandchildren, siblings, brother-in-law or sister-in-law.

GEOGRAPHICAL AREA means **Your** selected geographical travel area outside Malaysia indicated as "Asia" or "Worldwide" in the schedule/eSchedule. The terms "Asia" and "Worldwide" are defined as follows:

- (a) Asia is defined as 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 is defined as all countries including Asia (as defined above) except the Excluded Countries.

For the purposes of the definition of "Geographical Area", the term "Excluded Countries" include Israel, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Zimbabwe and all other sanctioned and war declared countries.

HAZARDOUS ACTIVITY(IES) means mountaineering, abseiling or rock climbing, necessitating the use of ropes and other climbing equipment, paintball shooting, indoor climbing, flying or other aerial activities, racing (other than on foot), professional sporting activities and competitions of any kind, any organised sporting holiday and any other activities that requires a degree of skill and involves exposure to risk.

HIJACK means the unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

HOME means **Your** usual place of residence in Malaysia.

HOME TERRITORY means Malaysia.

ILLNESS means any sudden and unexpected deterioration of health certified by any **Medical Practitioner**.

INJURY(S) means bodily **Injury** caused solely and directly by an **Accident**.

INSOLVENCY means the inability of an entity to pay its debts when they are due resulting in the total cessation of the entity with or without the filing of a winding up petition.

INSURED PERSON means each individual person named in the schedule/eSchedule who must be a Malaysian citizen, Malaysian permanent resident, valid work permit holder, valid student pass holder or a person who is otherwise legally employed in Malaysia and shall include the policyholder where such policyholder is an individual and his/her spouse and child/children who are legally residing in the Malaysia, as named in the schedule/eSchedule.

JOURNEY/TRIP means the **Journey/Trip** commencing when **You** depart from **Your Home** or place of business in the **Home Territory** (whichever is later) to the place of embarkation to commence travel to the intended destination(s), provided always that such **Journey/Trip** does not commence more than twenty-four (24) hours prior to the booked or scheduled departure time until the time **You** return to **Your Home** or place of business in the **Home Territory** (whichever is earlier) and ceases on whichever of the following:

- (i) **Your** return to **Your Home** or place of business in the **Home Territory**;
- (ii) twenty-four (24) hours after **Your** arrival in **Home Territory**; or
- (iii) the expiry of the **Period of Insurance** specified in the schedule/eSchedule.

For one way **Journeys/Trips**, coverage under this policy will cease

twenty-four (24) hours from the scheduled time of arrival at the destination abroad.

The duration for each **Journey/Trip** shall not exceed two hundred (200) consecutive days from the commencement of the **Journey/Trip**. For annual policy the duration for each **Journey/Trip** shall not exceed ninety (90) consecutive days from the commencement of the **Journey/Trip**.

MEDICAL PRACTITIONER means a qualified medical practitioner (other than Yourself) duly licensed and registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.

NATURAL DISASTER means the effect of a natural hazard including but not limited to flood, tornado, hurricane, wild forest fire, volcanic eruption, earthquake, heat wave, tsunami, sand storm or landslide.

NOTIFIABLE DISEASE means **Illness** or disease sustained by an **Insured Person** resulting from pandemic influenza and any other **Illness** or disease which has been declared as a pandemic or epidemic by order of the relevant government authorities or a recognized public health authority.

PERIOD OF INSURANCE means the period specified in the schedule/eSchedule.

PERSONAL EFFECTS means personal items belonging to **You**, which are taken by **You** on the **Journey/Trip** or acquired by **You** during the **Journey/Trip**.

PERSONAL LUGGAGE means each of **Your** suitcases or luggage of a similar nature and its contents and articles carried by **You** during the **Journey/Trip**.

PERSONAL MONEY means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have monetary value all held for **Your** private purposes whilst away from **Your Home**, and while in **Your** personal custody at all times unless deposited in a hotel safe.

PRE-EXISTING CONDITIONS means any condition for which treatment, medication, advice or diagnosis, consultation and/or prescribed drugs has been sought or received during the twelve (12) months prior to the commencement of the **Journey/Trip**.

SERIOUS ILLNESS means:

- (a) an **Illness** which, if suffered, would result in **You** being certified by a **Medical Practitioner** as unfit to travel or continue with **Your Journey/Trip** and would require **You** to receive treatment in a hospital; or
- (b) in respect of persons other than **You**, an **Injury** or **Illness** certified as being dangerous to life by a **Medical Practitioner**.

SERIOUS MEDICAL CONDITION means a condition which in **Our** opinion or the opinion of **Our Authorised Representatives** or its appointed representative constitutes a serious or life threatening medical emergency requiring immediate evacuation to obtain urgent remedial treatment to avoid death or serious impairment to **Your** immediate or long-term health prospects.

SMART DEVICE means an electronic device, such as smart phone, tablet, iPad, PDA, notebook computers or laptops and other similar items.

TRAVELLING COMPANION means an individual who is registered to travel on the same **Journey/Trip** with **You**.

YOU/YOUR means the **Insured Person(s)**.

WE/US/OUR means the **Company**.

Lodging of Complaints



We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.


To provide us with your feedback, you may contact us via the following channels:


Write to:

Customer Feedback Centre, Allianz Arena, Ground Floor Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

 1 300 22 5542

  AllianzMalaysia

 customer.service@allianz.com.my

 allianz.com.my

Avenues to Seek Redress

You may submit your complaint to the Ombudsman for Financial Services (OFS) if you are not satisfied with our final response or decision, in the event that your complaint is within the scope of the OFS as well as the following monetary thresholds:

- (1) Insurance claims not exceeding RM250,000.00; and
- (2) Motor third party property damage claims not exceeding RM10,000.00.

The OFS can be contacted at the following address:

Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

 03 2272 2811

 03 2272 1577

 enquiry@ofs.org.my

 ofs.org.my


If your complaint does not fall within the purview of the OFS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:


Write to (BNMTELELINK):


Pengarah, LINK & Pejabat BNM, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur.


Walk-in (BNMLINK):

Ground Floor, Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

 1 300 88 5465

 03 2174 1515

 bnmtelelink@bnm.gov.my

 bnm.gov.my

You may check with our Customer Feedback Centre on the types of complaints handled by the OFS or BNM before submitting your complaint.

Authorised Representative's 24-Hour Emergency Hotline

603 7628 3919

603 7965 3919

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Customer Service Centre

Allianz Arena, Ground Floor, Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

Allianz Contact Centre: 1 300 22 5542 Email: customer.service@allianz.com.my   AllianzMalaysia  allianz.com.my

