



Allianz General Insurance Company (Malaysia) Berhad 200601015674
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Allianz Travel XPert?

Allianz Travel XPert provides compensation in the event of injuries, disability, death caused by an accident, medical related expenses, emergency assistance, travel inconvenience and travel assistance for domestic and overseas trips.

2 Know Your Coverage

As an illustration, for RM650.00 annually, you will receive the following coverage under the Worldwide, Classic plan:

This policy covers:	This policy excludes:
Personal Accident Benefits - Death or Permanent Disablement (up to) : RM500,000 - Funeral Expenses (lump sum) : RM5,000 Medical Related Benefits - Medical Expenses (up to) : RM350,000 - Follow-up Treatment (up to) : RM50,000 Emergency Assistance - Emergency Medical Evacuation (up to) : RM10,000,000 - Compassionate Visit (up to) : RM7,500 Travel Inconvenience Benefits - Deposit or Trip Cancellation (up to) : RM25,000 - Travel Curtailment (up to) : RM25,000 - Luggage Delay : RM200/5 hours, up to RM3,000 - Travel Delay : RM300/5 hours, up to RM3,000 Other Inconvenience Benefits - Rental Car/Campervan (up to) : RM3,500 - Loss of Home Contents (up to) : RM6,000 - Pet Hotel (up to) : RM500 - Personal Liability (up to) : RM1,000,000 24/7 Domestic and Worldwide Travel Assistance	- War, strike, riot or civil commotion; - Lockdowns, quarantine, stay at home orders; - Any naval, military, air force, law enforcement or civil defence service or operation; - Terrorism/Act of Terrorism; - HIV (Human Immunodeficiency Virus) and/or any HIV-related illness; - Notifiable Diseases; - Suicide or attempted suicide; - Being under the influence of drugs; - Alcohol content in the blood and/or urine samples exceeding the limit permitted by law; - Treatment costs for childbirth, miscarriage, or pregnancy unless caused by an Accident; - Pre-Existing Conditions in respect of Personal Accident Benefits, Medical Related Benefits and Emergency Assistance; - Hazardous Activities; - Professional sports, sporting competitions of any kind; - Riding/driving without a valid driving license.
By paying an additional premium, you can expand the coverage to include the following Optional Benefit:	
1. High Altitude Mountaineering	
This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.	
The duration of coverage is one (1) year. You need to renew your policy annually.	

If you have any questions or require assistance on our travel insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/travel-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

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Know Your Obligations

For this travel insurance, you must pay a premium of:	
Standard Cover	RM650.00 annually
Additional Cover – High Altitude Mountaineering	RM500.00 per trip
Total premium you must pay is RM1,150.00 .	
Where this is inclusive of:	
Commission	25% of premium or RM287.50
You also have to pay the following fees and charges:	
International and Domestic Medical Assistance and Evacuation Programme ("IMA") Fees	RM1.62 (inclusive of service tax)
Stamp Duty	RM10.00
Notes:	
- Service Tax ("ST") 8% is payable on the premium for the Overseas with Domestic or Domestic plans only. As the illustration above is for the Overseas/Worldwide plan, no ST on the premium is reflected above. - The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.	

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Other Key Terms

- You must provide complete and accurate information in the application form.
- This policy covers Malaysians or Malaysian permanent residents, work permit holders, student pass holders or those legally residing in Malaysia, and their spouse and children legally residing in Malaysia.
- This policy shall only apply to travel for leisure or business (attending business meetings, seminars or events).
- Applicable age limits: (i) for an adult, eighteen (18) to seventy (70) years old; (ii) for a child, thirty (30) days to seventeen (17) years old; and (iii) for a senior citizen, seventy-one (71) to eighty-five (85) years old.
- For overseas journeys/trips, the journey/trip must commence in Malaysia and conclude in Malaysia, except for one-way journeys/trips.
- For overseas journeys/trips, the maximum period of coverage per journey/trip is two hundred (200) consecutive days for return trips and ninety (90) consecutive days for one-way and annual policies.
- For domestic journeys/trips, the maximum period of coverage per journey/trip for annual and non-annual policies is thirty-one (31) consecutive days.
- Cash before cover – The premium due must be paid and received by Allianz before cover commences. This Policy is automatically null and void if this condition is not complied with.
- All claims must be given in writing to Allianz within thirty (30) days upon return from your journey/trip.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.



Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us.

- You may terminate this policy by giving a termination notice to Us and such termination shall become effective on the date we receive the notice or on the date specified in such notice, whichever is later.
- When you terminate this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period Insured (Not Exceeding)	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%

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).