Allianz

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

Allianz Travel XPert

Policy

The benefit(s) payable under eligible product is 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).

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Schedule of Benefits

Benefits		Sum Insured (RM)		
		Domestic	Overseas (Asia & Worldwide)	
			Classic	Prestige
(A) Personal Accident Benefits				
1	Death or Permanent Disablement (up to)	250,000	500,000	750,000
2	Funeral Expenses (lump sum)	2,500	5,000	7,500
(B) Medical Related Benefits		**Due to accidental causes only**	**Due to accident and illness**	
1	*Medical Expenses (up to)	25,000	350,000	550,000
2	Alternative Medicine (up to) (including for follow-up treatment)	1,000	1,000	1,500
3	Follow-up Treatment (up to) (maximum 45 days)	6,000	50,000	75,000
4	Hospital Income	100 per day up to 3,000	350 per day up to 15,000	350 per day up to 25,000
(C) Emergency Assistance				
1	Emergency Medical Evacuation (up to)	10,000,000	10,000,000	10,000,000
2	Emergency Medical Repatriation (up to)	10,000,000	10,000,000	10,000,000
3	Mortal Remains Repatriation (up to)	10,000,000	10,000,000	10,000,000
4	Compassionate Visit (up to)	2,000	7,500	10,000
5	Child Care (up to)	Not Available	7,500	10,000
6	Despatch of Medicine (up to)	2,000	5,000	7,500
(D) Travel Inconvenience Benefits				
1	Deposit or Trip Cancellation (up to)	1,000	25,000	35,000
2	Travel Curtailment (up to)	1,000	25,000	35,000
3	Luggage Delay	100 (minimum 5 hours delay)	200 per 5 hours up to 3,000	300 per 5 hours up to 4,500
4	Travel Delay (including rescheduling, cancellation and re-routing)	100 per 5 hours up to 1,500	300 per 5 hours up to 3,000	300 per 5 hours up to 4,500
5	Missed Departure (up to)	400	2,000	3,000
6	Missed Travel Connection (lump sum)	150	300	1,000
7	Travel Overbooked (lump sum)	150	300	600
8	Loss or Damage of Personal Luggage or Personal Effects (up to)	500 (subject to aggregate limit of 300 for smart devices and 100 for all other items)	5,000 (subject to aggregate limit of 1,000 for smart devices and 500 for all other items)	7,500 (subject to aggregate limit of 1,500 for smart devices and 750 for all other items)
9	Loss of Travel Documents (up to)	Not Available	5,000	5,000
10	Loss of Personal Money (up to)	300	1,000	3,000
11	Leisure Sports Activities	Included	Included	Included
12	Terrorism	Included	Included	Included
(E) Other Inconvenience Benefits				
1	Credit Card/Charge Card Indemnity (up to)	500	5,000	7,500
2	Rental Car/Campervan (up to)	1,000	3,500	4,500
3	Loss of Home Contents (up to)	1,000	6,000	8,000
4	Damage to Sports Equipment (up to)	300	1,000	2,000
5	Hijacking (up to 20 days) (minimum 12 hours)	200 per day	400 per day	500 per day
6	Pet Hotel (up to)	300	500	1,000
7	Personal Liability (up to)	500,000	1,000,000	1,000,000
(F) Optional Benefit				
1	High Altitude Mountaineering	Not Available	Available	Available
(G) 24/7 Domestic and Worldwide Travel Assistance		Included	Included	Included

Notes:

1. *Cashless admission and discharge is available for overseas hospitalisation claims exceeding Malaysian Ringgit Twenty Thousand (RM20,000) per admission.
2. The maximum limit payable under Benefit (C) 1 (Emergency Medical Evacuation), Benefit (C) 2 (Emergency Medical Repatriation) and Benefit (C) 3 (Mortal Remains Repatriation) shall be aggregated and shall not exceed the maximum stated in the Schedule of Benefits.

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Allianz Travel XPert Policy

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 for each **Journey/Trip** up to the maximum applicable sum insured/relevant benefit amount specified in the Schedule of Benefits according to **Your** plan, subject to the terms and conditions of this **Policy**.

Where expressly stated, the relevant benefits below shall be payable if **You** are diagnosed with Covid-19, subject to the terms and conditions of this **Policy**.

(A) Personal Accident Benefits

In respect of the benefits payable under Benefit (A) 1 (Death or Permanent Disablement), if there is more than one (1) **Insured Person** covered under the **Policy**, **Our** maximum aggregate liability in respect of all **Insured Person(s)** travelling in a **Common Carrier** or public transport service or in a location shall not exceed the limit of RM50 million or the aggregate amount of compensation payable in respect of such **Insured Person**, whichever is the lesser.

1. Death or Permanent Disablement

(a) In the event of an **Accident** while on a **Journey/Trip** during the **Period of Insurance** causing an **Injury** resulting in:
   (i) **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 sum insured as stated in Table 1 - Scale of Compensation; or
   (ii) permanent disablement (verified by a **Medical Practitioner)** to **You** occurring 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 sum insured for the relevant type of permanent disablement as stated in Table 1 - Scale of Compensation.

(b) Any payments for death or permanent disablement under Benefit (A) 1 (Death or Permanent Disablement) share the same sum insured limit. As such, in the event the **Injury** suffered by **You** in a single **Accident** results in more than one (1) loss described in Table 1 - Scale of Compensation, only the greatest percentage of the sum insured will be payable.

(c) The aggregate of all percentages payable under the Scale of Compensation in respect of all **Accidents** during the **Period of Insurance** shall not exceed one hundred percent (100%) of the sum insured.

(d) In the event one hundred percent (100%) of the 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 payment of the sum insured, the **Company's** obligation to the **Insured Person** shall be fully discharged. Other losses lesser than one hundred percent (100%) if having been paid shall reduce the coverage by that amount from the **Date of Accident** until the expiry of the **Period of Insurance**. Notwithstanding this, coverage for the remaining **Insured Person(s)** named in the **Policy** schedule, where applicable, shall remain intact.

Table 1 - Scale of Compensation

Description of Loss		Percentage (%) of Sum Insured
(i)	Death due to Accident	100% of the Sum Insured
(ii)	Permanent Disablement due to Accident:	
	Total Paralysis from neck down	100% of the 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 or hearing in one ear and one limb	
	Loss of sight of one eye or hearing in one ear	50% of the Sum Insured
	Loss of one limb from ankle or wrist down	
	Loss of speech	

2. Funeral Expenses

If **You** suffer death due to an **Accident** during the **Journey/Trip**, **We** will pay **Your** legal representative a lump sum amount specified in the **Policy** schedule.

(B) Medical Related Benefits

1. Medical Expenses

(a) If **You** suffer **Injury** or **Illness** (including Covid-19) during **Your Journey/Trip**, **We** will reimburse the reasonable fees or charges or expenses incurred for:
   (i) medical, surgical, hospital, or nursing home charges (as recommended by a **Medical Practitioner**);
   (ii) emergency dental treatment or surgery when required due to an **Injury** sustained in an **Accident** which the treating dentist certifies in writing; and
   (iii) ambulance fees.
   Provided always that for overseas **Journeys/Trips**, the **Injury** or **Illness** (including Covid-19) suffered must be during **Your Journey/Trip** outside Malaysia.

(b) For domestic **Journeys/Trips**, expenses incurred due to **Illness** (including Covid-19) will not be covered under this benefit.

(c) **Cashless Hospital Admission and Discharge**
   (i) In the event the **Insured Person** requires hospitalisation due to an **Accident** or **Illness**, the **Company** will facilitate the **Insured Person's** cashless admission and discharge provided that all items in the bill (incurred from the same cause) from the hospital(s) exceeds Malaysian Ringgit Twenty Thousand (RM20,000) and all items in the bill from the hospital(s) are covered up to the limit under Benefit (B) 1 (Medical Expenses) as stated in the **Policy** schedule. Items that are not covered will have to be borne by the **Insured Person**.
   (ii) Any hospitalisation claims less than Malaysian Ringgit Twenty Thousand (RM20,000) will be on reimbursement basis.
   (iii) This Cashless Hospital Admission and Discharge facility is applicable for overseas **Journeys/Trips** only.

(iv) To activate the services, **You** may contact **Our Authorised Representative's** twenty-four (24) hour emergency hotline at +603 7628 3617.

2. Alternative Medicine

(a) If **You** suffer **Injury** or **Illness** (including Covid-19) during **Your Journey/Trip**, **We** will reimburse the reasonable fees or charges or expenses incurred for any charges (including follow-up treatment) for **Alternative Medicine** treatment up to the limit stated in the **Policy** schedule.
(b) For domestic **Journeys/Trips**, expenses incurred due to **Illness** (including Covid-19) will not be covered under this benefit.

3. Follow-Up Treatment

(a) In the event **You** require necessary medical follow-up due to an **Accident** or **Illness** (including Covid-19) sustained during **Your Journey/Trip** and incur medical and hospital expenses in Malaysia within forty-five (45) days after **Your** return **Home**, **We** will reimburse the follow-up medical expenses incurred (including ambulance fees and nursing home charges (as recommended by a **Medical Practitioner**)).
(b) For overseas **Journeys/Trips**, where initial treatment for **Injury** or **Illness** (including Covid-19) 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.
(c) For domestic **Journey/Trip**, expenses incurred due to **Illness** (including Covid-19) will not be covered under this benefit.

4. Hospital Income

(a) In the event **You** are confined to a hospital as an inpatient due to an **Accident** or **Illness** (including Covid-19) during **Your Journey/Trip**, **We** will pay for each complete twenty-four (24) hours of hospitalisation during the period of the **Journey/Trip**.
(b) For domestic **Journeys/Trips**, confinement to a hospital as an inpatient due to an **Illness** (including Covid-19) will not be covered under this benefit.

(C) Emergency Assistance

Authorised Representative's 24-Hour Emergency Hotline
+603 7628 3617

Provisions applicable to Benefits (C) 1, (C) 2 and (C) 3

(a) **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**. To activate the services, **You** may contact **Our Authorised Representative's** twenty-four (24) hour emergency telephone number.
(b) 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.
(c) The maximum limit payable under Benefit (C) 1 (Emergency Medical Evacuation), Benefit (C) 2 (Emergency Medical Repatriation) and Benefit (C) 3 (Mortal Remains Repatriation) shall be aggregated and shall not exceed the maximum stated in the **Policy** schedule.

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** (including Covid-19) 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.
(b) For domestic **Journeys/Trips**, medical evacuation due to **Illness** (including Covid-19) will not be covered under this benefit.

2. Emergency Medical Repatriation

(a) In the event **You** suffer **Injury** or **Illness** (including Covid-19) during **Your Journey/Trip** and **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 **Your** repatriation under constant medical supervision.
(b) For domestic **Journeys/Trips**, medical repatriation due to **Illness** (including Covid-19) will not be covered under this benefit.

3. Mortal Remains Repatriation

(a) In the event of **Your** death due to **Accident** or **Illness** (including Covid-19) during the **Journey/Trip**, **Our Authorised Representative** will arrange for the burial or cremation in the locality where the death occurred including the reasonable cost of transportation of the body or ashes back **Home.**
(b) For domestic **Journeys/Trips**, mortal remains repatriation as a result of death due to **Illness** (including Covid-19) will not be covered under this benefit.

4. Compassionate Visit

(a) In the event **You** are hospitalized due to an **Accident** or **Illness** (including Covid-19) whilst on **Your 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** (including Covid-19) whilst on **Your Journey/Trip** and no adult member of **Your** family is with **You** at such time, **We** will reimburse the 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 is only payable for one (1) claim made in the event of **Your** hospitalisation or death due to **Accident** or **Illness** (including Covid-19), for any one event.

5. Child Care

(a) In the event **Your** minor child/children are left unattended abroad due to **Your** admission to the hospital as a result of an **Accident** or **Illness** (including Covid-19), **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 benefit is not applicable:
  (i) if **You** are a child aged thirty (30) days to seventeen (17) years;
  (ii) for domestic **Journeys/Trips**.

6. Despatch of Medicine

(a) In the event that necessary medication is not available in cases of emergency due to **Accident** or **Illness** (including Covid-19) during **Your Journey/Trip** and when local laws, rules and regulations allow despatch of medicine, **We** will pay for the cost of despatching the medicine carried out by **Our Authorised Representative**.
(b) **We** will not pay for the cost of the medicine.
(c) For domestic **Journeys/Trips**, the cost of dispatching the medication for treatment of **Illness** (including Covid-19) will not be covered under this benefit.

(D) Travel Inconvenience Benefits

1. Deposit or Trip Cancellation

(a) **We** will pay for expenditure paid in advance which are non-recoverable and/or the expenditure contracted to be paid for which **You** are accountable/liable in relation to **Your** accommodation, transport charges, additional travel expenses and excursion charges if **Your Journey/Trip** is cancelled prior to commencement of the same in the event of the following:
  (i) **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;
  (ii) **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** (including Covid-19);
  (iii) **Injury** or **Illness** (including Covid-19) sustained by **You**, resulting in the treating **Medical Practitioner** certifying in writing that **You** are unfit to travel on the scheduled departure date;
  (iv) **Injury** or **Serious Illness** (including Covid-19) sustained by any of **Your Family Members** who were scheduled to travel with **You**, resulting in the treating **Medical Practitioner** certifying that the **Family Member** is unfit to travel on the scheduled departure date;
  (v) **You** or **Your Travelling Companion** being placed under compulsory quarantine or isolation by order of the relevant government authorities or a recognised public health authority on **Your** scheduled departure date due to being diagnosed with Covid-19;
  (vi) serious damage to **Your Home** caused by fire, flood or similar **Natural Disaster** which requires **Your** presence on the scheduled departure date;
  (vii) **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:
  (i) this **Policy** is purchased and payment of premium is made less than seven (7) days prior to **Your** departure for **Your Journey/Trip**; or
  (ii) **You** purchased this **Policy** and made payment of the premium after the commencement, occurrence or announcement of any of the incidents under Benefit (D) 1 (a).

2. Travel Curtailment

(a) In the event **Your Journey/Trip** is curtailed due to the events set out in Benefit (D) 2 (b), thereby requiring **You** to interrupt **Your Journey/Trip** or return **Home** 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**; and
  (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) This benefit is payable in the event of:
  (i) death, **Injury** (causing **You** or **Your Travelling Companion** to be unfit to travel or continue with **Your Journey/Trip** as certified in writing by a **Medical Practitioner**) or **Serious Illness** (including Covid-19) suffered by **You** or **Your Travelling Companion** during the **Journey/Trip**;
  (ii) unexpected death of any of **Your Family Members**;
  (iii) **Illness** (including Covid-19) or **Accident** suffered by **Your Family Members** which requires admittance into hospital for more than forty-eight (48) hours;
  (iv) **You** or **Your Travelling Companion** being placed under compulsory quarantine or isolation by order of the relevant government authorities or a recognised public health authority of the country which **You** are visiting during **Your Journey/Trip** due to being diagnosed with Covid-19;
  (v) serious damage to **Your Home** caused by fire, flood or similar **Natural Disaster** which requires **Your** presence;
  (vi) **Natural Disaster** at **Your** scheduled destination which prevents **You** from continuing **Your** scheduled **Journey/Trip**.
(c) In the event **You** are required to stay at **Your** destination beyond **Your** scheduled return date as a result of an **Injury** (causing **You** or **Your Travelling Companion** to be unfit to travel or continue with **Your Journey/Trip** as certified in writing by a **Medical Practitioner**) or **Serious Illness** (including Covid-19) suffered by **You** or **Your Travelling Companion** during **Your Journey/Trip**, **We** will pay:
  (i) 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:
    - **You** or **Your Travelling Companion** are confined to a hospital on the scheduled return date; or
    - the treating **Medical Practitioner** certifies in writing that **You** or **Your Travelling Companion** are unfit to travel on the scheduled return date; and
    - the travel class of the new return ticket purchased is no superior than the travel class of the original return ticket;
  (ii) the reasonable additional accommodation expenses incurred for the duration the **Medical Practitioner** certifies in writing that **You** or **Your Travelling Companion** are unfit to travel on the scheduled return date.
(d) **We** will not pay the paid charges or expenses of the unused return ticket if **We** pay for the cost of change of **Your** return ticket to a different date or the cost to purchase a new return ticket.

3. Luggage Delay

(a) Where **Your Journey/Trip** is an overseas trip:
  (i) in the event **Your** checked-in luggage is delayed, mishandled,

misdirected or misplaced for at least five (5) hours from the time of arrival at a destination abroad until the time **You** receive **Your** luggage, **We** will pay the amount specified in the **Policy** schedule.

(ii) upon **Your** return to Malaysia, in the event **Your** checked-in luggage is delayed, mishandled, misdirected or misplaced for at least five (5) hours from the time of **Your** arrival in Malaysia, **We** will pay **You** a lump sum of Malaysian Ringgit Two Hundred (RM200) only.

(b) Where **Your Journey/Trip** is a domestic trip:

(i) in the event **Your** checked-in luggage is delayed, mishandled, misdirected or misplaced for at least five (5) hours from the time of arrival at a scheduled destination, **We** will pay **You** a lump sum amount of Malaysian Ringgit One Hundred (RM100) only.

(c) **We** will not pay this benefit if **You** do not report to the **Common Carrier** within twenty-four (24) hours of discovery that **Your** luggage is late, mishandled or lost.

4. Travel Delay

(a) In the event **Your Common Carrier** is delayed, rescheduled, rerouted or cancelled, resulting in a travel delay of at least five (5) hours based on the time specified in the confirmed booking of the **Common Carrier**, **We** will pay for each full consecutive five (5) hours delay in either the departure or arrival time, whichever has a longer duration.

(b) The delay whether in departure or arrival, or the cancellation of the **Common Carrier** as the case may be, must be verified in writing by the **Common Carrier** or their handling agents and such verification must indicate the original scheduled departure or arrival time and the actual departure or arrival time of the **Common Carrier**.

(c) In the event **Your Common Carrier's** scheduled departure is rescheduled to an earlier date or time by the operator of the **Common Carrier**, **We** will pay **You** a lump sum amount of:

(i) Malaysian Ringgit One Hundred (RM100) for domestic **Journeys/Trips**; or

(ii) Malaysian Ringgit Three Hundred (RM300) for overseas **Journeys/Trips**;

Subject always to written verification of the rescheduling from the **Common Carrier** or their handling agents.

(d) **We** will not pay:

(i) for any delay, rescheduling, rerouting 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;

(ii) for any additional cost incurred, including but not limited to the cost to repurchase a new ticket and additional accommodation charges.

5. Missed Departure

(a) If **You** miss **Your** planned and scheduled departure as a result of failure of public transport services to get to the departure port, airport or train station for the **Common Carrier** service, **We** will reimburse **You** as follows:

(i) For overseas **Journeys/Trips**, **We** will reimburse **You** for additional accommodation and travel expenses which are necessarily and reasonably incurred:

(1) during the initial departure from **Your Home** or place of business in Malaysia; or

(2) during **Your** initial departure back to **Your** intended final destination in Malaysia from **Your** place of accommodation abroad or place of business abroad.

(ii) For domestic **Journeys/Trips**, **We** will reimburse **You** for additional accommodation and travel expenses which are necessarily and reasonably incurred:

(1) during the initial departure from **Your Home** or place of business in Malaysia; or

(2) during **Your** initial departure back to **Your** intended final destination in Malaysia from **Your** place of accommodation in Malaysia or place of business in Malaysia.

(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 **Your** 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.

6. 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.

(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**;

(v) for any additional cost incurred, including but not limited to the cost to repurchase a new ticket and additional accommodation charges.

7. Travel Overbooked

(a) In the event **You** are denied from boarding a scheduled air **Common Carrier** due to overbooking, **We** will pay **You** a lump sum amount specified in the **Policy** schedule, provided always **You** have obtained written confirmation from the **Common Carrier** or their handling agents showing the overbooked flight details.

(b) **We** will not pay for any additional cost incurred, including but not limited to the cost to repurchase a new ticket and additional accommodation charges.

8. Loss or Damage of 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 deduction for any wear, tear or 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**, kept locked in the local accommodation or lodging 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 sublimits set out in Benefit (D) 8 (b).

(b) The maximum amount **We** will pay for any item is as follows:
   (i) In respect of every single article, pair or set of articles:
      (1) Malaysian Ringgit One Hundred (RM100) for domestic **Journeys/Trips**;
      (2) Malaysian Ringgit Five Hundred (RM500) for overseas **Journeys/Trips** under the Classic Plan and Malaysian Ringgit Seven Hundred and Fifty (RM750) under the Prestige Plan;
   (ii) The proportionate part of the value of an article belonging to a pair or set in the event of loss or damage;
   (iii) In respect of **Smart Devices**:
      (1) Malaysian Ringgit Three Hundred (RM300) in aggregate for domestic **Journeys/Trips**;
      (2) Malaysian Ringgit One Thousand (RM1,000) in aggregate for overseas **Journeys/Trips** under the Classic Plan and Malaysian Ringgit One Thousand and Five Hundred (RM1,500) in aggregate under the Prestige Plan.

(c) **We** will not pay for:
   (i) Loss or damage to:
      (a) jewellery, howsoever occasioned;
      (b) sports equipment;
   (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 or 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) Loss or damage 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.

9. Loss of Travel Documents

(a) If **You** lose **Your** passport and/or visa while travelling abroad during **Your Journey/Trip** due to theft, **We** will pay for the reasonable additional accommodation, travel and communication expenses and documents replacement fees necessarily incurred at **Your** travel destination abroad in obtaining the replacement of such passport and/or visa, provided that such expenses are for the purpose of securing the necessary travel documents for continuation of **Your Journey/Trip** or to return **Home**.

(b) In the event the loss occurred whilst **Your** passport and/or visa were in the 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) In the event **You** are required to stay at **Your** destination abroad beyond **Your** scheduled return date in order to obtain the replacement passport and/or visa, **We** will pay either:
   (i) the additional cost to change **Your** return ticket to a different date; or
   (ii) the cost to purchase a new ticket if the **Common Carrier** is unable to accommodate a change in the initial return ticket; provided always that **You** take reasonable steps to obtain the replacement documents in a timely manner so that **You** may keep the original scheduled return **Journey/Trip** dates.

(d) **Our** payment under this benefit shall be subject always to:
   (i) **You** exercising reasonable care for the safety of the relevant travel document(s) in question;
   (ii) **You** reporting the loss to the local relevant authorities having jurisdiction where the loss occurred within twenty-four (24) hours of discovery of such loss; and
   (iii) where **You** are required to stay at **Your** destination abroad beyond **Your** scheduled return date, **You** making the necessary arrangements to change **Your** ticket or purchase a new ticket, as the case may be, within two (2) days from the date **You** obtain the necessary travel documents for **Your** return **Home**.

(e) **We** will not pay for the loss of **Your** passport and/or visa which were left unattended in a public place of which the general public has free access to.

(f) This benefit is not applicable for domestic **Journeys/Trips**.

10. Loss of Personal Money

(a) In the event **You** suffer loss of **Personal Money** due to robbery, burglary or theft during **Your Journey/Trip**, **We** will pay for **Your** loss of such **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 this benefit if :
   (i) the **Personal Money** is left unattended in a public place or in an unattended vehicle;
   (ii) the **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) there is any shortage due to error, omission, exchange rate determined at that particular date of incident or depreciation in value.

11. Leisure Sports Activities

(a) **We** will pay compensation under the relevant benefit(s) of Benefits (A), (B), (C) or (E) of this **Policy** if the loss suffered by **You** is due directly to leisure sports activities undertaken during **Your Journey/Trip**.

(b) **We** will not pay:
   (i) if **You** engage in **Hazardous Activities**;
   (ii) if **You** do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

(c) This benefit is not applicable for individuals aged seventy-one (71) to eighty-five (85) years old.

12. Terrorism Cover

(a) 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.

(b) For the purpose of this Benefit:
   (i) **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).

(ii) 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.

(iii) 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.

(iv) 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.

(E) Other Inconvenience Benefits

1. Credit Card/Charge Card Indemnity

(a) In the event **You** suffer death or permanent disablement due to an **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 or sustain permanent disablement due to the such **Accident**.

(b) This benefit is not applicable if the **Insured Person** is a child aged thirty (30) days to seventeen (17) years.

2. Rental Car/Campervan

(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** (including Covid-19) which requires admittance into hospital;

(ii) the additional car/campervan rental costs for which **You** are liable under the car/campervan rental agreement.

(b) Additionally, **We** will reimburse **You** for any excess or deductible in which **You** become legally liable to pay under a car/campervan rental agreement as a result of loss or damage to the rented car/ campervan arising from an **Accident** or theft provided that the car/ campervan must be rented from a licensed rental agency.

(c) **We** will not pay if:

(i) **You** do not 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;

(ii) **You** are disqualified by any order from any court of law or prohibited from renting and/or driving by reason of any law;

(iii) the **Insured Person** is a child aged thirty (30) days to seventeen (17) years.

3. Loss of Home Contents

(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**, or reimbursed by any other party.

(c) This benefit is not applicable if the **Insured Person** is a child aged thirty (30) days to seventeen (17) years.

4. Damage to Sports Equipment

(a) In the event of any damage to **Your** sports equipment during **Your Journey/Trip**, **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:

(i) damage due to wear and tear, or any inherent defects;

(ii) 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;

(iii) damage that is covered by a manufacturer's warranty;

(iv) damage in respect of which the **You** would have received replacement or compensation either from the **Common Carrier** or others.

5. Hijacking

In the event that the **Common Carrier** that **You** are travelling in as a passenger during **Your Journey/Trip** 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.

6. Pet Hotel

(a) **We** will pay for the additional costs incurred in pet hotel charges for which **You** are liable for in respect of **Your** pet's continued stay at the pet hotel in the event **You** are unable to return from **Your Journey/ Trip** on the scheduled return date as a result of the following:

(i) **You** suffer an **Injury** or **Serious Illness** (including Covid-19) 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 benefit is not applicable if the **Insured Person** is a child aged thirty (30) days to seventeen (17) years.

7. 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 **Accident**s attributable to one source or originating cause;

(ii) the reasonable legal costs and legal expenses incurred by **You** 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) arising from 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.

(F) Optional Benefit

This **Policy** is extended to cover **You** in respect of all benefits stated in the Schedule of Benefits except for Benefit (E) 7 (Personal Liability), in the event **You** suffer loss which can be claimed during the activity listed below if additional premium is paid.

1. High Altitude Mountaineering

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

(a) If **You** suffer loss covered under the relevant benefits of Benefits (A), (B), (C) or (E) of this **Policy** while mountaineering (not involving the use or ropes and other climbing equipment) above three thousand five hundred (3,500) metres and up to five thousand five hundred (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-one (31) days.

(b) **We** will not pay:

(i) for any mountaineering or climbing activities in Nepal;

(ii) if **You** do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

(c) This benefit is only available to individuals aged eighteen (18) to sixty (60) years old.

(d) This benefit is not applicable for domestic **Journeys/Trips**.

(G) 24/7 Domestic and Worldwide Travel Assistance

Authorised Representative's 24-Hour Emergency Hotline
+603 7628 3617

(a) **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**. To activate the services, **You** may contact **Our Authorised Representative's** twenty-four (24) hour emergency telephone number, subject to the coverage, terms and conditions provided in this **Policy**. Any cost incurred for any rendered assistance which is not within the **Policy** coverage will be borne by the **Insured Person** themselves.

(b) Services described herein are available twenty-four (24) hours a day, three hundred and sixty five (365) days a year to any **Insured Person** during their **Journey/Trip** within and outside Malaysia during the **Period of Insurance**.

1. International and Domestic Medical Assistance

(a) Tele-Medical Consultation

When any medical advice is requested for during the **Journey/Trip**, **Our Authorised Representative** shall arrange for medical assistance and advice given by **Our Authorised Representative's** doctor on duty to be provided to the **Insured Person** via telephone conversations.

The tele-medical consultation provided by **Our Authorised Representative's** doctor on duty to the **Insured Person** shall be regarded as purely advisory only and shall not be construed as the provision of a medical diagnosis under any circumstances.

(b) Monitoring of Medical Condition

In respect of any **Insured Person** who is hospitalised during the **Journey/Trip** outside Malaysia, **Our Authorised Representative** shall monitor the **Insured Person's** medical condition from time to time (until the **Insured Person** is discharged from the hospital) and shall, subject to the prior written consent of the **Insured Person**, keep the **Insured Person's** family informed of the **Insured Person's** medical condition except where it is impractical for **Our Authorised Representative** to do so.

(c) Medical Referral

Upon request of the **Insured Person**, **Our Authorised Representative** shall exercise its best efforts to provide the name, address and telephone number of local doctors (including both general practitioners and specialists), hospitals and clinics.

2. Travel Assistance

(a) Visa, Passport and Inoculation Information

Our Authorised Representative will assist the **Insured Person** in obtaining information regarding visa requirements, passport, inoculation or immunization requirements of foreign countries in which the **Insured Person** will be travelling.

(b) Weather and Foreign Exchange Information

Our Authorised Representative will provide weather forecast and temperature information for the foreign countries in which the **Insured Person** will be travelling. **Our Authorised Representative** will also provide information concerning foreign exchange rates of major currencies when required by the **Insured Person**.

(c) Arrangement of Flight Information

Our Authorised Representative will assist the **Insured Person** with the arrangements of flights for the **Insured Person's** family's return home if they are travelling with the **Insured Person**.

(d) Legal Referral

Should the **Insured Person** require any legal assistance for an emergency whilst travelling, **Our Authorised Representative** will refer the **Insured Person** to the available local legal advisors.

(e) Emergency Message Relay

In the event of an emergency, **Our Authorised Representative** will attempt to establish a national or international message relay to a designated addressee of the **Insured Person**.

(f) Referral to Interpreter/Translator

In the event the **Insured Person** requires emergency translation assistance during the course of the **Insured Person's** trip, **Our Authorised Representative** will refer the **Insured Person** to a local interpreter/translator.

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 under this **Policy**.

2. Notice

Every notice or communication to be given or made under this **Policy** by the **Policyholder** or **You** or **Your** legal representative shall be delivered in writing to the Head Office or any Branch Office of the **Company**.

3. Misstatement or Omission of Material Fact

Subject to the relevant duty of disclosure of the **Policyholder** or **You**, as the case may be, the **Company** shall not be liable if there is any misstatement in or if a material fact has been omitted from the proposal form or declaration or any document provided to the **Company**.

If any claim made by the **Policyholder** or **You**, as the case may be, shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then the **Company** reserves the rights to deny or reduce such claim or terminate this **Policy** or **Your** coverage, as the case may be.

4. Claims

(a) Notice of Claim

All claims must be given in writing to the **Company** within thirty (30) days upon return to **Your Home**.

You shall produce for the **Company's** examination all relevant documents at such reasonable time and shall co-operate with the **Company** in all matters pertaining to any loss and/or claims. Failure to comply with condition may prejudice **Your** claim.

Written notice of claim given by **You** or on **Your** behalf to the Head Office or Branch Office of the **Company** in Malaysia or to any authorised agent of the **Company** shall be deemed notice to the **Company**.

(b) Proof of Loss

Written proof of loss, including but not limited to medical reports, original receipts, police report and such other proof as required to support the nature of claim must be furnished to the **Company** within ninety (90) days from the **Date of Loss/ Accident**.

Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

All documents and evidence must be provided at **Your** expense or the person entitled to receive moneys through **You**, as the case may be ("**Claimant**"), in the form and nature required by the **Company**.

(c) Notwithstanding anything herein to the contrary, where the **Policyholder** is a corporate body purchasing this **Policy** to provide insurance coverage for its employees, the benefits shall be payable to the **Policyholder**.

5. 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.

The **Company** shall give thirty (30) days prior written notice to **You** according to the last recorded address before any alteration is to take effect. Any alteration shall take effect from the next renewal of this **Policy**.

6. 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 10 (Termination Of Insurance).

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**.

7. Eligibility

(a) This **Policy** covers **You** if **You** are:
  (i) a Malaysian or Malaysian permanent resident;
  (ii) a legitimate work permit holder or valid student pass holder; or
  (iii) legally residing in Malaysia;
  and **Your** spouse and child/children who are legally residing in Malaysia.

(b) Additionally, this **Policy** also covers **You** if **You** are a non-Malaysian **Inbound Tourist** who is:
  (i) legally travelling within Malaysia with valid travel documents and/or visa; and
  (ii) not from an excluded or sanctioned country.

(c) **Your** eligibility for coverage under this **Policy** is subject to the age limits as set out below:
  (i) for an adult, **You** must be aged eighteen (18) years to seventy (70) years;

(ii) for a child, **You** must be aged thirty (30) days to seventeen (17) years;
(iii) for a senior citizen, **You** must be aged seventy-one (71) years to eighty-five (85) years.

8. Purpose of Travel

(a) The benefits provided under this **Policy** shall only apply to travel for leisure (holiday) or business purposes. **We** shall not be liable for any claim arising out of travel for purposes other than leisure or business.
(b) Travel for business purposes includes travel to attend business meetings, seminars, talks or events relevant to **Your** business/job and excludes any secondment, short or long-term posting and any other similar activity.
(c) All **Journeys/Trips** to intended destination(s) within Malaysia (domestic **Journeys/Trips**) for leisure (holiday) or business purposes shall exclude:
(i) any daily and regular commute; or
(ii) daily and regular commute to and from **Your** place of employment or work; or
(iii) regular visitations.

9. Commencement of Coverage

(a) For overseas **Journeys/Trips**, **Your Journey/Trip** must commence in Malaysia and **You** must return to Malaysia within the **Period of Insurance**, except for one-way **Journeys/Trips**.
(b) For domestic **Journeys/Trips**, **Your Journey/Trip** will commence when **You** depart from **Your Home** and **Your** return to **Your** intended final destination in Malaysia within the **Period of Insurance**.
(c) For **Inbound Travels**, **Your Journey/Trip** will commence and end in Malaysia, within the **Period of Insurance** with the **Journey/Trip** ending on the last date of the **Period of Insurance** or the last date of **Your** stay in Malaysia, whichever is earlier.

10. Termination of Insurance

(a) Annual Policy

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**, the short period rates shall apply provided that no claim has been made during the **Period of Insurance** then subsisting.

Short Period Rates:

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%

(ii) Termination by the Company

In the event **We** terminate this **Policy** pursuant to Condition 3 (Misstatement or Omission of Material Fact) or by order of regulatory or government authorities, **We** shall give notice of termination by registered post to the **Policyholder** at the **Policyholder's** last known address. Such termination shall become effective thirty (30) 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) Non-Annual Policy

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** provided that no claim has been made.

(c) Automatic Termination (applicable to annual and non-annual policies)

Your coverage shall automatically lapse/terminate upon the earlier occurrence of any of the following:

(i) if **You** are a child, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of eighteen (18) years anytime during the **Period of Insurance**; or
(ii) if **You** are an adult, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of seventy-one (71) years anytime during the **Period of Insurance**; or
(iii) if **You** are a senior citizen, at midnight (standard Malaysian time) on the last day of the **Period of Insurance** even if **You** have attained the age of eighty-six (86) years anytime during the **Period of Insurance**; or
(iv) upon **Your** death.

11. 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.

12. 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**.

13. Cash Before Cover

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 **Policy** will be deemed cancelled from inception.

14. Applicable Law

This **Policy** and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto.

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of ninety (90) days after written proof of loss has been furnished in accordance with the requirements of this **Policy**.

15. Receipts

The receipt of the **Insured Person** or his/her legal representative, as the case may be, of any compensation payable herein shall in all cases be effectual discharge of liability of the **Company**.

Provided Always That where the **You** are not the **Policyholder** and **You** instruct **Us** to pay the death claim proceeds under Benefit A (Death) to an individual of **Your** choice by providing the relevant details of such individual as may be required by **Us** during **Your** lifetime, **We** shall pay the death claim proceeds to such individual. Such payment made and the receipt by the relevant individual shall discharge **Us** from any liability hereunder in respect of payment of the death claim proceeds.

16. Currency, Exchange Rates and Incidental Costs

All premiums shall be paid in Malaysian Ringgit. In the event that **You** are admitted into a hospital and/or receive medical treatment outside Malaysia and render bills in a currency other than Malaysian Ringgit, the **Company** shall compensate **You** or **Your** legal representative in Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not free market) at the date of claim settlement.

For the avoidance of doubt, the **Insured Person** shall be responsible for any incidental costs incurred from transferring funds to a foreign bank account. This includes, but is not limited to, transfer fees, currency conversion charges, and applicable taxes. These expenses shall not be covered by this **Policy**.

17. 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**, subject to Condition 4 (Claims) (c) under which benefits shall be payable to the **Policyholder**. 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**.

18. **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.

19. 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) up to 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) up to thirty (30) days if the intended return **Journey/Trip** is prevented due to **Injury** or **Serious Illness** (including Covid-19) to **You** arising from a cause covered under this **Policy**;

(c) up to fourteen (14) days for one (1) **Travelling Companion** (who is also named as an **Insured Person** under the **Policy** schedule) accompanying **You** if **Your** return **Journey/Trip** is prevented due to **Injury** or **Serious Illness** (including Covid-19) to **You**;

(d) up to fourteen (14) days for all **Insured Persons** under the same family and covered under the same **Policy** accompanying **You** if **Your** return **Journey/Trip** is prevented due to **Injury** or **Serious Illness** (including Covid-19) to **You**;

(e) up to seven (7) days if **You** lose **Your** passport due to theft and are unable to return **Home** on **Your** scheduled return date, even if **Your** changed or newly purchased return ticket falls on a date after the aforesaid seven (7) days period.

20. **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 **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.

21. Sanction Notice pursuant to Allianz Standards on Anti-Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing and Targeted Financial Sanctions

We shall from time to time conduct sanction screening on the **Policyholder**, **Insured Person(s)** and any personal representatives, trustees, beneficiaries and other persons who are entitled to claim or receive any monies or benefits under this **Policy**, directly or indirectly, and any beneficial owner thereof. We shall not be deemed to provide cover or be liable to refund any premium received, pay any claim or provide any benefit under this **Policy** to the extent that the provision of such cover, refund of premium, payment of such claim or provision of such benefit would expose **Us** or **Our** personnel to any risk of or actual fine, punishment, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Malaysia, the European Union, United Kingdom or United States of America.

22. Consent to Use Personal Data

(a) The **Policyholder** and/or **Insured Person** represents and warrants that if it submits information relating to the **Insured Persons** or other individuals to **Us**, that it has the authority to provide information relating to such **Insured Persons** or other individuals, that it has informed the **Insured Person** or other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by **Us**, and that the **Policyholder**, **Insured Person** or other individuals agree and consent that **We** may collect, use, disclose and process the personal information (whether obtained during the application process or administration of this **Policy**) in accordance with **Our** Privacy Notice as published from time to time at www.allianz.com.my.

(b) **General Data Protection Regulation ("GDPR")**
If any **Insured Person** wishes to exercise their GDPR rights, the **Policyholder** shall inform the **Insured Person** to write to **Us** at privacy@allianz.com.my in order for **Us** to assess and comply with the EU Privacy Law – GDPR.

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, 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, strike, riot or civil commotion, lockout or threat of such incident;
   (b) Lockdowns, quarantine, mandatory isolation, stay at home orders, changes in government alert levels or similar restrictions that apply generally or broadly (i) to some segment or all of a population, geographical area, building, or vessel or (ii) based on, to, from, or through where the person is travelling. This exclusion applies even if the order or directive specifically designates **You** or **Your Travelling Companion** to be quarantined or to isolate, unless otherwise stated herein;
   (c) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country, including any general order, directive or advice not to travel issued in connection with or arising from Covid-19;
   (d) Ionisation, radiation or contamination by radioactivity, nuclear weapons and material, 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 defence service or operation, overseas secondment as part of **Your** occupation, **You** travelling abroad solely to work (subject always to Part 2 – Condition 8 (Purpose of Travel), manual work in connection with any trade, employment or profession during the **Journey/Trip**;
   (h) **You** engaging in aviation, other than as a fare-paying passenger;
   (i) **Your** direct participation in any **Terrorism/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, save for Covid-19 expressly referred to and covered under the following benefits:
      (i) For overseas **Journeys/Trips** - Medical Expenses, Emergency Medical Evacuation, Emergency Medical Repatriation, Mortal Remains Repatriation, Follow up Treatment, Hospital Income, Compassionate Visit, Child Care, Despatch of Medicine, Deposit or Trip Cancellation, Travel Curtailment, Rental Car/Campervan Return and Pet Hotel;
      (ii) For domestic **Journeys/Trips** - Deposit or Trip Cancellation, Travel Curtailment, Rental Car/Campervan Return and Pet Hotel;
   (r) **Your** suicide or attempted suicide, self-injury or wilful 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 childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an **Accident**;

(v) **Pre-Existing Conditions**, but only in respect of benefits under (A) Personal **Accident** Benefits, (B) Medical Related Benefits and (C) Emergency Assistance;
(w) **Illness** 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 where **Your** license has expired but **You** are not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws);
(y) **You** travelling against the orders or advice of any government or other public authority; and
(z) Any losses **You** incur due to insolvency of a travel agent/travel agency or **Common Carrier**.

2. **We** will not pay for claims if **You** purchased this **Policy** and made payment of the premium after **You** have suffered/discovered a loss that is covered under this **Policy**.

3. **We** will not pay for claims arising from:
(a) **You** participating in a **Hazardous Activity(ies)**;
(b) **You** engaging in, practicing for, taking part in or training in any speed contest or racing, any professional sports, sporting competitions of any kind or any sports in which **You** would or could earn or receive remuneration, sponsorships, donations or any other form of financial rewards;
(c) **You** participating in or training for any amateur sporting activities or competitions while on **Your Journey/Trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by accommodations, resorts or cruise lines to entertain their guests.

4. **Cyber Loss Absolute Exclusion Clause**
This **Policy** does not cover any loss, damage, liability, or expense directly or indirectly arising out of, caused by, contributed to by, or resulting from any cyber event, including but not limited to:
(a) the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus, or process or any other electronic system;
(b) the loss, alteration, or destruction of, or damage to, data or software, in each case whether tangible or intangible, including the inability to access or use such data or software;
(c) any error or omission or series of related errors or omissions involving access to, processing of, use of, or operation of any computer, computer system, computer software program, or any other electronic system; and
(d) any loss of use, reduction in functionality, cost, expense, or liability arising from the failure of any computer, computer system, computer software program, or any other electronic system to operate as intended or expected.

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 for claims

Section	Benefit	Document(s) Required
All	All Claims	1. Completed Allianz e-Payment form; 2. Boarding pass and travel itinerary.
(A) 1	Death or Permanent Disablement	1. Medical report from the attending medical practitioner; 2. Death certificate; 3. Post-mortem report, if any; 4. Police report.
(A) 2	Funeral Expenses	
(B) 1	Medical Expenses	1. Medical report from the attending medical practitioner; 2. Original medical bills/receipts;
(B) 2	Alternative Medicine	
(B) 3	Follow-up Treatment	
(B) 4	Hospital Income	1. Hospital admission/discharge note or summary.
(C) 4	Compassionate Visitation	1. Medical report from the attending medical practitioner; 2. Death certificate; 3. Treating medical practitioner's written advice on the need of a companion; 4. Copies of receipts for additional expenses claimed (accommodation, travel).
(C) 5	Child Care	1. Hospital admission/discharge note or summary; 2. Copies of receipts for additional expenses claimed (accommodation, travel).
(D) 1	Deposit or Trip Cancellation	1. Medical report from the attending medical practitioner; 2. Death certificate; 3. Post-mortem report, if any; 4. Original medical bills/receipts; 5. Tour/airlines booking confirmation and confirmation of cancellation and refund, if any; 6. Copies of receipts for expenses claimed (accommodation, travel, tour, etc); 7. Proof of relationship (e.g., marriage certificate, birth certificate).
(D) 2	Travel Curtailment	
(D) 3	Luggage Delay	1. Confirmation from the common carrier on the period of delay (no. of hours).
(D) 4	Travel Delay	
(D) 5	Missed Departure	1. Copies of receipts for expenses claimed (accommodation, travel, etc); 2. Written confirmation from the public transport services regarding the failure to get to the destination (port, airport, train station).
(D) 6	Missed Travel Connection	1. Confirmation from the common carrier on the delay of incoming carrier.
(D) 7	Travel Overbooked	1. Written confirmation from the common carrier on the overbooked flight details.

(D) 8	Loss or Damage of Personal Luggage or Personal Effects	1. Copy of report from relevant authority; 2. Property irregularity report or written confirmation from the common carrier on the loss of luggage/personal effects; 3. Copies of receipts for the items claimed. If not available, provide description of items with the purchase date and price; 4. Photo of the damaged items; 5. If items sent for repair, original receipts for the cost of repair.
(D) 9	Loss of Travel Documents	1. Police report/copy of report from relevant authority; 2. Property irregularity report and official complaint against the common carrier; 3. Copies of receipts for expenses claimed (accommodation, travel, etc).
(D) 10	Loss of Personal Money	1. Police report.
(E) 1	Credit Card/ Charge Card Indemnity	1. Medical report; 2. Copy of report from relevant authority; 3. Credit card/charge card statement.
(E) 2	Rental Car/ Campervan	1. Medical report; 2. Copy of car rental agreement; 3. Copies of receipts for additional cost of the car/campervan rental. 4. Police report; 5. Copies of receipts for amount paid.
(E) 3	Loss of Home Contents	1. Police report; 2. Copy of report from relevant authority.
(E) 4	Damage to Sports Equipment	1. Photographs of the damaged equipment; 2. Copies of receipts of the items claimed. If not available, provide description of items with the purchase date and price; 3. If items sent for repairs, copies of receipts for the cost of repair; 4. Police report.
(E) 5	Hijacking	1. Written confirmation from the common carrier on the incident including the duration.
(E) 6	Pet Hotel	1. Copies of receipts for additional cost for the pet hotel stay; 2. Medical report; 3. Confirmation from the common carrier on the delay of common carrier.
(E) 7	Personal Liability	1. All correspondence/documents from third party.

In addition to the documents listed in table above, **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 event, resulting directly and independently from the action of an external cause, other than any intentionally self-inflicted **Injury**.

Alternative Medicine means alternative medical treatment which is carried out by an alternative 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 (Company No. 200601015674 (735426-V)).

Date of Loss/Accident means the day when any **Injury** and other covered incident(s) occur; is inflicted on; and/or contracted by the **Insured Person**.

Family Members means the **Policyholder's** 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:

(a) For domestic **Journeys/Trips**, **Your** selected scheduled destination within Malaysia;

(b) For overseas **Journeys/Trips**, **Your** selected geographical travel area outside Malaysia indicated as "Asia" or "Worldwide". The terms "Asia" and "Worldwide" are defined as follows:
   (i) Asia is defined as Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Nepal, New Zealand, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam;
   (ii) Worldwide is defined as all countries including Asia (as defined above) except the **Excluded Countries**.

(c) For the purposes of the definition of "**Geographical Area**", the term "**Excluded Countries**" include Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, Lebanon, Libya, North Korea, Somalia, South Sudan, Sudan, Syria, Yemen, Zimbabwe and any countries under sanctions or at war.

Hazardous Activity(ies) means any mountaineering or climbing activities in Nepal, BASE jumping, mountaineering exceeding three thousand five hundred meters (3,500m) for overseas **Journeys/ Trips**, unless Optional Benefit (F) 1 (High Altitude Mountaineering) is purchased, off-piste skiing or snowboarding, parkour, racing (other than on foot), motor rallies, hunting, spelunking or cave exploring, white or black water rafting (grade 5 and above), and any other activities that requires a degree of skill and involves exposure to risk.

Hijack(ed) 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. Where **You** are

an **Inbound Tourist**, **Home** means **Your** temporary place of residence in Malaysia.

Illness means any sudden and unexpected deterioration of health certified by a **Medical Practitioner** including the Coronavirus Disease 2019 (Covid-19) provided always that the Covid-19 diagnoses is further supported with a copy of a medical report or lab report indicating a confirmed diagnosis of Covid-19.

Inbound Tourist means a non-Malaysian tourist visiting Malaysia for tourism or leisure purposes.

Inbound Travel means an **Inbound Tourist** travelling to particular place(s) within Malaysia for tourism/leisure purpose.

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

Insured Person means each individual person named in the **Policy** schedule.

Journey/Trip means:

(a) the **Journey/Trip** commencing when **You** depart from **Your Home** or place of business in Malaysia to the place of embarkation to commence travel to the intended destination(s) which is within the scope of the **Geographical Area**, provided always that such **Journey/Trip** does not commence more than twenty-four (24) hours prior to the booked or scheduled departure time and ceases on the occurrence of the following:
   (i) upon arrival at **Your** intended final destination in Malaysia; or
   (ii) on the expiry of the **Period of Insurance** specified in the **Policy** schedule;
   whichever is earlier; or
   (iii) not more than twenty-four (24) hours after **Your** arrival in Malaysia in the event **Your** journey back to **Your** intended final destination begins or continues after the immediate expiry of **Your Period of Insurance**.

(b) For one way **Journey/Trip**, coverage under this **Policy** will cease upon **Your** arrival at the intended final destination (which would be abroad for overseas **Journey/Trip**) or twenty-four (24) hours after **Your** arrival, whichever is earlier, regardless of the **Period of Insurance** specified in the **Policy** schedule.

(c) In the case of **Inbound Tourist(s)**, **Your Journey/Trip** commences when **You** leave **Your Home** in Malaysia to start **Your Journey/Trip** within Malaysia and ceases upon **Your** arrival to the place of departure in Malaysia on completion of **Your Journey/Trip** within Malaysia.
   Provided always that:
   (i) all **Journeys/Trips** covered by this **Policy** must commence in Malaysia and **You** are traveling within Malaysia only; and
   (ii) the duration for each **Journey/Trip** shall not exceed thirty-one (31) consecutive days from the commencement of the domestic **Journey/Trip**.

(d) For non-annual **Policy**, the duration for each **Journey/Trip** shall not exceed:
   (i) two hundred (200) consecutive days from the commencement of the overseas **Journey/Trip** for return (two-ways) **Journey/Trip**;
   (ii) ninety (90) consecutive days from the commencement of the one-way overseas **Journey/Trip**;
   (iii) thirty-one (31) consecutive days from the commencement of the domestic **Journey/Trip**.

(e) For annual **Policy**, the duration for each **Journey/Trip** shall not exceed:
   (i) ninety (90) consecutive days from the commencement of the overseas **Journey/Trip**;
   (ii) thirty-one (31) consecutive days from the commencement of the domestic **Journey/Trip**.

Medical Practitioner means a qualified **Medical Practitioner** licensed by the medical authorities of the country in which treatment is provided and who is practicing within the scope of his/her licensing and excluding a **Medical Practitioner** who is the **Insured Person** himself/herself.

Natural Disaster means a major adverse event resulting from natural processes of the earth such as flood, tornado, hurricane, wild forest fire, volcanic eruption, earthquake, heat wave, tsunami, sandstorm or landslide.

Notifiable Disease means **Illness** or disease sustained by an **Insured Person** resulting from pandemic influenza and any other **Illness** (excluding Covid-19) 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 duration for when an **Insured Person** is insured as set out in the **Policy** schedule, subject to the terms and conditions and exclusion of this **Policy**.

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.

Policy means this policy document, the **Policy** schedule/certificate of insurance where coverage details including the relevant particulars of the **Policyholder** and **Insured Person**(s) are stated, and all endorsements attached to this **Policy**.

Policyholder means a person or a corporate body as described in the **Policy** schedule to whom this **Policy** has been issued in respect of cover for the **Insured Person**(s).

Pre-Existing Conditions means any condition for which **You** have sought or received treatment, medication, advice or diagnosis, consultation and/or prescribed drugs during the twelve (12) months prior to the commencement of the **Journey/Trip**.

Serious Illness means:

(a) an **Illness** (including Covid-19) 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; or

(b) in respect of persons other than **You**, an **Injury** or **Illness** (including Covid-19) 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 Representative**s 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 Devices means an electronic device, such as smart phone, tablet, iPad, notebook computers or laptops and other similar items.

Terrorism/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.

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**.

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Allianz

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

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 customer.service@allianz.com.my allianz.com.my

Avenues to Seek Redress

You may submit your complaint to the Financial Markets Ombudsman Service (FMOS) if you are not satisfied with our final response or decision, and if your complaint is within the scope of the FMOS as well as a monetary limit of RM250,000.

FMOS can be contacted at the following address:
Financial Markets Ombudsman Service (Company No: 200401025885)
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

03 2272 2811 fmos.org.my

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

Mailing Address:
BNMLINK
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

BNMLINK Office:
4th Floor, Podium Bangunan AICB
No. 10, Jalan Dato' Onn
50480 Kuala Lumpur

1 300 88 5465
03 2174 1717 (Overseas)

03 2174 1515 (Fax)

bnm.gov.my (Website)
bnm.gov.my/livechat (Live Chat)
bnmlink.bnm.gov.my (eLINK Form)

For physical visits, BNMLINK will receive visitors by appointment only. The public may request for an appointment through eLINK Form or by telephone.

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

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

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