ALLIANZ TRAVEL XPERT

Your go-to travel expert for every trip

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

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

Pack your bags, Allianz Travel XPert will handle the rest!

Travel is all about making memories, not worries. With **Allianz Travel XPert**, enjoy expert protection and peace of mind against travel mishaps wherever you go! If you travel more than three times a year, you may even get better value with our annual plan.

Simplifying your benefits experience

Cashless Admission & Discharge for overseas hospitalisation bills over RM20,000
Get cashless hospital admission and discharge for accidents or illnesses. Hassle-free support when you need it most!

Enhanced benefits
- **Alternative Medicine** - coverage up to **RM1,500**
- **Luggage Delay and Travel Delay** - Receive payment for every **5-hour** delay, up to **RM4,500**
- **Rental Car/Campervan** - coverage up to **RM4,500**
- **Pet Hotel** - coverage up to **RM1,000**

5%
Premium Discount of 5% if 5 or more travellers covered under one policy
Travel with friends and family for premium discounts - the more, the merrier!

20%
Premium Discount of 20% for Children
Take your children on holiday and enjoy extra premium discounts - fun and savings for the whole family!

Leisure Sports Activities included
Enjoy your holiday adventures - We've got your sports activities covered!

85
Embrace the Golden Years
Now extending the coverage up to age 85 for senior citizens!

Please refer to the policy wording for the detailed description of the benefits, terms and conditions applicable.

Schedule of Benefits

Benefits	Sum Insured (RM)		
	Domestic	Overseas (Asia & Worldwide) Classic[3]	Overseas (Asia & Worldwide) Prestige
(A) Personal Accident Benefits			
Death or Permanent Disablement (up to)	250,000	500,000	750,000
Funeral Expenses (lump sum)	2,500	5,000	7,500
(B) Medical Related Benefits	Due to accidental causes only	Due to accident and illness	
Medical Expenses[1] (up to)	25,000	350,000	550,000
Alternative Medicine (up to) (including for follow-up treatment)	1,000	1,000	1,500
Follow-up Treatment (up to) (maximum 45 days)	6,000	50,000	75,000
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			
Emergency Medical Evacuation[2] (up to)	10,000,000	10,000,000	10,000,000
Emergency Medical Repatriation[2] (up to)	10,000,000	10,000,000	10,000,000
Mortal Remains Repatriation[2] (up to)	10,000,000	10,000,000	10,000,000
Compassionate Visit (up to)	2,000	7,500	10,000
Child Care (up to)	Not Available	7,500	10,000
Despatch of Medicine (up to)	2,000	5,000	7,500
(D) Travel Inconvenience Benefits			
Deposit or Trip Cancellation (up to)	1,000	25,000	35,000
Travel Curtailment (up to)	1,000	25,000	35,000
Luggage Delay	100 (minimum 5 hours delay)	200 per 5 hours up to 3,000	300 per 5 hours up to 4,500
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
Missed Departure (up to)	400	2,000	3,000
Missed Travel Connection (lump sum)	150	300	1,000
Travel Overbooked (lump sum)	150	300	600
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)
Loss of Travel Documents (up to)	Not Available	5,000	5,000
Loss of Personal Money (up to)	300	1,000	3,000
Leisure Sports Activities[4]	Included	Included	Included
Terrorism	Included	Included	Included
(E) Other Inconvenience Benefits			
Credit Card/Charge Card Indemnity (up to)	500	5,000	7,500
Rental Car/Campervan (up to)	1,000	3,500	4,500
Loss of Home Contents (up to)	1,000	6,000	8,000
Damage to Sports Equipment (up to)	300	1,000	2,000
Hijacking (up to 20 days) (minimum 12 hours)	200 per day	400 per day	500 per day
Pet Hotel (up to)	300	500	1,000
Personal Liability (up to)	500,000	1,000,000	1,000,000
(F) Optional Benefit			
High Altitude Mountaineering[5]	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 RM20,000 per admission.
2. The maximum limit payable under Emergency Medical Evacuation, Emergency Medical Repatriation and Mortal Remains Repatriation shall be aggregated and shall not exceed the maximum stated in the Schedule of Benefits.
3. Individuals aged seventy-one (71) to eighty-five (85) years old are only eligible for the Classic plan under the overseas coverage.
4. Leisure Sports Activities is not available to individuals aged seventy-one (71) to eighty-five (85) years old.
5. The High Altitude Mountaineering Optional Benefit is only available to individuals aged eighteen (18) to sixty (60) years old.
6. Please refer to the policy wording for the detailed description of the benefits, terms and conditions applicable.

Premium Rates

Adults (18 to 70 years old) and Children (30 days to 17 years old)

No. of Days	Premium (RM) Domestic	Overseas Asia Classic	Overseas Asia Prestige	Overseas Worldwide Classic	Overseas Worldwide Prestige
1 - 5 days	24	74	89	121	165
6 - 10 days	36	96	121	181	254
11 - 15 days	47	134	174	242	358
16 - 22 days	60	185	243	339	508
23 - 31 days	72	259	342	527	765
Each additional week or part	Not Applicable	32	45	78	114
Annual Plan	**230**	**500**	**850**	**650**	**990**

Senior Citizens (71 to 85 years old)

No. of Days	Premium (RM) Domestic	Overseas Asia Classic	Overseas Worldwide Classic
1 - 5 days	32	189	194
6 - 10 days	49	245	290
11 - 15 days	63	342	387
16 - 22 days	81	472	542
23 - 31 days	97	660	843
Each additional week or part	Not Applicable	82	125

Optional Benefit

High Altitude Mountaineering (above 3,500 metres and up to 5,500 metres)

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

Premium Discount

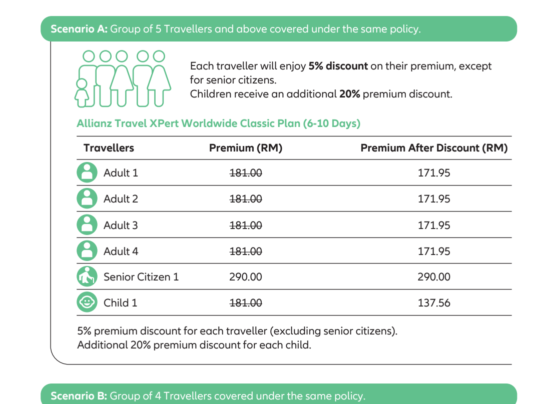
Multiple Travellers and Children

	Discount (%)
5 or more travellers[1]	5
Children[2]	20

Notes:
1. The premium discount is not applicable to individuals aged seventy-one (71) to eighty-five (85) years old.
2. The premium discount for children is only applicable to child/children aged thirty (30) days to seventeen (17) years old.
3. The International and Domestic Medical Assistance and Evacuation Programme ("IMA") will be charged separately at a rate of RM1.62 per person.
4. The premium payable is subject to Service Tax for domestic trips and where there is a combination of domestic and overseas trips.
5. For overseas journeys/trips, the maximum period of coverage per journey/trip for:
   (a) non-annual policies is two hundred (200) consecutive days for one-way trips; and
   (b) annual policies is ninety (90) consecutive days.
6. For domestic journeys/trips, the maximum period of coverage per journey/trip for return (two-way) trips and ninety (90) consecutive days.
7. The maximum period of coverage per journey/trip for annual and non-annual policies is thirty-one (31) consecutive days.
7. The maximum period of coverage per journey/trip for High Altitude Mountaineering is thirty-one (31) days.
8. Each journey/trip must commence and conclude in Malaysia, with the exception of one-way journeys/trips.

Enjoy premium discount when you travel with a group of 5 or more, whether it's friends or family!

Travelling together is better and more rewarding. Get a **5% discount** on premiums for each traveller when 5 or more individuals are covered under one policy. Plus, enjoy an **additional 20% discount on premiums for children**, regardless of group size. Perfect for family vacations or group trips, with extra savings and full protection.



Scenario A: Group of 5 Travellers and above covered under the same policy.

Each traveller will enjoy **5% discount** on their premium, except for senior citizens.
Children receive an additional **20%** premium discount.

Allianz Travel XPert Worldwide Classic Plan (6-10 Days)

Travellers	Premium (RM)	Premium After Discount (RM)
Adult 1	~~181.00~~	171.95
Adult 2	~~181.00~~	171.95
Adult 3	~~181.00~~	171.95
Adult 4	~~181.00~~	171.95
Senior Citizen 1	290.00	290.00
Child 1	~~181.00~~	137.56

5% premium discount for each traveller (excluding senior citizens).
Additional 20% premium discount for each child.

Scenario B: Group of 4 Travellers covered under the same policy.

Each child will enjoy **20% discount** on their premium, regardless of group size.

Allianz Travel XPert Asia Prestige Plan (6-10 Days)

Travellers	Premium (RM)	Premium After Discount (RM)
Adult 1	121.00	121.00
Adult 2	121.00	121.00
Child 1	~~121.00~~	96.80
Child 2	~~121.00~~	96.80

20% premium discount for each child.

Important things to know about claims

For claims up to RM5,000* submitted via the MyAllianz mobile app or web portal, we guarantee claim reimbursement within 3 working days, or else we pay double.

**Terms and Conditions apply.*

Step 1 – Submit Your Claim
Notify and submit your claim via the MyAllianz App[1] or contact your servicing agent for assistance.

Step 2 – Upload Required Documents[2]
Personal Accident/Medical Claims:
Medical report or death certificate, hospital admission/discharge note, original medical bills/receipts, flight itineraries (if applicable).
Travel Claims:
Report from relevant authorities (for delays, theft, or damage), and receipts for travel/accommodation costs (if curtailment).

Step 3 – Claim Processing & Payout
Once all required documents are received, claims below RM5,000 will be processed and paid out within 72 hours. For claims above RM5,000, the processing and payout will be completed within 7 days.

Notes:
1. MyAllianz App is available to download on the App Store and Google Play.
2. The above listing of documents is only a guide, and we reserve our right to request for further documentation as and when necessary. We also reserve our right to conduct further investigation as and when necessary.
3. In the event of a death claim and policy without a nominee, we will request documents to substantiate the legal claimant.

Activating Cashless Admission for Claims of RM20,000 and above

Step 1 – Seek Immediate Medical Attention
Seek medical attention at the nearest hospital in case of accident or injury.

Step 2 – Contact our Authorised Representative's 24/7 hotline
Call our 24/7 hotline at +603 7628 3617, provide your name, NRIC/passport number, and hospital details for further assistance.

Step 3 – Receive Treatment
After verification, a Guarantee Letter (GL) will be issued for cashless treatment. We'll settle covered bills, and you'll pay any non-covered expenses before discharge.

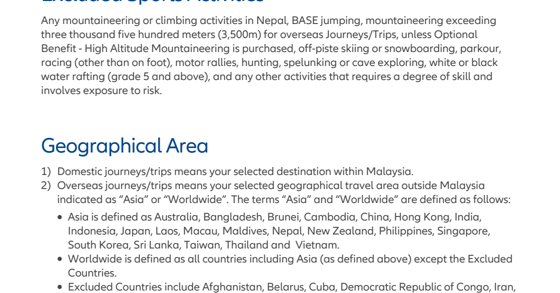
*Subject to the terms & conditions of the policy.

Round-the-Clock Travel Assistance: Your Go-To for Domestic and Global Journeys!

Always-On Emergency Support Line :
+603 7628 3617

International and Domestic Medical Assistance includes:
- Tele-Medical Consultation
- Monitoring of Medical Condition
- Medical Referral

Travel Assistance includes:
- Visa, Passport and Inoculation Information
- Weather and Foreign Exchange Information
- Arrangement of Flight Information
- Legal Referral
- Emergency Message Relay
- Referral to Interpreter/Translator



Excluded Sports Activities

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 - 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.

Geographical Area

1) Domestic journeys/trips means your selected destination within Malaysia.
2) Overseas journeys/trips means your selected geographical travel area outside Malaysia indicated as "Asia" or "Worldwide". The terms "Asia" and "Worldwide" are defined as follows:
   - 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.
   - Worldwide is defined as all countries including Asia (as defined above) except the Excluded Countries.
   - 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.

This brochure is valid from 30/06/2026.
This brochure is for general information only and it is not a contract of insurance.
The precise terms and conditions that apply are specified in the policy wordings.

Contact us for more information: