MTB Secure Trip

Supplemental Product Information

Please read this Supplemental Product Information carefully.

Schedule of Benefits:

Benefits		**Sum Insured per Person (RM)**	
		DOMESTIC	**OVERSEAS (Asia and Worldwide)**
1	**MEDICAL & OTHER EXPENSES**		
1.1	Medical, Hospital & Other Expenses	Up to 20,000	Up to 50,000
2	**PERSONAL ACCIDENT**		
2.1	Personal Accident a) Accidental Death b) Permanent Disablement c) Loss of sight of one or both eyes and/or loss of one or more limbs	 20,000 20,000 20,000	 50,000 50,000 50,000
3	**TRAVEL INCONVENIENCES & OTHER TRAVEL-RELATED BENEFITS**		
3.1	Damage to Baggage	Up to 500	Up to 500
3.2	Travel Delay	100 for the first complete 3 hours of delay and 100 for each subsequent complete 6-hour period of delay, up to a maximum of 24 hours	100 for the first complete 3 hours of delay and 200 for each subsequent complete 6-hour period of delay, up to a maximum of 24 hours
3.3	Loss of Deposit or Cancellation	Up to 1,000	Up to 5,000

Automatic Extension of Coverage

In the event of delay beyond **Your** control during **Your Trip** on a **Scheduled Carrier** as a result of **Your Serious Injury/ Serious Illness** or unavoidable delay of the **Scheduled Carrier** and the return journey cannot be completed within the **Period of Insurance**, cover shall be automatically extended for up to 30 days without additional premium or such other period as is reasonably necessary for completion of the journey, provided that either event is admissible in the first instance and **You** have evidence explaining the delay.

Note: For full descriptions of the benefits, please refer to the Policy Contract.

Exclusions :

We do not cover/pay for claims:

1. Directly or indirectly caused by or resulting from:
a) **Your Pre-existing Illness**;
b) **Your** suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life) or the committing of any criminal acts;
c) **You** being under the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription;
d) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Viruses (HIV) related diseases or any sexually transmitted diseases and/or mutant derivatives or variations however caused;
e) **Your** Pregnancy, childbirth (including surgical delivery), abortion, miscarriage and its related complications except
miscarriage due to bodily injury as a direct result of an **Accident**;
f) **You** travel on, or against medical advice, or where the **Trip** is made solely for the purpose of obtaining treatment, non-emergency medical check-up or routine medical check-up;
g) **Your** failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the **Trip.**
h) **Your** mental illness, psychotic, depression, stress, anxiety or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
i) Any loss, **Injury**, damage or legal liability or any planned or actual travel in, to, or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, North Korea, Somalia, South Sudan, Sudan, Syria, Crimea (including Sevastopol), Venezuela, and Zimbabwe;
j) Any event that occurs if this Policy is purchased after the **Trip** has commenced; or
k) Any event that has occurred resulting in **You** not being able to or incapable to travel and such event was made known to **You** or which **You** were aware of at the time **You** took out the Policy or when the **Trip** was booked (whichever is later).

2. Directly or indirectly occasioned by, happening through, or in consequence of:
a) Engaging in sports or games in a professional capacity or where **You** would or could earn income or remuneration from engaging in such sports or games;
b) **Your** participation in **Extreme Sports and Activities**.

3. Arising from:
a) Offshore activities such as diving, mining, oil rigging, aerial photography or handling of explosives;
b) Air travel other than as a fare-paying passenger in a **Scheduled Carrier** or licensed chartered aircraft;
c) **Your** participation in any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
d) Loss or damage to hired or leased equipment, or testing of any kind of conveyance;
e) Employment on merchant vessels or as a manual labour; naval, military or air force service or operations, regular or temporary, military or police duties; overseas secondment as part of **Your** occupation; manual work in connection with any trade, employment or profession;
f) Survey of offshore installations or facilities under construction including survey from aerial conveyance;
g) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority;
h) Any loss or expenses in connection with or is contributed by **You** undertaking any **Trip** following the warning of any outbreak of disease, intended strike, riot or civil commotion, or impending natural disaster through or by general mass media;
i) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
j) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
k) Any terrorism attack using substances of Nuclear, Biological and Chemical;
l) **Your** direct participation in terrorist acts; or
m) Consequential loss or damage of any kind arising from any of the above.

Gross Premium (Subject to Service Tax & Stamp Duty):

The total premium payable may vary depending on the duration of your Trip and the destination.

Table of Premium (RM)

No. of Days	Domestic Within Malaysia
Per Day	1.40

No. of Days	Asia Australia, Brunei, Cambodia, China (excluding Tibet and Outer Mongolia), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam
1 to 5	17.50
6 to 10	24.50
11 to 15	37.50

No. of Days	Worldwide All countries including Asia (as defined above) excluding Malaysia and **Excluded** Countries
1 to 5	32.50
6 to 10	56.00
11 to 15	98.50

Excluded Countries
Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, North Korea, Somalia, South Sudan, Sudan, Syria, Crimea (including Sevastopol), Venezuela and Zimbabwe

Included in the Premium (RM)
Commission to the insurance intermediary (if any)

No. of Days	Domestic Within Malaysia
Per Day	0.35

No. of Days	Asia Australia, Brunei, Cambodia, China (excluding Tibet and Outer Mongolia), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam
1 to 5	4.38
6 to 10	6.13
11 to 15	9.38

No. of Days	Worldwide All countries including Asia (as defined above) excluding Malaysia and **Excluded** Countries
1 to 5	8.13
6 to 10	14.00
11 to 15	24.63