

## Secure Travel Annual

### Supplemental Product Information

Please read this Supplemental Product Information carefully.

#### Schedule of Benefits:

BENEFITS		LIMIT PER PERSON/ PER EVENT	SUM INSURED (RM)		
			ELITE A	ELITE B	ELITE C
1	MEDICAL & OTHER EXPENSES				
1.1	Medical, Hospital & Other Expenses	Up to 70 years Above 70 years	500,000 150,000	300,000 100,000	150,000 75,000
1.2	Alternative Medicine*	Per Individual	1,000	1,000	N/A
1.3	Compassionate Visitation Care (due to Your hospitalisation) *	Per Individual	7,500	7,500	5,000
1.4	Compassionate Visitation Benefit (due to Your death) *	Per Individual	7,500	7,500	5,000
1.5	Follow-up Medical Treatment in Malaysia * <i>Follow-up treatment within 60 days upon return to Malaysia.</i>	Up to 70 years Above 70 years	10,000 5,000	10,000 5,000	10,000 5,000
1.6	Child Care Benefit*	Per Individual	5,000	5,000	N/A
1.7	Hospital Allowance*	Per Day (24 hours) Per Individual	250 10,000	250 10,000	N/A
1.8	Overseas Quarantine Allowance Due to COVID-19* <i>Quarantine at a Designated Facility overseas.</i>	Per Individual	2,000	2,000	1,000
*Subject to maximum limit payable for item 1.1					
2	PERSONAL ACCIDENT				
2.1	a) Accidental Death	Up to 70 years Above 70 years	250,000 125,000	200,000 100,000	100,000 50,000
	b) Permanent Total Disablement	Up to 70 years Above 70 years	250,000 125,000	200,000 100,000	100,000 50,000
	c) Loss of sight of one or both eyes and/or loss of one or more limbs	Up to 70 years Above 70 years	250,000 125,000	200,000 100,000	100,000 50,000
3	EMERGENCY MEDICAL EVACUATION & REPATRIATION				

3.1	<b>Emergency Medical Evacuation/ Repatriation</b>	Per Individual	Unlimited	Unlimited	Unlimited
3.2	<b>Repatriation of Mortal Remains</b>	Per Individual	Unlimited	Unlimited	Unlimited
<b>Maximum limit payable for item 3.1 and 3.2</b>		Above 70 years	150,000	150,000	150,000
<b>4</b>	<b>TRAVEL INCONVENIENCE &amp; OTHER TRAVEL RELATED BENEFITS</b>				
4.1	<b>Loss of Baggage and Personal Effects</b> <i>RM500.00 per single article, pairs or set of articles</i>	Per Individual	5,000	5,000	N/A
4.2	<b>Baggage Delay</b> <i>RM200.00 for every 6 full consecutive hours delay</i>	Per Individual	800	800	N/A
4.3	<b>Personal Money &amp; Travel Documents</b> <i>Loss of Money payable up to RM800.00</i>	Per Individual	5,000	5,000	N/A
4.4	<b>Travel Delay</b> <i>RM200.00 for every 6 full consecutive hours delay</i>	Per Individual	3,000	3,000	N/A
4.5	<b>Travel Re-Route</b> <i>RM200.00 for 6 full consecutive hours delay in arrival</i>	Per Individual	200	200	N/A
4.6	<b>Loss of Deposit or Cancellation</b>	Per Individual	15,000	15,000	N/A
4.7	<b>Travel Curtailment</b>	Per Individual	15,000	15,000	N/A
4.8	<b>Travel Overbooked</b> <i>RM200.00 for every 6 full consecutive hours for overbooked common air carrier and no alternative transportation is made available.</i>	Per Individual	1,000	1,000	N/A
4.9	<b>Travel Misconnection</b> <i>RM200.00 if no alternative transportation available within 4 hours of the actual arrival time.</i>	Per Individual	200	200	N/A
4.10	<b>Hijacking Inconvenience</b> <i>RM1,000.00 for every 24 full consecutive hours of hijack.</i>	Per Individual	8,000	8,000	N/A
4.11	<b>Missed Departure</b>	Per Individual	1,000	1,000	N/A
4.12	<b>Loss of Deposit or Full Payment due to Insolvency of Airlines</b>	Per Individual	5,000	5,000	N/A
4.13	<b>Personal Liability</b>	Per Individual	1,000,000	1,000,000	N/A

#### **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.

#### **Notes:**

1. Benefits 1, 3, 4.6 and 4.7 also cover any event caused by COVID-19 during an Overseas Trip.
2. Coverage for Domestic Travel is limited to Benefit 1.1, 1.2, 1.7 for medical expenses incurred due to Injury and Benefit 2 for death or Injury caused by Accident only. In addition, Benefits 1.1, 1.2 and 1.7 are extended to cover Illnesses caused by COVID 19, provided that the Trip is scheduled by air carrier.

**3. Coverage for COVID-19 is only applicable to You, provided You are Fully Vaccinated.**

**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** travelling 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 substance 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.

**Note: For full details of exclusions and terms & conditions, please refer to the Policy Contract.**

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

The total premium payable may vary depending on your choice of plan ,and the destination.

**Table of Premium (RM)**

Annual Premium (RM)	Individual up to age 70 years			Individual above 70 years		
	Elite A	Elite B	Elite C	Elite A	Elite B	Elite C
Area 1	427.00	383.00	245.00	1,279.00	1,149.00	733.00
Area 2	768.00	690.00	440.00	2,303.00	2,068.00	1,318.00
Area 3	1,066.00	958.00	611.00	3,198.00	2,872.00	1,831.00

Area 1: 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, Vietnam and Malaysia.

Area 2: Worldwide excluding USA and Canada.

Area 3: Worldwide

**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)

Annual Premium (RM)	Individual up to age 70 years			Individual above 70 years		
	Elite A	Elite B	Elite C	Elite A	Elite B	Elite C
Area 1	106.75	95.75	61.25	319.75	287.25	183.25
Area 2	192.00	172.50	110.00	575.75	517.00	329.50
Area 3	266.50	239.50	152.75	799.50	718.00	457.75