



Travel Protector Insurance Policy

QBE INSURANCE (MALAYSIA) BERHAD welcomes you as a Policyholder and we take this opportunity to recommend that you thoroughly examine this Document which sets out the limitations and benefits of the insurance. Please store it in a safe place.

Should you have any query or need any clarifications, please contact our Registered Agent/Broker or our QBE office within 14 days upon receipt of this Policy, especially if the insurance does not meet your requirements or your intentions.

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THE COVER

A. Where the Insurance is wholly for purposes unrelated to Your trade, business or profession, the following applies:

Consumer Insurance Contracts

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the declaration (whether verbal or written) by You and at or before the time this contract was issued. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

B. Where the Insurance is for purposes related to Your trade, business or profession, the following applies:

Non-Consumer Insurance Contracts

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the declaration (whether verbal or written) by You at or before the time this contract was issued. The answers and any other disclosures given by you shall form part of this contract of insurance between You and Us. In the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

NOW THIS POLICY WITNESSETH, QBE Insurance (Malaysia) Berhad (hereinafter called the Company) will subject to the terms and conditions herein or endorsed hereon in the event of any of the under mentioned contingencies happening during the Period of Insurance, indemnify the Insured Person named herein (or in the event of death, to the Insured Person's legal representative) the sum or sums of money as specified in the Schedule of Benefits section herein.

PART 1: SCHEDULE OF BENEFITS

| Plan Type | | One-Way | Plan 1 | Plan 2 | Plan 3 |
|---|-------------------|---------------------------|----------------|---------------------------|---------------------------|
| Descriptions of Benefits | | Plan Limit (RM) | | | |
| Personal Accident | *Adult | 100,000 | 100,000 | 200,000 | 300,000 |
| | *Child | | 25,000 | 50,000 | 75,000 |
| | *Family | | 300,000 | 600,000 | 900,000 |
| Medical Expenses | *Up to 70 years | 2,000 | 200,000 | 350,000 | 500,000 |
| Overseas Medical Expenses | *Above 70 years | | 100,000 | 175,000 | 250,000 |
| | *Per family | | 400,000 | 700,000 | 1,000,000 |
| Follow up Medical Expenses in Malaysia Due to Injury | *Up to 70 years | Not applicable | 20,000 | 35,000 | 50,000 |
| | *Above 70 years | Not applicable | 10,000 | 17,500 | 25,000 |
| | *Per family | Not applicable | 40,000 | 70,000 | 100,000 |
| Alternative Treatment | | Not applicable | 300 | 500 | 1,000 |
| Overseas Daily Hospital Income | | | | 250 / day | 350 / day |
| | *Adult | Not applicable | Not applicable | 20,000 | 28,000 |
| | *Family | Not applicable | Not applicable | 40,000 | 56,000 |
| Compassionate Visit | *Individual | Not applicable | Not applicable | 12,000 | 25,000 |
| | *Family | Not applicable | Not applicable | 25,000 | 50,000 |
| Child Protection | *Individual | Not applicable | Not applicable | 15,000 | 25,000 |
| | *Family | Not applicable | Not applicable | 30,000 | 50,000 |
| Worldwide Emergency Assistance | | Not applicable | 100,000 | Unlimited | Unlimited |
| Travel Cancellation, Postponement or Curtailment, Flight cancellation (One-Way). | *Individual | 4,000 | Not applicable | 20,000 | 30,000 |
| | *Family | Not applicable | Not applicable | 40,000 | 60,000 |
| Travel Delay or Re-route, Flight Delay (One-Way) | | 150 / 6hours | | 200 / 6hours | 200 / 6hours |
| | *Individual | 1,500 | Not applicable | 3,600 | 4,000 |
| | *Family | Not applicable | Not applicable | 7,200 | 8,000 |
| Travel Missed Connection | *Individual | Not applicable | Not applicable | 100 | 200 |
| | *Family | Not applicable | Not applicable | 150 | 300 |
| Flight Overbooked | *Individual | Not applicable | Not applicable | 250 | 500 |
| | *Family | Not applicable | Not applicable | 500 | 1,000 |
| Loss or damage of baggage and Personal Effect | | 500/item, 1,000/laptop | | 500/item, 1,500/laptop | 500/item, 1,500/laptop |
| | *Individual | 2,500 | Not applicable | 5,000 | 10,000 |
| | *Family | Not applicable | Not applicable | 10,000 | 20,000 |
| Baggage Delay Overseas | | 100 / 6hours | | 200 / 6hours | 300 / 6hours |
| | *Individual | 500 | Not applicable | 800 | 1,200 |
| | *Family | Not applicable | Not applicable | 1,600 | 2,400 |
| Malaysia | | | | 200 / 6hours | 300 / 6hours |
| | *Individual | Not applicable | Not applicable | 200 | 300 |
| | *Family | Not applicable | Not applicable | 400 | 600 |
| Loss of Travel Documents and Personal Money | *Individual | Not applicable | Not applicable | 5,000 | 10,000 |
| | *Family | Not applicable | Not applicable | 10,000 | 20,000 |
| Hijacking Inconvenience | | 200 / day | | 500 / day | 1,000 / day |
| | *Individual | 1,000 | Not applicable | 2,500 | 5,000 |
| | *Family | Not applicable | Not applicable | 5,000 | 10,000 |
| Personal Liability (Any one occurrence & aggregate per policy) | *Individual | Not applicable | Not applicable | 1,000,000 | 1,500,000 |
| | *Family | Not applicable | Not applicable | 1,000,000 | 1,500,000 |
| Loss of Use of Hotel Due to Strike | | Not applicable | Not applicable | 200 / 48hours | 200 / 48hours |
| | | | | 2,000 | 2,000 |
| Home Protection | *Individual | Not applicable | Not applicable | 2,000 | 3,000 |
| | *Family | Not applicable | Not applicable | 4,000 | 6,000 |
| Insolvency of Travel Agent | *Individual | Not applicable | Not applicable | 8,000 | 12,000 |
| | *Family | Not applicable | Not applicable | 14,000 | 21,000 |
| | *Aggregate/agency | Not applicable | Not applicable | 1,000,000 | 1,000,000 |
| Car Rental Excess | | Not applicable | Not applicable | 1,000 | 3,000 |
| Terrorism | *Adult | Not applicable | Not applicable | 200,000 | 300,000 |
| | *Child | Not applicable | Not applicable | 50,000 | 75,000 |
| | *Family | Not applicable | Not applicable | 600,000 | 900,000 |

PART 2: AUTOMATIC EXTENSION OF COVERAGE

In the event of a scheduled Common Carrier is delayed or the Insured Person suffers Injury or Sickness and the Trip is necessarily extended beyond the Period of Insurance, the insurance will remain in force for such period as is reasonably necessary for completion of the Trip up to a maximum of seven (7) days, without extra charge, provided the extended Period of Insurance does not exceed ninety (90) consecutive days from the commencement date of Trip.

PART 3: ELIGIBILITY

To be eligible cover under this Policy, the Insured Person must be:

(i) One Way Trip:

- (a) Malaysian, Malaysian Permanent Resident, work permit holders, student pass holders, or a person who is legally employed in Malaysia and shall include his/ her spouse and Child/ Children who are legally residing in Malaysia and/ or with at least 12 months long-term social visit pass
- (b) Aged between of thirty (30) days up to eighty (80) years old
- (c) Named Child/ Children aged between thirty (30) days up to two (2) years is entitled to only 10% of Personal Accident Benefit

(ii) Round Trip:

- (a) Malaysian, Malaysian Permanent Resident, work permit holders, student pass holders, or a person who is legally employed in Malaysia and shall include his/ her spouse and Child/ Children who are legally residing in Malaysia and/ or with at least 12 months long-term social visit pass
- (b) Aged between of thirty (30) days up to eighty (80) years old

In the event that the Insured Person is below the age of eighteen (18) years old, his/ her parent or guardian shall enter into this contract of insurance on the Insured Person's behalf as Policyholder.

(iii) Annual Plan:

- (a) Malaysian, Malaysian Permanent Resident, work permit holders, student pass holders, or a person who is legally employed in Malaysia and shall include his/ her spouse and Child/ Children who are legally residing in Malaysia and/ or with at least 12 months long-term social visit pass
- (b) Aged between eighteen (18) years up to seventy (70) years old and renewable up to age of eighty (80) years old at the discretion of the Company

PART 4: DEFINITIONS

- **"Accident"** means a fortuitous, sudden, unforeseen and unintentional event, resulting directly and independently from an external cause which occurred during the Period of Insurance.
- **"Adult"** means an Insured Person who has attained eighteen (18) years of age at the commencement of the Period of Insurance up to age eighty (80) years.
- **"Annual Plan"** means the Insured Person is allowed to make Trip(s) throughout the validity of a Policy provided each Trip is limited to ninety (90) days.
- **"Act of Terrorism"** means an act of any person or group of persons, whether acting alone, on behalf of or in connection with any organisation or government, committed for political, religious, ideological, economic, ethnic, nationalistic, racial, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator and victims will not be considered as an Act of Terrorism. Act of Terrorism also includes any act which is verified or recognised by the relevant government as an act of terrorism and includes the use of nuclear, biological and chemical devices during the act of terrorism.
- **"Asia-Pacific"** means the following countries: the ASEAN countries, Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, South Korea, Macau, Maldives, Mongolia, New Zealand, Pakistan, Sri Lanka, Taiwan, Tibet and the Pacific Islands but shall exclude the Hawaiian Islands.
- **"Cancellation Expenses"** means loss of deposits, or charges for advance payments for travel or accommodation or other charges paid in advance by the Insured Person or for which the Insured Person is legally liable and which is forfeited and not recoverable from any other source.
- **"Child/ Children"** means the biological or legally adopted or step child of the Insured Person who has attained the minimum age of thirty (30) days up to the age of eighteen (18) years and unmarried person and is financially dependent upon the Insured Person or twenty three (23) years for those registered as a full time student at an Educational Institution. The Child/Children must be accompanied by at least one (1) of the parents or guardian insured under this Policy for any Trips made during the Period of Insurance.
- **"Civil Commotion"** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
- **"Common Carrier"** means any air, land or water conveyance which is duly operated under a license to operate regular transportation of fare paying passengers on fixed and established routes only. For the purposes of this Policy, a Common Carrier does not include a private car, a taxi, a cruise or tour bus service or shuttle service, or any like conveyance used for touring purpose. Shuttle service shall mean any conveyance operating between two (2) points with a transit time of not more than thirty (30) minutes.
- **"Expedition"** means any trips or excursion to any remote, high risk, inaccessible, inhospitable unexplored and/or unchartered areas including but not limited to privately organized kayaking trips around the coast of a country or trips or excursions to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips or excursions undertaken for scientific, research or political purposes to such locations or trips or excursions to the Arctic or Antarctica regions or similar remote and inhospitable locations. It does not include treks and travel, outside of the above previously mentioned areas (unless specifically excluded elsewhere in this Policy), provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

- **"Extreme Sports and Sporting Activities"** means any sport or sporting activities that present a high level of inherent danger (i.e. involves high level of expertise, exceptional physical exertion, highly specialized gears or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons and stunt riding. It does not include usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such activities.
- **"Family Member"** means spouse, parents, parents-in-law, grandparents, Child(ren), daughter-in-law, son-in-law, brothers or sisters, brother-in-law, sister-in-law, grandchild(ren), stepbrother, stepsister, stepparents, guardian.
- **"Family Plan"** shall mean a plan where the following persons are named in the policy:
 - (a) The Insured Person and the legal spouse (or any one of the legal spouses, as the case may be) or
 - (b) The Insured Person and accompanying Child(ren) or
 - (c) The Insured Person, the legal spouse and accompanying Child(ren)
- **"Home Content"** shall mean household furniture and furnishing, clothing and personal effects belonging to the Insured Person or the Insured Person's Family Members permanently residing with the Insured Person. Home content shall exclude deeds, bonds, bills of exchange, promissory notes, cheques, travelers' cheques, securities for money, documents of any kind, cash and currency notes.
- **"Hospital Confinement"** means being confined in a hospital as an inpatient because of an Injury or Sickness and on the recommendation of a Medical Practitioner. One day of "Hospital Confinement" shall mean a period for which the hospital makes a charge for room and board for the treatment of Injury or Sickness.
- **"Hijack"** means unlawful seizure and control of a Common Carrier by use or threatened use of violent means.
- **"Injury"** means bodily injury suffered by the Insured Person caused solely and directly by an Accident and not by or arising out of any Sickness or disease, pandemic or mental disorder provided that the Injury must occur during the Trip and within the Period of Insurance.
- **"Insolvency"** means the inability of an individual or entity to pay its debts when they are due with or without the filing of bankruptcy/winding up petition.
- **"Insured Person"** means the person(s) as described or named in the Policy Schedule.
- **"Jewellery"** means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, and lockets that are worn on the body as decoration, which is made wholly or partly with precious metals, including but not limited to gold and silver, precious stones or semi-precious stones.
- **"Loss of Hearing"** shall mean total and irrecoverable loss of hearing.
- **"Loss of Sight"** shall mean total and irrecoverable loss of sight.
- **"Loss of Speech"** shall mean total and irrecoverable loss of ability to communicate verbally.
- **"Loss of or Loss of Use"** shall mean permanent and total loss of the use of the limb in terms of physical incapacity or disability in all aspects of daily living and not only in terms of professional or occupational incapacity or disability of the Insured Person.

- **"Medical Practitioner"** means any person legally authorized by and registered with the government within the geographical area or his/her practice to render medical or surgical service but excluding a Medical Practitioner who is the Insured Person, or the spouse or relative of the Insured Person, or the Insured Person's business partner or employer.
- **"Medical Expenses"** means usual, reasonable and customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Injury or Sickness covered by this Policy which includes charges of the Medical Practitioner, the hospital, ambulance service providers, nursing service including medical supplies, X-ray and laboratory tests.
- **"Money"** includes cash, cash cards, cheques, credit cards, traveler's cheques, postal or money orders in the possession of the Insured Person.
- **"Mountaineering"** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
- **"One Way Trip"** means a cover from Malaysia to an Overseas destination and which commences when the Insured Person arrives at the airport premises in Malaysia and ceases on the arrival of the Insured Person at the airport premises of the Overseas destination he/she is travelling to (including transit countries where the Insured Person is confined to the transit area of the airport).
- **"Overseas"** means any destination outside the territorial boundaries of Malaysia.
- **"Period of Insurance"** means the period specified in the Policy Schedule.
- **"Permanent Total Disablement"** means total and permanent disability arising as a result of accidental bodily injury occurring within one hundred and eighty (180) consecutive days from the date of Accident and which continues for a period of 12 months from the date of its diagnosis which solely and directly prevents an Insured Person from attending to any business, occupation or duties for which he/she is reasonably qualified by reason of his/her education, training or experience.
- **"Policy "** means the insurance contract which consists of certificate of insurance, policy schedule and/ or any endorsement.
- **Postponement Expenses** means any administrative charges incurred by the Insured Person arising from the postponement of the Trip
- **"Pre-Existing Condition"** means any medical condition for which the Insured Person has reasonable knowledge prior to the effective date of the Policy. The Insured Person is considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:
 - (a) The Policyholder and/or the Insured Person has received or is receiving treatment.
 - (b) Medical advice, diagnosis, care or treatment has been recommended by Medical Practitioner.
 - (c) Clear and distinct symptoms are or were evident.
 - (d) Its existence would have been apparent to a reasonable person in the circumstances.
- **"Rental Vehicle"** means non-commercial vehicle rented from a licensed motor vehicle rental Company for the sole purpose of carrying the Insured Person on public roads.
- **"Riot"** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.
- **"Round Trip"** means any one Trip made by the Insured Person from Malaysia to an Overseas destination and back to Malaysia and not exceeding ninety (90) days.

- **"Serious Injury or Sickness"** means Injury or Sickness certified by a Medical Practitioner as life threatening which requires immediate treatment by a Medical Practitioner and causes the Insured Person to be confined in hospital.
- **"Sickness"** means any sudden and unexpected deterioration of health or a physical condition marked by a pathological deviation from the normal healthy state, contracted during the Trip and within the Period of Insurance and which requires immediate treatment by a Medical Practitioner.
- **"Strike"** means the willful act of any striker or locked-out by workers done in furtherance of a Strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent such act or in minimizing the consequences of any such act.
- **"Substantial Withdrawal of Services"** means
 - (a) The withdrawal of all water facilities or of all electricity in the Insured Person's room; or
 - (b) The withdrawal of water service at meals or of kitchen services of such a nature that no hot food is served; or
 - (c) The withdrawal of all chambermaid services.
- **"Traditional Treatment"** means treatment for injuries or sickness by a herbalist, acupuncturist or bonesetter whether licensed by government or not.
- **"Travel Agent"** means a Travel Agent duly licensed and registered with the relevant authorities in Malaysia.
- **"Travel Companion"** means a person who accompanies the Insured Person on the entire Trip.
- **"Travel Documents"** means passport, visas, entry permit, driving license, conveyance tickets and accommodation vouchers.
- **"Trip"** means a Round Trip. A Trip must commence from Malaysia on the Effective Date. The Trip shall commence at the time the Insured Person leaves his home or usual or normal place of employment in Malaysia and ceases:
 - (a) on the earliest of the time the Insured Person returns to home or normal usual place of employment in Country of his Residence: or
 - (b) Within 8 hours of the time of arrival at the destination Malaysia; or
 - (c) after the expiry date of the policy period specified in the policy

whichever is the earliest in time.
- **"The Company"** means QBE Insurance (Malaysia) Berhad.
- **"Valuables"** means articles of gold, silver or other precious metal, jewelry, furs, watches and precious or semi-precious gems.
- **"Worldwide"** means the rest of the world and countries under Asia Pacific except Sanction Countries.
- **"Worldwide Emergency Assistance"** or **"WWEA"** means the service provider appointed by the Company to provide services of this Policy.

PART 5: BENEFITS

Section 1: Personal Accident

The Company shall compensate up to the amount as stated in the Schedule of Benefit in the event of Accidental Death or Permanent Total Disablement to the Insured Person as a result of an Injury during the Trip occurring within twelve (12) calendar months from the date of injury solely and directly attributable to the same cause.

Table 1:

| Event | Death or Type of Permanent Disablement | % of Sum Insured |
|-------|--|------------------|
| 1 | Accidental Death | 100% |
| 2 | Permanent Total Disablement | 100% |
| 3 | Loss of or Loss of Use of at least two limbs | 100% |
| 4 | Loss of Sight in both eyes | 100% |
| 5 | Loss of Speech and Loss of Hearing in both ears | 100% |
| 6 | Loss of Sight of one eye/hearing in one ear and one limb | 100% |
| 7 | Loss of or Loss of Use of one limb | 50% |
| 8 | Loss of Sight of one eye | 50% |
| 9 | Loss of Speech | 50% |
| 10 | Loss of Hearing in one ear | 15% |

The complete and irrecoverable Loss of Use of any member or members specified above shall be deemed to be loss of such member or members.

If more than one (1) of the events listed in Table 1 are applicable, the Company will pay for the event that has the highest amount payable, and if two (2) or more events present the same amount, the Company shall at their absolute and sole discretion, choose the event under which the claim would be settled.

In no case shall any one Insured Person be entitled to compensation which exceeds 100% of the limit applicable to that Insured Person as specified in the Schedule of Benefit.

Exclusions Applying to this Section 1

This policy does not cover the following:

- (a) The Insured Person engaging in flying or other aerial activity except as a fare paying passenger in a licensed passenger carrying aircraft.
- (b) Death or Permanent Total Disablement caused by or resulting from Sickness, disease or pandemic or mental disorder.

Section 2: Medical Expenses

2(a) Medical Expenses (applicable to One Way Trip only)

The Company shall reimburse the Insured Person up to the amount stated in the Schedule of Benefit in respect of the customary and reasonable medical expenses (excluding the cost of dental treatment unless such treatment is necessary to sound natural teeth and is caused by the same injury), for treatment which is reasonably and necessarily incurred as a result of Injury sustained or Sickness contracted solely and directly during the One Way Trip. All treatments must be prescribed by a Medical Practitioner in order for the expenses to be recoverable under the policy.

2(b) Medical Expenses

The Company shall reimburse the Insured Person up to the amount stated in the Schedule of Benefit in respect of the customary and reasonable medical expenses (excluding the cost of dental treatment unless such treatment is necessarily to sound natural teeth and is caused by the same injury) incurred Overseas, for treatment which reasonably and necessarily incurred as a result of Injury sustained or Sickness contracted solely and directly during the Trip. All treatments must be prescribed by a Medical Practitioner in order for the expenses to be recoverable under the policy.

Additional Conditions:

The Company have the option of requesting the Insured Person to return to Malaysia if the cost of the Overseas Medical Expenses, Dental Expenses and/ or any other additional expenses that may be covered under the policy are likely to be exceed the cost of bringing the Insured Person back to Malaysia, any claim for continuation of treatment in Malaysia shall be subject to the terms and maximum amount stated under Section 2(c) Follow-up Medical Expenses in Malaysia. The Company shall also have the option of evacuating the Insured Person to the nearest Hospital in another country if the necessary treatment and/or facility is not available in the immediate vicinity.

2(c) Follow up Medical Expenses in Malaysia

This section also covers Medical Expenses incurred for follow up treatment in Malaysia for Injury or Sickness which the Insured Person had sustained whilst Overseas. The time limit for seeking such medical treatment is as follows:-

- (i) If prior medical treatment has not been sought Overseas, the Insured Person must seek medical treatment in Malaysia within twenty-four (24) hours after return to Malaysia. From the date of first treatment in Malaysia, the Insured Person can claim up to a maximum of forty-five (45) days for the continued medical treatment in Malaysia;
- (ii) If medical treatment had already been sought Overseas, the Insured Person can claim up to a maximum of forty-five (45) days upon return to Malaysia to continue medical treatment.

2(d) Alternative Treatment

The Company shall reimburse the Insured Person for Medical Expenses up to the amount stated in the Schedule of Benefit incurred as an Traditional Treatment, as a result of Injury or Sickness sustained during the Trip.

The Insured Person has up to a maximum of forty-five (45) days for follow-up Alternative Treatment upon return to Malaysia.

Section 3: Overseas Daily Hospital Income

The Company shall pay a daily cash allowance up to the amount specified in the Schedule of Benefits for Hospital Confinement due to Injury or Sickness sustained whilst Overseas. The daily benefit amount shall be paid for every twenty-four (24) hours from the first day of Hospital Confinement up to the limit stated in the Schedule of Benefit.

Section 4: Compassionate Visit

In the event the Insured Person is hospitalized whilst Overseas for more than five (5) consecutive days and his/her medical condition forbids evacuation and no adult member of his/her family is with him/her, the Company will pay up to the limits as stated in the Schedule of Benefit for the reasonable travel (economy class fare and hotel accommodation) expenses necessarily incurred by one (1) relative or friend of the Insured Person to visit and stay with him/her until the Insured Person is medically fit to return to Malaysia, as certified by the appointed WWEA on behalf of the Company.

Section 5: Child Protection

In the event the Insured Person is hospitalized Overseas for more than five (5) consecutive days and there is no other Adult to accompany the Child(ren) home, the Company will pay up to the limits as stated in the Schedule of Benefit for the reasonable travel (economy class fare) and hotel accommodation expenses for one relative or friend to accompany the Child(ren) back to Malaysia on the first available means of travel provided the Child(ren) are also Insured Person under the policy.

Exclusions Applying to this Section 2, 3, 4 and 5

- (a) The Insured Person travelling against medical advice or for the purpose of seeking medical treatment;
- (b) The charges or expenses for life support equipment or non-limb prosthetic devices or hospital equipment except for the rental of or charge made for such devices or equipment during the Hospital Confinement;
- (c) Surgery or medical or dental treatment which in the opinion of the Medical Practitioner or dentist (as the case may be) can be reasonably delayed until return of the Insured Person to Malaysia;
- (d) For any Injury or Sickness that occurred before the commencement of the Insured Person's Trip;
- (e) Any expenses incurred in relation to traditional treatment except Section 2(d);
- (f) Section 3, 4 and 5 will not be applicable if Section 2 is not payable;
- (g) Receipt of payment from other sources

In the event of the Insured Person is entitled to receive payment of all or part of the Medical Expenses stated above from any other source, the Company will pay the difference between what was actually incurred and paid by the Insured Person and the amount the Insured Person is entitled to receive from such other source.

Section 6: 24 hours Medical Emergency Evacuation & Repatriation of Mortal Remains

The Worldwide Emergency Assistance (WWEA) Provider appointed by the Company will provide 24-hours network of service centers, telephone advice and assistance to the Insured Person in the event of a medical emergency while Overseas during a Trip. The Insured Person to only entitled to reimbursement from the Company when such services are provided by and through WWEA.

In the event of a Serious Injury or Sickness requiring evacuation:

- WWEA will organize for emergency transport by ambulance or other means including assignment of a doctor and/or nurse to accompany the Insured Person, if necessary, to the nearest and most appropriate medical centre or hospital;
- If medically necessary, WWEA will further arrange for the Insured Person's scheduled flight (economy class ticket) home to Malaysia, if the original return ticket is not valid, and any supplementary costs for ambulance transfer to and from the airport.

In the event of death WWEA will organize for the transportation of mortal remains back to Malaysia subject to policy terms and conditions.

This Section is subject to the following conditions:

i. In The Event of Emergency

The Insured Person or his/her representative must call the WWEA service centre in Malaysia, before undertaking any personal action or payment. The Insured Person or his/her representative is required to state:

- a. The Insured Person's Name
- b. The Insured Person's Policy/Certificate number
- c. Nature of injury or sickness
- d. Details of attending doctors, if available
- e. Present location and contact particulars

ii. Medical Authorization

The Insured Person will only be transported when medical authorization is given by the attending doctor and the WWEA medical advisors certified that the transportation is necessary.

Exclusions Applying to Section 6

This section does not cover the following:

- 1 Injury or Sickness which in the opinion of an WWEA's doctor can be adequately treated locally or treatment can be reasonably delayed until return to Malaysia.
- 2 If the Insured Person is physically able to return to his country of residence as a seated passenger and without a medical escort (unless accepted by the WWEA's duty doctor).
- 3 If the Insured Person was under medical treatment at the time of commencing his Trip, or Trip is undertaken against the advice of a doctor or for the purpose of obtaining medical treatment overseas or for rest and recuperation following any prior Injury or Accident, Sickness or Pre-Existing Condition.
- 4 If the Insured Person suffers from any mental diseases or disorder.
- 5 If the Injury or Sickness occurs when the Insured Person is on duty as a member of the armed forces or police during the Trip.
- 6 Pregnancy, childbirth or miscarriage except for unexpected vital complications during the first twenty-four (24) weeks of pregnancy.
- 7 Any expenses incurred as a result of a Pre-Existing Condition.
- 8 Any costs or expenses not expressly covered by this Section and otherwise not approved in advance and in writing by the Company and/or not arranged by WWEA.
- 9 Any expenses related to treatment performed or ordered by a non-registered medical practitioner.

Section 7: Flight Cancellation (Applicable to One Way Trip only), Travel Cancellation, Postponement or Curtailment

7(a) Flight Cancellation (Applicable to One Way Trip only)

The Company shall reimburse the Insured Person up to the limit as stated in the Schedule of Benefit the cost of scheduled one-way flight ticket paid in advance by the Insured Person which will not be used or is forfeited and not recoverable from any other source upon cancellation of the Trip arising due to the below reasons:

- (i) Death of the Insured Person, Insured Person's Family Member, business partner or travel companion arising within thirty (30) days before the departure date of the Trip.
- (ii) Injury or Sickness of the Insured Person, Insured Person's Family Member, business partner or travel companion which requires Hospital Confinement within thirty (30) days before the departure date of the Trip.
- (iii) Where the Insured Person is required to attend Court as a witness, on jury service or is under compulsory quarantine.
- (iv) Cancellation of scheduled Common Carrier services due to unexpected outbreak of Strike, Riot, Civil Commotion, Acts of Terrorism, pandemic, natural disaster or adverse weather conditions at the planned destination arising within one (1) week before the departure date of the Trip.
- (v) Serious damage to the Insured Person's residence in Malaysia arising from fire, flood or burglary within one (1) week before the departure date of the Trip.

Flight Cancellation is payable provided that cause of the cancellation is not related to any circumstance known to the Insured Person when planning the Trip or applying for the Policy.

7(b) Travel Cancellation

The Company shall reimburse the Insured Person up to the limit as stated in the Schedule of Benefit, for Cancellation Expenses upon cancellation of the Trip or any scheduled destination due to the below reasons:

- (i) Death of the Insured Person, Insured Person's Family Member, business partner or travel companion arising within thirty (30) days before the departure date of Trip.
- (ii) Injury or Sickness of the Insured Person, Insured Person's Family Member, business partner or travel companion which requires Hospital Confinement within thirty (30) days before the departure date of the Trip.
- (iii) Where the Insured Person is required to attend Court as a witness, on jury service or is under compulsory quarantine.
- (iv) Cancellation of scheduled Common Carrier services due to unexpected outbreak of Strike, Riot, Civil Commotion, Acts of Terrorism, pandemic, natural disaster or adverse weather conditions at the planned destination arising within one (1) week before the departure date of Trip.
- (v) Serious damage to the Insured Person's residence in Malaysia arising from fire, flood or burglary within one (1) week before the departure date of planned Trip.

Travel Cancellation is payable provided that cause of the cancellation is not related to any circumstance known to the Insured Person when planning the Trip or applying for the Policy.

7(c) Travel Postponement

The Company shall reimburse the Insured Person up to the limit as stated in the Schedule of Benefit, for Postponement Expenses upon postponement of the Trip or any scheduled destination due to the reasons stated in 7 (a) & 7(b).

The period of postponement shall be within six (6) months from the original departure time as stated in the ticket or travel itinerary. Upon payment of the Postponement Expenses, the policy will be terminated forthwith, and the Insured Person shall not be entitled to any other Benefits under the policy.

7(d) Travel Curtailment

The Company shall reimburse the Insured Person up to the limit as stated in the Schedule of Benefit, for additional transportation (limited to economy class fare) and ordinary hotel accommodation expenses (excluding food and beverages) incurred Overseas or the irrecoverable transportation and/ or accommodation expenses paid in advance by the Insured Person after the commencement of the Trip consequent upon the Insured Person having to return directly to Malaysia prematurely due to the below reasons:

- (i) Death of the Insured Person, Insured Person's Family Member, business partner or travel companion.
- (ii) Serious Injury or Sickness of Insured Person during the Trip that resulted him or her to be confined in Hospital overseas and directly and immediate return to Malaysia after being discharged.
- (iii) Serious Injury or Sickness of Insured Person during the Trip and advised by Medical Practitioner to immediately return to Malaysia. A medical report must be obtained from the treating Medical Practitioner.
- (iv) Injury or Sickness of the Insured Person's Family Member, business partner or travel companion which require Hospital Confinement.
- (v) Where the Insured Person is required to attend Court as a witness, on jury service or is under compulsory quarantine.
- (vi) Cancellation of scheduled Common Carrier services due to unexpected outbreak of Strike, Riot, Civil Commotion, Acts of Terrorism, pandemic, natural disaster or adverse weather conditions at the planned destination that prohibits the continuation of the Trip.
- (vii) Serious damage to the Insured Person's residence in Malaysia arising from fire, flood or burglary.

Travel Curtailment is payable provided that cause of the curtailment is not related to any circumstance known to the Insured Person when planning the Trip or applying the Policy.

Exclusions Applying to this Section 7

This policy does not cover claims arising directly or indirectly from:

- (a) Cost of original travel ticket already purchased for returning to Malaysia.
- (b) Inability or ineligibility of Insured Person or his travel companion to travel for any reason other than the reasons stated in Section 7.
- (c) Failure to take immediate steps to inform travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the travel arrangements.
- (d) Delay by any Common Carrier for any other reasons besides those stated in Section 7.
- (e) The negligence of or default of any agent or travel agent or tour operator.
- (f) Cancellation of the trip at the request of Insured Person's employer, spouse or parent.
- (g) Any unlawful act of, or criminal proceedings against the Insured Person and/or his travel companion other than attendance as a witness at a Court of Law under subpoena or summons.
- (h) Government regulation or act.
- (i) Insolvency which occurred or for which bankruptcy was filed before the effective date of this cover.
- (j) Any losses for 7(a) and (7(b) if this policy was purchased within seven (7) days from the original scheduled departure time as stated in the Insured Person's ticket or travel itinerary.

The Insured Person can only claim under either Cancellation, Postponement or Curtailment Expenses, for any one event.

Section 8: Flight Delay (Applicable to One Way Trip only), Travel Delay or Travel Re-route

8(a) Flight Delay (Applicable to One Way Trip only), Travel Delay

The Company shall pay the amount specified in the Schedule of Benefit for every full six (6) consecutive hours of delay up to the limit stated in the Schedule of Benefit, in the event of a delay in the departure of the Common Carrier while on a Trip, which the Insured Person has scheduled to travel in due to:

- (i) Strike or other industrial action
- (ii) Riot, Civil Commotion
- (iii) Hijack
- (iv) Acts of Terrorism
- (v) Natural disaster, adverse weather conditions
- (vi) Mechanical and/ or electrical breakdown of the Common Carrier
- (vii) Any events leading to airspace restriction or airport closure

The period of delay shall be calculated from the original departure time as stated in the ticket or travel itinerary to the departure of the next available Common Carrier, chartered flight or any other alternative means of transportation, whichever is earlier.

The Insured Person must obtain written confirmation from the concerned Common Carrier including the number of hours delayed and the reason for the delay as evidence of such loss.

This benefit shall not be payable if the Insured Person has been made aware of the delay, twenty-four (24) hours or more prior to the original scheduled departure stated in the ticket or travel itinerary.

8(b) Travel Re-route

The Company shall pay up to the amount specified in the Schedule of Benefit for every full six (6) consecutive hours of delay in the event of the Common Carrier boarded by the Insured Person is re-routed due to:

- (i) Strike or other industrial action
- (ii) Natural disaster, adverse weather conditions
- (iii) Mechanical and/ or electrical breakdown of the Common Carrier

The period of delay shall be calculated from the original scheduled arrival time as stated in the ticket or travel itinerary to the actual arrival time at the intended destination of the Trip.

The Insured Person must obtain written confirmation from the concerned Common Carrier including the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Common Carrier as evidence of such loss.

Section 9: Travel Misconnection

The Company shall pay up to the amount specified in the Schedule of Benefit in the event of the Insured Person's confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of the Insured's scheduled connecting Common Carrier and no onward transportation is available to the Insured Person within six (6) consecutive hours of his/ her arrival.

The Insured Person must obtain written confirmation from the Common Carrier concerned including the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Common Carrier as evidence of such loss.

The Insured Person can only claim under either Travel Delay or Travel Re-Route or Travel Misconnection in any one (1) event of loss due to the same arising incident.

Exclusions Applying to Section 8 and 9

This policy does not cover claims arising directly or indirectly from:

- (a) Failure of the Insured Person to present himself/herself for check-in according with the trip itinerary.
- (b) Failure to obtain written confirmation from the Common Carrier or their handling agents of the number of hours of any delay and the reasons thereof.
- (c) Failure to obtain written confirmation from the Common Carrier or their handling agents as to the details of the missed flight connection.
- (d) Failure of the Insured Person to take the first available alternative transportation offered by the Common Carrier concerned.
- (e) Where the Common Carrier concerned is undergoing a strike, lock out or industrial action on the date the Insured Person purchased policy.
- (f) If this policy was purchased within six (6) hours from the original scheduled departure time as stated in the Insured Person's ticket or travel itinerary.

Section 10: Flight Overbooked

The Company shall pay up to the amount specified in the Schedule of Benefit for expenses incurred, upon providing evidence of receipts/ bills in respect of hotel accommodation and meals or refreshments, if not provided or compensated by the Common Carrier concerned or any third party in the event the Insured Person is denied boarding of a commercial scheduled flight due to over-booking and no alternative transportation is available within four (4) hours of the scheduled departure time of such flight. The Insured Person must obtain written confirmation from the concerned Common Carrier as evidence of such loss.

Exclusions Applying to Section 10

If this policy was purchased within six (6) hours from the original scheduled departure time as stated in the Insured Person's ticket or travel itinerary.

Section 11: Loss or Damage of Baggage and Personal Effects

The Company shall pay the market value or cost of repairs whichever is the lesser, of accompanied baggage, luggage or personal effects, including purchases made during the Trip which is lost or damaged due to robbery, burglary, theft or by force, violence, or threat of violence subject to the limit or amount specified in the Schedule of Benefit.

Exclusions Applying to Section 11

This policy does not cover the following:

- (a) Animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow boards and skis and golfing equipment whilst actually in use, household effects, antiques, artificial teeth or limbs, Money or Travel Documents, manuscripts or securities.
- (b) Contact lenses, fragile or brittle articles unless caused by fire or accident to the conveyance in which they are being carried.
- (c) Business goods or samples.
- (d) Any damage caused by normal wear or tear or manufacturer's defects, gradual deterioration or mechanical breakdown or derangement, cleaning, dyeing, repairing, restoring or alteration, by moth or vermin, or any atmospheric or climatic conditions.
- (e) Damage due to scratching or denting unless the damage has rendered the item no longer fit for the original purpose for which it was designed. Claims will not be paid where the damage is limited to impacting the aesthetic appeal of the item.
- (f) Baggage whilst in the custody of an airline or other carrier unless reported within 24 hours and a property irregularity report obtained from the airline or a documented certification or report from the carrier.
- (g) Any Loss not reported to the police within 24 hours and a police report obtained.
- (h) Loss due to confiscation by Customs or other government authorities.
- (i) Loss of Insured Person's baggage sent as unaccompanied baggage or souvenirs and articles mailed or shipped separately.
- (j) Loss of Insured Person's baggage left unattended in any vehicle or public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
- (k) Cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
- (l) Mysterious disappearance.
- (m) Jewelry and watches.
- (n) Computers (including software and accessories) other than Portable Computers.

Section 12: Baggage Delay

The Company shall pay up to the maximum of benefit amount specified in the Schedule of Benefit for every full six (6) consecutive hours of delay in the event of the Insured Person's checked-in baggage(s) is delayed by the Common Carrier and is not delivered to the Insured Person within six (6) hours of Insured Person's arrival at the scheduled destination Overseas or in Malaysia, whichever is applicable.

The Insured Person must obtain written confirmation from the concerned Common Carrier including the number of hours delayed and the reason for the delay as evidence of such loss.

Exclusions Applying to this Section 12

This policy does not cover the following:

- (a) Baggage delay not immediately reported to the operator(s) of the Common Carrier.
- (b) Baggage delay which the Insured Person has received compensation from the operators of the Common Carrier.

Section 13: Loss of Travel Document and Unauthorized use of Credit Card, including loss of personal money due to theft

The Company will pay up to the limited as stated in the Schedule of Benefit for:

a) Document Loss

- The replacement costs for the loss of Travel Documents whilst Overseas. Reimbursement for loss of travel ticket shall mean the administrative charges incurred to replace the lost travel tickets.
- Any additional expenses for transportation and hotel accommodation excluding food and beverages reasonably and necessarily incurred Overseas in replacing the lost travel documents that inhibits the Insured Person from completing the scheduled Trip.

b) Unauthorized use of Credit Cards

Monetary loss caused by unauthorized use of the Insured Person's credit card in the event of the Insured Person's credit card is lost Overseas during the Trip.

c) Personal Money

- Theft of cash, coins, banknotes or travelers cheques in the possession of the Insured Person on the Trip up to a sub-limit of RM800 for all plans.

Exclusions Applying to Section 13

This policy does not cover the following:

- (a) Loss not reported to the police within 24 hours and a police report obtained;
- (b) Loss of Money not in the personal custody of the Insured Person;
- (c) No claim will be payable in respect of shortage due to rates of exchange or depreciation in value and for loss of travel cheques/credit cards not immediately reported to the local branch or agent of the issuers.

Section 14: Hijacking Inconvenience

The Company shall pay up to the amount specified in the Schedule of Benefit in the event of a Hijack exceeding twelve (12) consecutive hours, which prohibits the Insured Person from arriving at the scheduled destination.

Section 15: Personal Liability

The Company will indemnify the Insured Person up to the amount specified in the Schedule of Benefits if during the Trip, the Insured Person shall become legally liable to pay to third parties in respect of:

- (a) Bodily injury (including death or illness) to any person;
- (b) Loss of or damage to property caused by the negligence or willful conduct of the Insured Person.

Except for Proviso (b) and (c) below, the Company will also pay legal costs and expenses incurred by the Insured Person in defending any claims or suit against him under this Section.

Provided that:

- (a) The Company's total liability (inclusive of legal costs and expenses) shall not exceed the maximum amount specified in the Schedule of Benefit.
- (b) The Insured Person shall not without the consent in writing from the Company make any admission offer promise or payment in connection with any occurrence or claim and the Company if it so desires shall be entitled to take over and conduct in the name of the Insured Person the defense or settlement of any claim.
- (c) The Company shall be entitled to prosecute in the name of the Insured Person at its own expenses and for its own benefit any claim for indemnity or damages or otherwise.
- (d) The Company shall have full discretion in the conduct of any proceedings in connection with any claim and the Insured Person shall give all information and assistance as the Company may require in the prosecution defense or settlement of any claim.

Exclusions Applying to Section 15

This policy does not cover claims arising directly or indirectly from:

- (a) Any legal liability connected with use of any motor vehicle, licensed aircraft or other aerial devices or watercraft or any other conveyance or mechanism by the Insured Person during the Trip building.
- (b) Bodily injury (including death or illness) or loss of or damage to property of any member of the Insured Person's family members.
- (c) Damage to property in the care, custody or control of the Insured Person.
- (d) Any punitive and exemplary damages.

Section 16: Loss of use of hotel due to strike

The Company shall pay the Insured Person cash benefit as stated in the Schedule of Benefits for each day during the period the Insured Person suffer Substantial Withdrawal of Services at the hotel due to strike or industrial action for consecutive twenty-four (24) hours.

Section 17: Home Protection

The Company shall by payment or at its option by reinstatement or repair, indemnify the Insured Person up to the limit as stated in the Schedule of Benefits against loss or damage to the Home Content and/ or Valuables within the Insured Person's residence in Malaysia that was left vacant during Insured Person's Trip, caused by fire occurring during the Period of Insurance and after the Trip commences.

In the event of loss or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. The Company shall not be liable for more than RM500 in respect of any one article or pair or set of articles.

Exclusions Applying to Section 17

This policy does not cover claims arising directly or indirectly from:

- (a) Loss or damage due to wear, tear, depreciation, the process of cleaning or caused by light or atmospheric conditions, moth, insects, vermin or any other gradually deteriorating cause.
- (b) Any loss or damage occasioned through the willful act of the Insured Person or with the connivance of the Insured Persons.
- (c) Loss or damage due to electrical or mechanical breakdown.
- (d) Any photographic and sporting equipment and accessories and musical instruments used for business or professional purposes of the Insured Person.
- (e) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- (f) Loss or damage insured under any other insurance policy or reimbursed by any other party.

Section 18: Insolvency of Travel Agent

The Company will reimburse up to the amount specified in the Schedule of Benefit for the loss of irrecoverable travel deposits or fares paid in advance due to the insolvency of the Travel Agent. The Company's maximum liability for anyone travel agent is limited to the amount specified in the Schedule of Benefit, anyone event and in the aggregate.

Exclusions Applying to Section 18

This policy does not cover claims arising directly or indirectly from:

- (a) Insolvency occurred before the purchase of the Policy.
- (b) This policy was purchased less than 14 days prior to the commencement of the Trip.

Section 19: Car Rental Excess

The Company will reimburse the Insured Person for any excess or deductible, which the Insured Person becomes legally liable to pay under a car rental contract as a result of loss or damage to the rented car arising from an Accident during the Trip provided that the following conditions are observed:

- (a) The Insured Person must comply with all requirements of the rental agency under the rental agreement, the motor insurance policy of the rented car as well as the laws, rules and regulations of the country of visit.
- (b) The car must be rented from a licensed rental agency.
- (c) The Insured Person shall take a comprehensive motor insurance against any loss or damage to the rented car during the rental period.
- (d) The car must be rented and driven by the Insured Person or any of his/her immediate Family Member who holds a valid license(s) to drive the rented car in the country of visit and is named as the Insured under the Certificate of Insurance.

Exclusions Applying to this Section 19

- (a) Loss or damage arising from failure of the Insured to observe any of the conditions listed in Section 5.1.
- (b) Loss or damage not due to an Accident involving the rented car.
- (c) The Insured or the driver was disqualified by any order from any Court of Law or prohibited from renting and/or driving by reason of any law, enactment, rule or regulation of the country of visit during the Period of Insurance.

Section 20: Tourist Activity Cover

Notwithstanding **Exclusions to Section 4**, the Policy is extended to cover the Insured Person in respect of Section 1 – Personal Accident; Section 2 – Medical Expenses and Section 6 – 24 hours Medical Emergency Evacuation & Repatriation of Mortal Remains which may be sustained resulting from engaging in or practicing for:

- (a) Bungee jumping
- (b) Sky diving (Tandem dive only)
- (c) Hang-gliding (Tandem glide only)
- (d) Hot air ballooning
- (e) Jet skiing
- (f) Mountaineering, rock climbing and hiking/trekking at altitude below the height of three thousand (3,000) metres above sea level necessitating the use of ropes and other climbing equipment.
- (g) Canoeing or white water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty).
- (h) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification.

Provided always that the above activities are done on an amateur basis and for leisure purpose with a licensed operator during the Trip.

All other terms, conditions and exclusions of this policy continue to apply.

Section 21: Terrorism Cover

Notwithstanding any provisions to the contrary within this Policy or any endorsement thereto, it is agreed that QBE will pay the Insured Person the benefit provided under Sections 1 to 21 subject to the limits stated above for claims arising from Act of Terrorism.

This Policy does not cover the consequences of an Acts of Terrorism:

- a) When the incident, injury or damage is covered by government or public authority compensation.
- b) Where the cancellation and curtailment of the trip is due to fear of travelling or any cancellation by the Common Carrier is as a consequence of any fear of the taking place.

Where an Insured Person is covered under more than one travel Policy with QBE, our maximum liability per Insured Person for Any One Event shall be limited to that one Policy with the highest selected plan.

PART 6: WWEA BENEFITS

Insured Person(s) is entitled to obtain assistance from WWEA in respect of the following:

(a) **24 hours Telephone Access**

Insured Person may contact WWEA's 24-hour dedicated hotline for any assistance required and/ or enquiries pertaining to the Program.

(b) **Tele-Medical Consultation**

WWEA shall arrange for immediate assistance and advice by its Company doctor or external physicians/ medical professionals who are qualified and licensed to give such medical advice when any medical advice is requested during the travel period of Insured Person. The Tele-Medical Consultation provided shall be regarded as providing personal advice and shall not be construed as a medical diagnosis under any circumstances howsoever.

(c) **Medical Referral and Arrangement for Medical Appointments**

WWEA shall provide to the Insured Person, upon request, the name, address, telephone number and, if available, the business operating hours of local physicians, hospitals, clinics, dentists and dental clinics.

WWEA shall arrange also, upon request, the medical or dental appointment on behalf of the Insured Person.

(d) **Emergency Travel Assistance**

WWEA will assist the Insured Person in making reservations for air ticket or hotel accommodation on an emergency basis while the Insured Person is travelling abroad. WWEA will also provide the Insured Person with arrangement of emergency cash advancement, such provision of a financial guarantee shall be subject to WWEA having first secured payment from the Insured Person through his/ her credit card account or funds from the Insured Person's family.

(e) **Inoculation, Passport and Visa Information**

WWEA shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas).

(f) **Weather and Foreign Exchange Information**

WWEA shall provide information to the Insured Person regarding the exchange rate of major foreign currencies and weather forecasts and temperatures of foreign countries.

(g) **Location of Lost Items/ Personal Belongings**

WWEA will assist the Insured Person who has lost their luggage, documents and or personal belongings while travelling by referring the Insured Person to the appropriate authorities involved.

(h) **Embassy Referral**

WWEA will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

(i) **Flight Information**

WWEA will provide flight information on the arrival and departure by destination, time and flight number upon request.

The information will only be available for the present day, the day before and the day after the Insured Person's enquiry.

(j) The Worldwide Emergency Assistance can be contacted at 03-7628 3611.

PART 7: GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This policy does not cover claims arising directly or indirectly from or when:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organization the objects of which are to include the overthrowing or influencing of any de jure or de facto government by any violent means.
2. Intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereof regardless of sanity.
3. Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an accident.
4. Intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol.
5. Emotional, nervous or mental disease or disorder, psychiatric illness, sexually transmitted diseases, HIV Infection and AIDS related infections, congenital anomalies or deformities.
6. The Insured Person involves in manual work which is not particularly hazardous in nature but involves the use of tools or machinery (including woodworking machinery) during the Period of Insurance.
7. Offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.
8. The Insured Person who is a member of the military, police or fire department and who during the Trip acts as or is required to act as a law enforcement officer, emergency medical or fire service personnel or military personnel, whether full time service or as a volunteer.
9. Any events more specifically insured or any claim which but for the existence of this policy would be recoverable under any other private or Government insurance policy, fund or scheme.
10. The use, existence or escape of nuclear weapons material or ionizing radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combination of nuclear fuel.
11. Any illegal or unlawful act or attempt to commit an illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.
12. Any breach of government regulation or any failure by the Insured Person to take responsible precaution to avoid a claim under the Policy following the warning of any intended strike, riot and civil commotion through or by general mass media.
13. Any Losses or Expenses caused by the Insured Person as a consequence for undertaking any Trip against the advice of Medical Practitioner or for the purpose of seeking medical attention.
14. Any Pre-existing or congenital conditions.

15. The Insured Person is engaging in or taking part in the below activities:
- a. Extreme Sports and Sporting Activities;
 - b. Any professional sports or any sport in which the Insured Person would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - c. Racing other than on foot (except for ultra-marathons, biathlons and triathlons which are excluded);
 - d. Expeditions;
 - e. Private hunting trips;
 - f. Off-piste skiing;
 - g. Private white-water rafting grade 4 or above;
 - h. Ocean yachting or potholing;
 - i. Underwater activities requiring the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor or if the Insured Person holds a professional and recognized (PADI) scuba diving license and diving no deeper than thirty (30) meters;
 - j. Motorcycling (unless the Insured Person holds a motorcycle license recognized by the country that he/ she is traveling in and provided that he/ she wears a helmet at all times whilst motorcycling and abide by all applicable road laws of that country);
 - k. Mountaineering above 3,000 meters;
 - l. Trekking (including mountain trekking) above 3,000 meters;
 - m. Outdoor rock-climbing or abseiling;
 - n. Any criminal/ unlawful act.

However, exclusions (l) and (m) shall not apply to organized harnessed trekking (including mountain trekking), harnessed outdoor rock climbing or abseiling and that are:

- Available to the general public without restriction (other than general health and fitness warnings); and
- Provided by a recognized commercial local tour operator or activity provider and
- Provided that the Insured Person is acting under the guidance and supervision of qualified guides and/ or instructors of the tour operator or activity provider and the Insured Person wears the recommend safety equipment and follow the safety procedures, rules and regulations of the qualified guides and or instructors, and
- The activities take place below 3,000 meters

16. Consequential loss of any kind.
17. Any trip taken by the Insured Person or travel within Malaysia under the Domestic Policy or Annual Plan Policy, regardless if the trip being for business or for pleasure, unless specifically endorsed in this Policy. Coverage for any travel within Malaysia is covered only if the trip within Malaysia, is incidental to travel to or from an overseas destination.
18. Sanction Limitation and Exclusion Clause
The Company shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company or any member of the Company's group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country including but not limited to the European Union, United Kingdom and United States of America.

PART 8: GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. Aggregate Limit of Liability

It is hereby noted and agreed that the total Company's liability shall not exceed RM50,000,000 for all admissible claims arising from any one accident or event.

In the event that the total admitted claims for any particular insured accident or event exceed RM50,000,000, this amount of RM50,000,000 shall be shared by all claimants in rateable proportion and each claimant shall receive a pro-rated amount in accordance to the plan insured with QBE Insurane (Malaysia) Berhad

2. Burden of Proof

If the Company alleges that by reason of this cover, any loss, damage, cost or expenses is not covered by this policy, the burden of proving the contrary shall be upon You.

3. Cancellation Notice

- i. Per Trip Policy - The insurance cover shall be non-renewable, non-cancellable, the premium being fully earned once the policy is issued.
- ii. Annual Plan Policy

| Month during which Policy is cancelled | % of total premium paid to be refunded |
|--|--|
| Within 2 months | 60% |
| Within 3 months | 50% |
| Within 4 months | 40% |
| Within 5 months | 30% |
| Within 6 months | 25% |
| Over 6 months | No refund |

The Company may cancel the Policy by sending fourteen (14) days' notice by registered letter to the Insured Person at the last known address. The Insured may also cancel the policy at any time by sending fourteen (14) days' notice to the Company. There will be no refund if a claim has been made during the Period of Insurance. Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the cancellation date. In the event of any such claim, the Company shall be entitled to recover all premiums refunded and set-off such amounts from any claim payable.

4. Claims Procedure

Notice shall be given to the Company within 30 days of any occurrence likely to give rise to a claim. A detailed statement in writing describing the occurrence shall be delivered to the Company. Unless otherwise requested, all benefits provided will be payable to the Insured Person, after receipt of proof acceptable to the Company. The Insured Person's receipt of such indemnities shall discharge the Company from all its liabilities in relation to these benefits.

5. Compliance With Policy Conditions

Failure to comply with any of the conditions contained in this Policy shall invalidate all claims hereunder.

6. Conditions Precedent

The validity of this Policy is subject to the condition precedent that:

For the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

If You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

- a. You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
- b. A copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to the Company before cover incepts.

7. Disclaimer

The Company makes every effort to see that only high quality services are offered by Asia Assistance Network (M) Sdn Bhd to the Insured Person. However, the Company is not the supplier of the services and does not accept any liability whatsoever in respect of the services provided or for any of the consequences arising there from.

8. Duty of Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his/herself and property as if uninsured.

9. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device shall be used to obtain The Benefit under this Policy the Company shall have no liability in respect of such claim.

10. Free Look Period (Applicable to New Annual Policy for Consumer Contract only)

If you are a new policyholder and after examining this policy you are not entirely satisfied, return it to us or our intermediary within fourteen (14) days from the date you receive the policy document and this policy will be cancelled and your money will be refunded in full. We shall not be liable to pay any benefit in respect of a policy so cancelled.

Note: The policy document is deemed to have been received by you three (3) days after we have dispatched it.

11. Interpretation of Cover

This Policy shall be interpreted in accordance with the laws of Malaysia.

12. Mediation/ Arbitration

- i. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one (1) calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference.

The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company.

If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the Provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

- ii. The Insured Person is at liberty to refer any claim or dispute to the Ombudsman for Financial Services and if he so chooses, he is deemed to have waived his rights to refer any differences under the policy for arbitration as stated above.

13. More Than One Policy

The Insured Person shall not be insured under more than one Travel PA Policy issued by the Company. In the event of the Insured Person being insured under more than one such Policy of Insurance, the Company will consider the Insured Person to be insured under the Policy first issued. the Company will refund any excess insurance premium payment which may have been made by the Insured.

14. Premium Before Cover Warranty (Applicable to Consumer and Non-Consumer Contracts)

- i. The total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the policy, renewal certificate, cover note or endorsement;
- ii. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the policy, renewal certificate, cover note and endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, renewal certificate, cover note and endorsement;

15. Proof of Loss

It is a condition precedent to any liability of the Company under this Policy that the Insured Person shall at his/ her own expense furnish to the Company such report, information and evidence as the Company may from time to time reasonably require in the form and of the nature prescribe by the Company. The Company shall be allowed at its own expense upon reasonable notice to the Insured Person's personal representative to have a post-mortem examination of the body.

The death of the Insured Person shall be established by an official death certificate or in the event of his/her disappearance following an accident or the total loss of a vessel or aircraft by a court order presuming his/her death.

16. Rights of Subrogation

In the event of any payment under Personal Liability, the Company shall be subrogated to all of the Insured Person's rights of recovery and therefore against any person, Company or organization and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure any such rights. The Insured Person shall take no action after the loss to prejudice such rights.

PART 9: SPECIAL CLAUSES

Claim Payment Clause

For all intents and purpose, all claims payment unless otherwise required by the statutory requirement will be made to the INSURED TRAVEL AGENT provided the authorised company DISCHARGE VOUCHER is signed by both the claimant and the INSURED TRAVEL AGENT.

CLAIM DOCUMENT(S) REQUIRED

| Type of claim | Action/ Document(s) Required |
|---|---|
| All claims | Duly completed and signed claim form. Original certificate of insurance. Airlines Ticket. |
| Personal Accident | Medical report from the attending doctor abroad. Death certificate. Post Mortem Report. Police Report. |
| Medical Expenses | Medical report from the attending doctor abroad. Original medical invoices and receipts (Itemized). |
| Overseas Daily Hospital Income | A letter confirming the date of admission and discharge from the hospital. |
| Compassionate Visit | A letter confirming the date of admission and discharge from the hospital. Original receipts for expenses for travel and accommodation. |
| Child Protection | A letter confirming the date of admission and discharge from the hospital. Original receipts for expenses for travel and accommodation. |
| Emergency Medical Evacuation and Repatriation | Medical report from the attending doctor abroad. Original medical invoices and receipts (Itemized). Original receipts for expenses claimed for cost of burial or cremation or transporting mortal remains. |
| Travel Cancellation, Travel Postponement, Travel Curtailment | Death Certificate Medical report A written confirmation from the carrier concerned confirming the incident. Proof of relationship Court summon record Police report Original receipts for expenses claimed for cost of additional transportation and accommodation. |
| Travel Delay, Travel Re-route | A written confirmation from the carrier concerned confirming the duration of delay and reason thereof. |
| Travel Misconnection | A written confirmation from the carrier concerned confirming the flight misconnection details and when the next alternative transportation is available. |
| Flight Overbooked | A written confirmation from the carrier concerned confirming the overbooked flight details and when the next alternative transportation is available. |
| Loss or Damage of baggage | Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase. Police report detailing the circumstances and list of items stolen. If in the custody of 3rd party i.e. carrier, transporter, hotel etc, obtain written report on the incident. Photos showing the damaged baggage. |
| Baggage Delay | Delayed Baggage report from the carrier concerned confirming the duration of delay and reasons thereof. A written confirmation from the carrier concerned on the date and time of baggage delivery. |
| Loss of Documents and Unauthorized Used of Credit Card, including Loss of Personal Money due to Theft | Police report detailing the circumstances and list of items stolen. Original receipts for additional costs incurred in replacing lost travel documents |
| Hijacking Inconvenience | A written confirmation from the carrier concerned confirming the incident and duration |

| | |
|------------------------------------|---|
| Personal Liability | Insured should not admit any liability but to forward any correspondence from 3rd party unanswered to the loss adjuster immediately. |
| Loss of Use of Hotel due to Strike | A written confirmation from the hotel concerned confirming the incident and duration |
| Home Protection | Police report detailing the circumstances and list of items stolen. |
| Insolvency of Travel Agent | Original receipt for payment for the Airline ticket. Booking invoice together with booking terms and conditions, and Trip itinerary. Police report detailing the alleged Insolvency of the Airlines. Written confirmation from Jabatan Involvensi. Malaysia on the insolvent status of the Airlines. |
| Car Rental Excess | Original car rental agreement. Written advice from rental agency holding the Insured liable for the loss of or damage to rental vehicle. Original invoice and receipt from the rental agency for car rental. Copies of each driver's driving license at the time of accident. Copy of overseas motor insurance policy if available. Police report. Original receipt of the excess paid. |

IMPORTANT NOTICE

1. Privacy Statement

By giving personal data to purchase this Policy, you give us permission for its use as described below:

- To facilitate the performance of the function as an insurance Company
- To collect, use and disclose Your personal data to selected third parties in or outside Malaysia, in accordance with Privacy Policy Statement which is posted at Our website www.qbe.com.my.

You may also request to correct Your personal data by contacting our Customer Service Department. Such information will only be granted after verification. 'Personal Data' has a meaning assigned to it under the Personal Data Protection Act 2010.

2. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

3. The following are channels available for complaints on insurance related matters. You can contact our Complaint Unit for assistance at 03-7861 8400 or the following authorized bodies:

OMBUDSMAN FOR FINANCIAL SERVICES

LEVEL 14, MAIN BLOCK.
MENARA TAKAFUL MALAYSIA.
NO. 4, JALAN SULTAN SULAIMAN
50000 KUALA LUMPUR
TEL : 03-2272 2811
FAX : 03-2274 5752
ENQUIRY: enquiry@ofs.org.my
WWW.ofs.org.my

LAMAN INFORMASI NASIHAT DAN KHIDMAT (LINK) BANK NEGARA MALAYSIA

PO BOX 10922
50929 KUALA LUMPUR
TEL : 1-300-88-5465 (LINK)
FAX : 03-2174 151

Contact details

QBE Insurance (Malaysia) Berhad

Reg. No.: 198701002415 (161086-D) A member of the worldwide QBE Insurance Group
(Licensed under Financial Service Act 2013, and regulated by Bank Negara Malaysia)

No. 638, Level 6, Block B1, Leisure Commerce Square,
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,
Postal Address P.O. Box 10637, 50720 Kuala Lumpur, MALAYSIA.
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www.qbe.com/my

Branches:

- Kuala Lumpur • Penang • Ipoh • Malacca
- Johor Bahru • Batu Pahat • Kuching • Sibul • Bintulu
- Kota Kinabalu • Sandakan