



	Schedule Of Benefits	Sum Insured maximum up to (RM)	
	Plan	Deluxe	Standard
A	Medical Related Benefits		
1	Medical Expenses <i>Deductible of RM200 for mountain sickness claim</i>	1,000,000	250,000
2	Medical Expenses in Malaysia Maximum days of treatment in Malaysia <i>Subject to Medical Expenses Limit in A1</i>	100,000 30 days	75,000 30 days
3	Daily Hospital Income (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	7,000	5,000
4	Emergency Medical Evacuation and Repatriation of Mortal Remains	Unlimited	Unlimited
5	Compassionate visit	8,000	5,000
6	Child Guard	8,000	5,000
B)	Personal Accident Benefits		
1	Accidental Death & Permanent Disablement	300,000	250,000
C)	Travel Inconvenience & Other Travel Related Benefit		
1	Travel Cancellation	25,000	10,000
2	Travel Curtailment	25,000	10,000
3	Travel Delay <u>Common Carrier</u> i. Overseas ii. Malaysia (RM 150 for every 6 consecutive hours of delay) <u>Chartered Flight</u> i. Overseas and Malaysia (RM 150 for every 10 consecutive hours of delay)	2,100 600 1,200	1,500 300 900
4	Baggage Delay i. Overseas ii. Malaysia (RM150 for every 6 consecutive hours of delay)	1,050 300	750 150



5	Damage or loss of baggage and/or personal effects		
	<u>Baggage Damage</u> Per baggage	250	250
	<u>Loss of Baggage and/or Personal Effects</u> (Maximum limit for any one item is RM500) (Maximum limit for laptop is RM 1,000)	5,000	3,000
6	Loss of Money	1,500	1,000
7	Loss of Travel Documents	5,000	3,000
8	Personal liability	1,000,000	500,000
9	Home Away Protection (Maximum limit for any one item is RM1,500) (Maximum limit for personal valuables is RM 2,000)	10,000	10,000
D) Trip Assistance Solutions			
1	24/7 Worldwide Travel Assistance	Included	Included
2	Doctor On Call	Included	Included
3	World Event Alert Services	Included	Included
4	Global Weather	Included	Included
5	Emergency Travel Services	Included	Included
6	Emergency Language Interpreter	Included	Included
7	Ambassador Services	Included	Included
8	Global Cash	Included	Included

Plan - Deluxe			
Premium (RM)			
Trip Duration (Days)	Region (Area of Coverage)		
	Asia	Asia & Europe	Worldwide
1- 5	80.00	110.00	135.00
1 - 10	95.00	145.00	185.00
1 - 20	140.00	220.00	275.00

Plan - Standard			
Premium (RM)			
Trip Duration (Days)	Region (Area of Coverage)		
	Asia	Asia & Europe	Worldwide
1- 5	45.00	65.00	90.00
1 - 10	55.00	85.00	110.00
1 - 20	85.00	130.00	160.00

Issued by
AIG Malaysia



PART 1 – THE CONTRACT

This Master Policy XXXXXXXXXX together with the **certificate of insurance** and any endorsements are evidence of the contract between **you**, the **policyholder** and **us**. **We** agree to provide **you** the insurance cover described in this policy provided that **you** pay the premium due and **we** agree to accept it subject to the terms and conditions of this policy.

PART 2 – DEFINITION

The following words and phrases shown in bold, when used anywhere within this policy, have specific meanings and are explained below.

Accident/Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **injury**.

AIDS

shall mean Acquired Immune Deficiency Syndrome or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of **AIDS** shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in **our** opinion, either the presence of HIV or antibodies to such a virus).

AIG Travel Asia Pacific/ATAP is **our** business partner that provides travel, medical and claim service assistance

Burglary

shall mean the illegal entry into a private premise to steal and the definition of which shall be that of the legal definition provided in Malaysia which in any event, shall be an admitted crime.

Certificate of Insurance

shall mean a certificate which is issued by **us** to **you** after payment of the applicable premium has been made and received by **us**.

Chartered Flights

shall mean air conveyance organized by the travel agent for travel on regular and published routes for a period of 1 month or more and is licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers.

Child/Children

shall mean a financially dependent child (including stepchildren and those legally adopted) aged 31 days and above and up to 18 years.

Common Carrier

shall mean any commercial road, rail, sea or air conveyance by an operator licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers and which have fixed and established routes only. It does not include taxis, helicopters, limousine services and **chartered flights**.

Competent Age

shall mean the age of eligibility for **you** to qualify for cover under this policy as described below:

(a) age of 31 days to 65 years.

Date of Loss

is the date when **you** are first diagnosed with a **disability** or an incident which leads to a claim event covered by this policy.

Deductible

shall mean the amount of expenses or loss to be paid by **you** before the policy benefits become payable.

Disability

shall mean an **injury** and/or **illness** including complications arising, sustained or related to the same **injury** or **illness**.

Doctor

shall mean a medical practitioner who is currently registered, licensed and qualified to practice contemporary western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical specialty, provided that such medical practitioner:

(a) is not **you**, **your** business partner or **our** agent; and

(b) is not related to **you** and/or **your immediate family members**.

**Effective Date**

shall mean the date this insurance coverage starts as shown in the **certificate of insurance**.

Expedition

shall mean any travel to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking around the coast of a country or travel to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or travel undertaken for scientific research or political purposes to such locations or travel to the Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples, 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 **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

Extreme Sports and Activities

shall mean any sport or sporting activity that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons and stunt riding. It does not mean 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 **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

Golf Equipment

shall mean golf-related equipment normally used for playing golf, including clubs, golf shoes, golf bags, caddie cars and other golfing accessories.

Home shall refer to **your** primary residence.

Hospital

shall mean an establishment duly constituted, registered and operating as a **hospital** for the care and treatment of sick and injured persons as paying bed patients and which has:

- (a) facilities for diagnosis and major **surgery**;
- (b) provides 24 hours nursing services by graduate nurses;
- (c) under the supervision of a **doctor**; and
- (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishments.

Household Contents

shall refer to television sets, hi-fi and/or mini-home theatre systems, desktop computers, other household furniture and appliances contained in **your** private place of residence in Malaysia and excluding all items of **personal valuables**.

Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state.

Immediate Family Members

shall refer to the **spouse**, **child**, **parent** and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

Injury

shall mean bodily injury caused solely and directly by an **accident** and does not result from **illness** and shall include food poisoning.

Jewelry

shall mean objects worn on the body as decoration which have inclusions of precious metals, precious stones and/or semi precious-stones.

Laptop

shall mean the complete **laptop** including accessories and/or attachments that come as standard equipment with the **laptop**. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.

Limb

shall mean a hand at or above the wrist or of a foot at or above ankle.

Loss of Hearing

shall mean **permanent** irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
- If b dB = Hearing loss at 1000 Hertz
- If c dB = Hearing loss at 2000 Hertz



If d dB = Hearing loss at 4000 Hertz

1/6 of (a+2b+2c+d) is 80dB

Loss of Speech

shall mean the **permanent disability** in articulating any 3 of the 4 sounds which contribute to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage of the speech center in the brain resulting in aphasia.

Loss of Use

shall mean **permanent** total loss of use or **permanent** total loss by physical severance (separation).

Medically Necessary

shall mean a medical service provided by a **doctor** which is:

- (a) consistent with the diagnosis and is a customary medical treatment for the covered **disability**;
- (b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits;
- (c) not for the convenience of **you** or the **doctor** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- (d) not of experimental, investigational, research, preventive or screening in nature; and
- (e) for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar **disability** in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting **your disability**.

Mountain Sickness

shall mean physiological changes and pathological effects caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude illness.

Parent

shall mean **your** legal **parent** (whether biological, step or adopted).

Period of Insurance

shall mean the duration of the **trip** as stated in the **certificate of insurance**.

Permanent

shall mean an event, which at the end of 6 months from the **date of loss** is concluded by **us** to be beyond any hope of recovery or improvement.

Personal Valuables

shall refer to watches, platinum/gold/silver articles, **jewelry**, PDA's, mobile phones and **laptop**.

Policyholder

shall mean Ecart Services Malaysia Sdn Bhd.

Region (Area of Coverage)

shall mean either one of the following as reflected in the **certificate of insurance**:

Asia: Australia, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan-Province of China, Thailand, Vietnam;

Asia & Europe: Europe including **Asia** countries;

Worldwide: Worldwide including Bangladesh, Middle East, Mongolia (Inner & Outer), Tibet, Sudan excluding Nepal.

Plan

shall mean the choice of Deluxe or Standard **plan** as selected by **you** and reflected in the **certificate of insurance**.

Schedule of Benefits

shall mean the benefits made available under this insurance coverage.

Spouse

shall mean **your** legal **spouse**.

Strike

shall mean work stoppage caused by collective action carried out by a group of workers or employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.



Surgery

shall mean any of the following medical procedures:

- (a) to incise, excise or electro cauterize any organ or body part, except for dental services;
- (b) to repair, revise, or reconstruct any organ or body part;
- (c) to reduce by manipulating a fracture or dislocation; or
- (d) use of endoscope to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

Theft

shall mean a permanent loss of belongings without **your** consent:

- (a) following a break-in of premises (where applicable) and of which there is physical evidence;
- (b) where **your** belongings are taken or attempted to be taken by force by causing or attempting to cause death, hurt, wrongful restraint or fear of the same;
- (c) where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise; or
- (d) where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to, and such act shall comprise the elements of stealth.

Travel Companion

shall mean **your** sole travelling companion (whom **your trip** depends on) who has travel bookings to accompany **you** for the entire **trip** who is not one of **your immediate family members**.

Trip

shall mean travel undertaken by **you** for the purpose of leisure and/or business during the **period of insurance** which:

- (a) commences upon departure from Malaysia and ends upon first arrival to Malaysia;
- (b) is for travels to the selected **region**; and
- (c) does not exceed the maximum number of days **you** selected which in any event cannot exceed 20 consecutive days from the time of departure to the date of return to Malaysia.

Coverage in respect of the following:

i. Travel Cancellation:

- shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date; and
- shall terminate upon **your** departure from Malaysia

ii. Accidental Death & Disablement

- shall commence within 12 hours prior to **your** departure from Malaysia; and
- shall terminate at the earlier of 12 hours upon **your** arrival to Malaysia or expiry of the policy.

iii. Home Away Protection

- shall commence upon **your** departure from Malaysia; and
- shall terminate at the earlier of **your** arrival to Malaysia, 20 days of **your** departure from Malaysia or expiry of the policy.

iv. Baggage Delay

- shall commence upon **your** departure from Malaysia; and
- shall terminate at the earlier of **your** arrival at **your home** in Malaysia, 20 days of **your** departure from Malaysia or expiry of the policy.

v. All other benefits

- shall commence after **your** departure from Malaysia; and
- except for Medical Expenses in Malaysia benefit shall terminate at the earlier of **your** arrival in Malaysia or the policy expiry date. Medical Expenses in Malaysia benefit shall terminate at the earlier of 24 hours upon **your** arrival in Malaysia or expiry of the policy.

No cover is available outside of the **period of insurance**, except as outlined above for the Accidental Death & Disablement and Medical Expenses in Malaysia benefits.

You/Your

shall mean the person of **competent age** as described in the **certificate of insurance** to whom this policy has been issued to and of which the applicable premium has been paid.

You must be either a Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia regardless of medical status. **Your** travel arrangements must be made and paid for in Malaysia and **your** trip must commence in Malaysia.



We, us or our

shall mean AIG Malaysia Insurance Berhad (795492-W).

PART 3 – BENEFITS

We will pay for the benefits described below for a loss occurring during the **period of insurance**. **We** will pay up to the limits that correspond to the **plan** stated in the **schedule of benefits** as stated in the **certificate of insurance**.

A) Medical Related Benefits

1. Medical expenses

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse the **medically necessary** expenses incurred overseas within 30 days from the **date of loss** up to the amount specified in item A1 of the **schedule of benefits**, subject to the **deductible** for **mountain sickness** claim as specified.

All arrangements for **hospital** admission must be done via **ATAP** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

No cover is provided for any expenses incurred in Malaysia except to the extent provided below under item A2. Medical expenses in Malaysia.

2. Medical expenses in Malaysia

If **you** suffer from a **disability** while on a **trip** and:

- (a) seek follow-up treatment in Malaysia; or
- (b) did not seek treatment overseas but sought treatment in Malaysia within 24 hours of **your** return to Malaysia and it is reasonable to expect such **disability** was acquired during a trip,

we will reimburse the **medically necessary** expenses incurred in Malaysia for such **disability** up to the number of days or amount specified in item A2 of the **schedule of benefits** whichever occurring first and subject to the medical expenses limit specified in item A1 of the **schedule of benefits**.

For the purpose of item A1 and A2 of the **schedule of benefits**,

- (i) medical expenses includes: **hospital** accommodation and meals (semi private room and intensive care unit), nursing care during **hospital** admission, medicines, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anesthetic, operating theatre, consultation, diagnostic tests, ambulance fees, medical reports fees, **hospital** registration, administration charges and tax charges for the stated items.
- (ii) **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

In the event of admission for item A1 and A2 of the **schedule of benefits**, where permissible, **ATAP** will advance payment to the **hospital**.

3. Daily hospital income

If **you** suffer from a **disability** while on a **trip** which requires admission as an in-patient in a **hospital** overseas and such admission is **medically necessary**, **we** will pay for every complete day of admission at and up to the amount specified in item A3 of the **schedule of benefits** subject to the medical expenses limit specified in item A1 of the **schedule of benefits**.

4. Emergency medical evacuation and repatriation of mortal remains

If **you** suffer from a **disability** while on a **trip** and it is deemed reasonable and necessary by **us**, **ATAP** will:

- (a) transport **you** to a medical facility deemed appropriate for **medically necessary** treatment; and/or
 - (b) transport **you** to Malaysia;
- using transportation that is deemed to be the most suitable up to the amount specified in item A4 of the **schedule of benefits**.

If **you** suffer from a **disability** while on a **trip** and as a result die, **ATAP** will arrange for **your** repatriation back to **your** place of residence in Malaysia. **We** will reimburse the reasonable and necessary expenses incurred overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation, if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the evacuation and repatriation must be done via **ATAP** unless the arrangements are deemed acceptable by **us** because the arrangements were beyond **your** control and are reasonable.

For arrangements that are not done by **ATAP** that are deemed acceptable by **us**, **we** will reimburse the reasonable and necessary expenses to **you** for an amount that would have been incurred if **ATAP** had made the arrangements.



For the purpose of item A4 of the **schedule of benefits**, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

5. Compassionate visit

In the event of **your** death or **you** suffer from a **disability** while on an overseas **trip**, **we** will reimburse the reasonable and necessary expenses incurred by 1 person for accommodation, communication, travel and meals;

- (a) to take care of **you** once while **you** are admitted as an in-patient in an overseas **hospital** for more than 5 consecutive days and such admission is **medically necessary**; or
- (b) to assist once with **your** repatriation and burial or cremation at the location of **your** death up to the amount specified in item A5 of the **schedule of benefits**.

For the purpose of item A5 of the schedule of benefits,

- (i) **we** will only reimburse for one **disability** under this benefit within the **period of insurance**.
- (ii) **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

6. Child guard

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse **ATAP** for the reasonable and necessary expenses incurred to accompany **your child/children** back to Malaysia in an event where:

- (a) **you** are admitted as an in-patient in an overseas **hospital** and such admission is **medically necessary**; and
- (b) there is no one to look after **your child/children**.

up to the amount specified in item A6 of the **schedule of benefits**.

For the purpose of item A6 of the schedule of benefits, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

B) Personal Accident Benefit

1. Accidental death and permanent disablement

If **you** are involved in an **accident** while on a **trip** and as a result die or suffer from a **permanent disability** within 1 year from the **date of loss**, **we** will pay an amount based on the percentage that corresponds to the loss, stated in the Compensation Table below, multiplied by the sum insured specified in item B1 of the **schedule of benefits**.

Compensation Table		
Conditions		% of sum insured
Death		
1.	Injury resulting in accidental death	100%
Permanent disablement		
2.	Permanent total disablement where you are permanently unable to perform 3 of the activities of daily living as below: (a) dressing which means the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances; (b) feeding which means the ability to feed oneself food after it has been prepared and made available; (c) mobility which means the ability to move indoors from room to room on level surfaces; (d) toileting which means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate; (e) transferring which means the ability to move from a bed to an upright chair or wheelchair and vice versa; or (f) washing which means the ability to wash in the bath, or shower or wash by other means.	100%
3.	Permanent loss of use of two or more limbs .	100%
4.	Permanent loss of use of one limb .	100%
5.	Permanent total loss of sight of both eyes.	100%
6.	Permanent total loss of sight of one eye.	100%
7.	Permanent loss of the lens in one eye.	50%
8.	Permanent loss of hearing and loss of speech .	100%



9.	Permanent loss of hearing of both ears.	75%
10.	Permanent loss of hearing of one ear.	25%
11.	Permanent loss of speech.	50%

Compensation Limit:

- when more than one form of **permanent disablement** results from 1 **accident** the percentages are added together, but **we** will not pay more than 100% of the sum insured stated in item B1 of the **schedule of benefits**.
- the amount payable to **you** is limited to 100% of the sum insured stated in item B1 of the **schedule of benefits**. The coverage in respect of **you** will lapse upon payment of 100%.
- if a claim is payable for loss of or **loss of use**, of a whole part of the body, a claim for any component cannot be made.
- you** will be deemed dead for the purpose of this policy if **your** body is not found for more than 1 year as a result of sinking or wreckage of the **common carrier** in which **you** were a fare-paying passenger and onboard at the time of the **accident**.
- any payment made for disappearance will be collected back by **us** from **you**, if **we** are made aware that **you** are alive.
- for policy purchased on the life of a person who is below 18 years, **our** liability will be limited to 25% of the sum insured stated in item B1 of the **schedule of benefits**.

C) Travel Inconvenience & Other Travel Related Benefits

1. Travel cancellation

If **you** are prevented from commencing the **trip** due to:

- a **disability** resulting in:
 - death;
 - permanent total disablement**; or
 - an admission as an in-patient in a **hospital** where such admission is **medically necessary**;

occurring to **you**, **your immediate family members** or **travel companion**

- a **disability** occurring to **you** or **your travel companion** resulting in a condition which necessitates treatment by a doctor who certifies that as a direct result of this condition **you** or **your travel companion** require urgent medical attention and are unfit to commence the **trip** or continue on with **your** original **trip**.

- a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;

- any event excluding **strike** which:
 - leads to widespread violence;
 - puts **your** life in danger;
 - is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state; and
 - results in the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

We will reimburse the reasonable and necessary travel and accommodation expenses which:

- has been paid in advance; and
 - are not recoverable from any relevant parties or payable by any other source or other insurance policies;
- up to the amount specified in item C1 of the **schedule of benefits**.

For the purposes of item C1(a) and C1(b), the **disability** must occur within 60 days prior to the **effective date**.

For the purposes of items C1(c), C1(d) and C1(e) above, the fire, natural disaster or event must occur within 14 days prior to the **effective date**.

Please note that in relation to item C1(d) and C1(e) above, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** more than the amount specified in item C1 of the **schedule of benefits**.

2. Travel curtailment

If **you** are prevented from continuing a **trip** and return directly to Malaysia due to:

- a **disability** resulting in:
 - death;
 - permanent total disablement**;
 - an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically**



- necessary;**
- (iv) a quarantine for at least 48 hours as advised by the **doctor**; or
 - (v) recommendation by the attending **doctor** to return **home** and such recommendation is deemed reasonable by **us**;
- occurring to **you**, **your immediate family members** or **travel companion**;
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
 - (c) any event excluding **strike** which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) puts **your** life in danger;
 - (iv) occurs after departure from Malaysia; and
 - (v) results in the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
 - (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

We will reimburse the reasonable and necessary:

- (i) additional cost of travel and accommodation up to an amount of RM 1,000; and/or
 - (ii) unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties or payable by any other source or other insurance policies;
- up to the amount specified in item C2 of the **schedule of benefits**.

Please note that in relation to item C2(c) and C2(d) above, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the amount specified in item C2 of the **schedule of benefits**.

This policy will only pay for one claim made either under item C1 or C2 above. If **we** pay a claim under item C1, **we** will not pay a claim under item C2 and vice versa.

Exclusions:

For the purposes of item A1 to C2 of the **schedule of benefits**, **we** will not pay for any losses arising under, through or attributed to the exclusions below:

- 1) injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
- 2) taking drugs:
 - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner; or
 - (b) for the treatment of drug addiction;
- 3) any pre-existing condition where **you** or **your immediate family members**:
 - (a) have received or are receiving treatment;
 - (b) have been given medical advice, diagnosis, where care or treatment has been recommended;
 - (c) have clear and distinct symptoms that are or were evident; or
 - (d) when its existence would have been apparent to a reasonable person in the circumstances, within 1 year prior to the **effective date** as stated in the **certificate of insurance**;
- 4) any venereal disease and its sequel;
- 5) any communicable diseases which requires quarantine by law;
- 6) any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth;
- 7) **AIDS**; including HIV, HIV Wasting Syndrome and **AIDS**-related conditions (ARC). **We** reserve the right to require **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim;
- 8) anxiety, stress, psychotic, mental and nervous disorders (including any neuroses, and their physiological or psychosomatic manifestations);
- 9) cosmetic or plastic **surgery** unless caused by an **accident** and recommended by the **doctor** or any elective **surgery**;
- 10) pregnancy, fertility or birth control;
- 11) treatments for weight reduction or gain;
- 12) investigation and treatment of sleep and snoring disorders and hormone replacement therapy;
- 13) any eye examination, refractive **surgery**, dental treatment or oral **surgery** unless they are direct consequences of an **accident**;
- 14) circumcision or expenses incurred for sex change;
- 15) vaccinations and their complications;
- 16) donation of anybody organ including costs of acquisition and donation;
- 17) external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
- 18) admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
- 19) any treatment or admission which is deemed not **medically necessary** by **us**;



- 20) costs and expenses which are of non-medical nature;
- 21) private nursing, rest cures, sanitaria care or detoxification;
- 22) routine health checks;
- 23) any **trip** undertaken against the advice of a **doctor** or when the purpose of such travel was to obtain any form of medical treatment, consultation or advice;
- 24) any medical expenses incurred overseas after **we** are of the opinion that **you** are fit for return to Malaysia but **you** have refused;
- 25) any medical expenses incurred overseas which **we** are of the opinion can be delayed for treatment upon return to Malaysia; and
- 26) any expenses incurred in Malaysia except to the extent provided for under item A2. Medical expenses in Malaysia.

3. Travel delay

If the original scheduled departure time of **your common carrier** or **chartered flight** as stated in **your** ticket or travel itinerary is delayed while on a **trip**, **we** shall pay the amount specified in item C3 of the **schedule of benefits**.

We would however not pay in the event:

- (a) **you** missed a schedule **common carrier** or **chartered flight** as a result of **your** failure to check in within the stipulated time as specified in **your** ticket or travel itinerary;
- (b) any **strike** by the scheduled **common carrier** or **chartered flight** existing on the date of **your** overseas **trip** is arranged or there had been warning in the mass media of the pending **strike** when **your** overseas **trip** is arranged;
- (c) **you** arrive late to a **common carrier** or **chartered flight** terminal where **your** covered scheduled **common carrier** or **chartered flight** is to depart from, save and except when such late arrival is caused by a **strike**;
- (d) rescheduling of the **common carrier** or **chartered flight** unless due to natural disaster or equipment failure;
- (e) any delay of which **you** have been made aware of 24 hours prior to the original scheduled departure as stated in **your** ticket or travel itinerary; or
- (f) this policy was purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

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

4. Baggage delay

If **your** accompanying checked-in baggage is delayed from the time of arrival while on a **trip**, **we** shall pay the amount specified in item C4 of the **schedule of benefits**.

We would however, not pay for confiscation or detention by customs, immigration and/or public authorities.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt or delivery of baggage to **you** or a person authorized by **you** to receive the baggage.

5. Damage or loss of baggage and/or personal effects

If **your** baggage and/or personal effects taken or purchased while on a **trip** are lost or damaged, due to **theft** or the negligence of the **common carrier**, at **our** sole discretion, **we** will either reimburse **you** for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the amount specified in item C5 of the **schedule of benefits**, but always subject to the following:

- (a) for loss or damage due to **common carrier's** negligence, the baggage must be checked-in with the **common carrier**;
- (b) for loss of **jewelry**, the **jewelry** must be worn by **you** at the time of loss and taken by force;
- (c) for loss of watches, furs, electronic items including but not limited to hand-held mobile telephone, cameras (including digital), video cameras, binoculars, computers and computer related products, it must be carried by **you** at the time of loss or where the loss occurs in a hotel, there must be physical evidence of break-in.

We will pay **you** the original purchase price of the lost item given the provision of an original receipt by **you** otherwise **we** will reimburse **you** based on the value of the lost item after factoring depreciation as decided solely at **our** discretion.

For loss or damage due to the **common carrier** or hotel, the claim should be made against the **common carrier** or hotel first prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the **common carrier** or hotel or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the amount specified in item C5 of the **schedule of benefits**.

For the purpose of item C5 of the **schedule of benefits**,

- i. personal effects shall refer to clothes and other articles of personal nature likely to be worn, used or carried by **you**.
- ii. **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

Exclusions:

For purposes of item C5, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) any motorized conveyances;
- 2) sports equipment's including **golf equipment**;
- 3) perishable and consumable items;
- 4) antiques, artifacts, paintings, objects of art or any object with intrinsic value;
- 5) manuscripts, financial securities or instruments of any kind, currency notes or travelers cheques;
- 6) stamps, travel documents, credit cards, title deeds, driving license and identity cards;
- 7) external prosthetic appliances or devices which include but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses, artificial teeth and dental bridges;
- 8) acts of animals;
- 9) musical instruments;
- 10) fragile items;
- 11) wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being worked upon or resulting there from, mechanical or electrical failure or breakdown;
- 12) hired or leased equipment;
- 13) loss to baggage sent in advance, mailed or shipped separately;
- 14) loss to baggage left unattended in any place of which the general public have free access to;
- 15) loss of business goods or samples or equipment of any kind;
- 16) loss of data recorded on tapes, cards, discs or otherwise;
- 17) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
- 18) loss by **theft** from an unattended vehicle;
- 19) confiscation, detention, destruction by customs, immigration and/or public authorities;
- 20) any electronic items, **laptop** or **jewelry** that is checked-in with the **common carrier**; and
- 21) mysterious or unexplainable disappearance.

6. Loss of money

If **you** lose **your** currency notes or traveler's cheques while on a **trip** due to **theft**, **we** shall pay the amount lost stated in the police report up to the amount specified in item C6 of the **schedule of benefits**.

For the purpose of item C6 of the schedule of benefits, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

7. Loss of travel documents

If **you** lose **your** passport and/or visa while on an overseas **trip** due to **theft**, **we** shall reimburse the reasonable and necessary expenses incurred for the replacement of such passport and/or visa; and any additional reasonable and necessary expenses incurred overseas for:

- (a) accommodation;
- (b) communication;
- (c) travel at the place of loss; and
- (d) meals;

up to the amount specified in item C7 of the **schedule of benefits**.

Exclusions:

For purposes of items C6 and C7, **we** will not pay benefits for a loss due to or expenses incurred for:

- (a) shortage of currency due to error, omission, exchange transaction or depreciation in value;
- (b) detention or confiscation by any lawfully constituted authorities;
- (c) mysterious disappearance; and
- (d) items left unattended in any place of which the general public has free access to.

For the purpose of item C7 of the schedule of benefits, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

8. Personal liability

If **you** are held to be legally liable to a third party for:

- (a) death or **accidental** bodily injury; and/or
 - (b) **accidental** loss of or damage to property;
- which occurs on a **trip**, **we** will reimburse up to the amount specified in item C8 of the **schedule of benefits** for:
- (a) the amount that **you** are held liable for to the third party;
 - (b) the cost and expenses incurred on the defense of the claim.

provided always that **you** must not:



- (a) make or attempt to make any offer of settlement;
- (b) promise of payment;
- (c) admit liability to any party; and/or
- (d) become involved in any litigation without **our** prior written approval and consent.

Exclusions:

For purposes of item C8, **we** will not pay benefits due to or expenses incurred for:

- 1) the death or **accidental** bodily **injury** of any person who is under a contract of employment, service or apprenticeship with **you**;
- 2) liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 3) liability arising directly or indirectly by, through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 4) liability arising directly or indirectly by, through or in connection with any mechanically propelled vehicle, aircraft, watercraft or animals;
- 5) liability arising directly or indirectly by, through or in connection with:
 - (a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
 - (b) any willful, malicious, or unlawful act;
 - (c) the carrying on of any trade, business or profession; and
 - (d) any racing or rallying activities.
- 6) **accidental** loss or damage to property belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 7) any claims arising out of criminal, malicious or deliberate acts;
- 8) any legal costs resulting from any criminal proceedings;
- 9) any claim involving any of **your immediate family members**;
- 10) any claim where **you** are insane or which results from **you** being under the influence of or affected by drugs (other than taken under the direction of a **doctor**), alcohol or solvents;
- 11) judgment(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
- 12) sexual molestation, physical or mental abuse;
- 13) golfing either in the course of play or practice;
- 14) court awarded punitive, aggravated or exemplary damages;
- 15) any non-pecuniary losses; and
- 16) liability for which payment should be more specifically claimed under any other contract of insurance in **your** name or any other relevant source.

9. Home Away Protection

If **your** place of residence in Malaysia is left vacant while **you** are on a **trip** and **you** suffer physical loss or damage to **your household contents, personal valuables** and personal effects belonging to **you** and individuals who reside permanently with **you** due to **burglary**, **we** will pay up to the amount specified in item C9 of the **schedule of benefits** but always subject to the following:

- (a) the **burglary** occurring within the **period of insurance**. **You** must provide a police report to evidence the occurrence of the **burglary** within the **period of insurance** in order for **us** to pay the claim; and
- (b) in no event, will **we** pay for more than the replacement cost of the covered **household content, personal**
- (c) **valuables** and/or personal effects

For the purpose of item C9,

- i. personal effects shall refer to items of clothing, handbags, belts, shoes, pens and lighters.
- ii. **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.

Basis of settlement

For any loss covered under this benefit, **we** shall be entitled at **our** sole discretion to repair, reinstate, or replace the **household contents, personal valuables** and/or **personal effects** lost or damaged as the case may be.

In cases where **we** replace any **household contents, personal valuables** and **personal effects**, replacement may:

- (a) be a different model;
- (b) be made by a different manufacturer;
- (c) not include the identical features and functions; or
- (d) be of like kind and quality.

Exclusions:

For purposes of item C9, **we** will not pay benefits due to or pay for:

- 1) losses that occur when **your trip** is less than 2 days;



- 2) losses to cover **household contents** which **you** carried with **you** during the **trip**;
- 3) losses that are due to events other than **burglary**, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;
- 4) losses due to or related to a nuclear, biological or chemical event;
- 5) property that is insured under any other insurance policy unless its coverage does not extend to cover such loss or damage covered in this policy;
- 6) property that is covered under a guarantee or warranty unless the loss or damage is not otherwise covered;
- 7) motor vehicle equipment and accessories when not attached to the motor vehicles (including communication devices solely for use in the motor vehicle);
- 8) cash, bank and currency notes, cheques, travelers cheques, money orders, postal orders, postage stamps, negotiable instruments of any kind, bullion, rare or precious coins, documents or tickets of any kind, unset gemstones; and antiques, artifacts, paintings, objects of art or intrinsic value, manuscripts, financial securities of any kind, travel documents, credit cards, bonds, coupons, title deeds, driving license and identity cards.
- 9) livestock, pets, animals, plants or other living creatures.
- 10) any losses or damage occasioned through **your** wilful act or **your** involvement;
- 11) loss (whether temporary or permanent) of **your** property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
- 12) consequential loss or damage of any kind;
- 13) business or professional use in respect of photographic or sports equipment and accessories and musical instruments; and
- 14) motor vehicles, boats, bicycles and any equipment or accessories relating thereto.

D) Trip Assistance Solutions

You may contact **ATAP** for the following listed services:

1. 24/7 Worldwide Travel Assistance

ATAP can provide **you** with assistance on visa requirements, medical advisories, inoculation recommendations and preventive measures that may be needed prior to traveling to **your** destination. **ATAP** can also provide information concerning the exchange rates of major currencies against the Malaysian Ringgit.

2. Doctor on Call

ATAP's doctor and medical professionals are available by telephone to provide **you** with advice and assistance in the event **you** experience a medical emergency and/or any medical-related issues while on a **trip**. If **you** are admitted to a **hospital**, **ATAP's doctors** can monitor **your** treatments and keep in regular contact with **your** treating **doctor** to ensure that **you** get the appropriate care.

3. World Event Alert Services

You may contact **ATAP** at any time to get information on political and mass medical events around the world which may pose a threat to **your** travel safety.

4. Global Weather

You may contact **ATAP** at any time to receive worldwide weather forecasts and information which may affect **your** Travel plans.

5. Emergency Travel Services

ATAP can assist **you** to re-book flights, hotels and car rentals in the event of emergency and unforeseen circumstances.

6. Emergency Language Interpreter

If **you** are in an emergency situation, **ATAP** can provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.

7. Ambassador Services

ATAP can act as **your** personal ambassador while **you** are on a **trip** and provide assistance such as directions to embassies, replacement of travel documents, legal referral and delivery of urgent messages to **your immediate family members**

8. Global Cash

If **you** lose **your** wallet or purse while on a **trip**, **ATAP** can assist **you** to obtain cash overseas for emergencies from **your** home bank accounts. Upon **your** request, **ATAP** can also assist **you** to replace **your** credit cards.

For the purpose of items D1 to D8, the following applies:



Indemnity Clause:

ATAP undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist **you**.
ATAP assumes no responsibility for any advice or service provided by any third-party service provider.

Third Party Costs:

All third-party costs associated with the services provided are **your** responsibility.

PART 5 – TERMINATION CLAUSE

The insurance coverage provided to **you** shall terminate automatically upon the earliest of any of the following listed events:

- (a) immediately after an admission of 100% liability for a claim of **accidental death** and **permanent disablement** by **you**;
- (b) any premium due which remains unpaid by **you** after the due date;
- (c) upon expiry of the **period of insurance**;
- (d) **you** are not within the **competent age** to qualify for cover; or
- (e) cancellation made by **you or us** as stated in Part 7- General Conditions, item 20 of the policy.

PART 6 – GENERAL EXCLUSIONS

We will not pay benefits due to or expenses incurred for or losses arising under, through or attributed to the exclusions below:

- 1) if **you** are involved in the following occupation;
 - (a) armed forces, peacekeeping forces and similar groups;
 - (b) ship crew; or
 - (c) semi-professional and professional sports or where a periodic income is received in relation to such sports; unless it is solely administrative or management related;
- 2) if **you** are engaged in the following activities related to:
 - (a) all manual work;
 - (b) use (including testing) of heavy machinery, explosives or hazardous materials
 - (c) work at an off-shore site on any kind of conveyance;
 - (d) racing other than on foot (save for ultra-marathons which are excluded);
 - (e) any kind of diving, except if the optional rider benefit is purchased;
 - (f) any kind of winter sports, except if the optional rider benefit is purchased;
- 3) **extreme sports and activities**;
- 4) **expeditions**, private hunting trips, off-site skiing/snowboarding, private white water rafting grade 4 or above, ocean yachting, pot-holing, mountaineering if **you** need to use climbing equipment, ropes or guides, or outdoor rock climbing, or trekking above 3000 meters.
- 5) violation of law;
- 6) where payment would violate a government prohibition, regulation or law;
- 7) failure to take reasonable precautions to avoid a claim under the policy following the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 8) activities related to any air or sea conveyance unless as a fare paying passenger in a commercial airlines or cruise lines;
- 9) any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war (whether declared or not), any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
- 10) any **disability**, resulting directly or indirectly from, attributed to, or accelerated by:
 - (a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; and/or
 - (b) the release of pathogenic or poisonous biological or chemical materials.
For the purpose of this exclusion, serious physical **injury** means:
 - (c) physical injury that involves a substantial risk of death;
 - (d) protracted and obvious physical disfigurement; and/or
 - (e) protracted loss of or impairment of the function of a bodily member or organ;
- 11) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to, by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 12) cover or service for:
 - (a) any loss, **injury**, damage or legal liability arising directly or indirectly from planned or actual travel in to, or through Cuba, Iran, Syria, North Korea or the Crimea region;



- (b) any loss, **injury**, damage, or legal liability suffered or sustained directly or indirectly by **you**, if **you** are a:
 - (a) terrorist;
 - (b) member of a terrorist organization;
 - (c) narcotics trafficker; or
 - (d) purveyor of nuclear, chemical or biological weapons.
- 13) any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region.
- 14) failure to take all reasonable efforts to safeguard property or to avoid **injury** or minimize any claim under the policy;
- 15) willful, malicious or unlawful act or negligence;
- 16) any consequential loss;
- 17) any losses due to **theft** or **burglary** which is not reported to the police or other relevant authorities having jurisdiction at the place of loss within 24 hours day from the discovery of such loss;
- 18) any circumstances which **you** have been made aware of prior to the purchase of the policy;
- 19) travel insurance purchased after the **trip** has commenced;
- 20) any change of plans or disinclination on **your** part or any other person for the commencement or continuing of **your** planned travel; and
- 21) any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by **you** under this policy.

PART 7 - GENERAL CONDITIONS

- 1) **Duty of disclosure:**
You have a duty to take reasonable care not to make a misrepresentation in answering our questions or when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that **you** know to be relevant to **us** in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of the policy, refusal or reduction of claims, change of terms or termination of the policy.
This duty of disclosure shall continue until the time the policy is entered into, varied or renewed. **You** also have a duty to tell **us** immediately if at any time after the policy has been entered into, varied or renewed with **us**, any of the information given when **you** applied for this policy is inaccurate or has changed.
- 2) **Age to qualify for cover:** **You** must be aged 31 days to 65 years. All ages refers to the age as of **your** last birthday.
- 3) **Number of policies:** **You** are only allowed to be covered under 1 policy by **us** for each **trip**. Cover will only be provided by the policy that provides the highest coverage.
- 4) **Claims procedure:** **You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. This can be done by contacting The Claims Department at the email or address indicated in the accompanying disclosure & policy statement and important contact information section below. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion.
We will not pay any claims that are notified to **us** after 1 year from the **date of loss**.
A completed claim form along with supporting evidence (original copies, where applicable) must be supplied to **us** at **your** expense within 90 days from the **date of loss**. **We** have the right to ask for a post-mortem examination and/or for **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim.
It is **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusions set in this policy.
If **we** request that **you** take a medical examination, **we** will pay for the cost of such medical examination.
- 5) **Payment of claims:** All claims payment will be made to **you**. In the event of **your** death, **we** shall pay the claims proceeds to **your** named nominee(s) (if applicable) or to **your** estate. Upon payment **we** will be fully discharged of **our** obligations under this policy.
In the event costs and expenses for emergency medical treatment are guaranteed to be paid to the **hospital** by **ATAP**, indemnities shall be payable directly to such **hospital**. For "Emergency Medical Evacuation", the benefits will be paid directly to the service provider(s). For "Repatriation of Mortal Remains", the arrangement and repatriation of the mortal remains will be paid directly to the service provider(s). For "Child Guard", indemnities shall be paid directly to the service provider(s)." For "Personal Liability", claim monies shall be payable directly to whom **you** are legally liable to.
If **you** are incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Schedule 10 sub-paragraph 5(1) of the Financial Services Act, 2013. Their receipt will discharge **our** liability under the policy.
- 6) **Contribution:** If **you** are covered by another policy which covers the benefit in respect of Part 3 – Benefits, item A1, A2, A4, A5, A6, C1, C2, C5, C6, C7, C8 and C9, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies.
- 7) **Extension of coverage:** Coverage shall be extended at **our** discretion for up to 30 days from the expiry of the **period of insurance** for a **trip** without payment of any additional premium if **you** are hospitalized and/or quarantined overseas as recommended by a **doctor** or any other circumstances beyond **your** control which is deemed reasonable by **us** prohibiting **your** return to Malaysia prior to the expiry of the **period of insurance**.
- 8) **Our rights to recover:** If **we** make a payment and subsequently are made aware that the claim is not payable, **we** have the right to recover the amount paid.
- 9) **Currency of payment:** All payments will be made in Ringgit Malaysia.
- 10) **Rights of ownership:** **You** have the right to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **you** and **us** and shall be valid without notice to **you**. **We** will not recognize any claim made by another party who is not insured by this policy. The **policyholder/you** cannot assign the benefits



- covered in this policy to another person or entity.
- 11) **Rights of nominees:** Nominees do not have any rights to make any changes to the policy.
 - 12) **Legal proceedings:** No legal proceeding against **us** is valid within 90 days from the **date of loss**.
 - 13) **Arbitration:** Any dispute or difference which may arise between **you** and the **policyholder/us** can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place within 6 months from the date of disclaimer, failing which; **we** would have no obligation over the claim.
 - 14) **Subrogation:** Upon making a claim payment, **we** will acquire all of the **policyholder/your** rights to recover against any third party that may have contributed to the loss, at **our** own cost. The **policyholder/You** must however give **us your** full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
 - 15) **Renewal/reinstatement of policy:** No renewal and reinstatement of policies are applicable to this policy.
 - 16) **Conformity with law.** All the terms and conditions of this policy are in accordance to the relevant laws of Malaysia and/or directives issued by the Malaysian insurance regulatory bodies.
 - 17) **Changes:** **We** can change the terms and provisions of this policy by giving **you** 30 days prior notice. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
 - 18) **Cancellation:** You can cancel this policy within 14 days from date of purchase at www.lazada.com.my/, provided that your **period of insurance** has not commenced and **you** have not made a claim on this policy.
We can cancel this policy by giving **you** 15 days' prior written notice to **your** last known address. **We** will refund the premium to **you** for all the premium that has been paid for the unexpired term.
 - 19) **Communication to us:** All communication to **us** shall be in writing or other means acceptable by **us**.
 - 20) **Time:** Refers to Malaysian time.
 - 21) **Consent to use personal data:** **You** are deemed to have read, understood, and consented to the collection and subsequent processing of **your** personal information by **us** (whether obtained during the application process or administration of this policy) in accordance with, **our** Privacy Notice as from time to time published on **our** website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to **you**. If **you** submit information relating to other individuals, **you** further represent and warrant that **you** have the authority to provide information relating to the other individuals to AIG Malaysia, that **you** have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by **us**, and that the other individuals agree and consent that **we** may collect, use and process his/her personal information in accordance with **our** Privacy Notice.
 - 22) **Economic Sanction:** **We** shall not be deemed to provide cover and **we** shall not 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 **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
 - 23) **Residence Limitation:** **You** must be either a Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia regardless of medical status. **Your** travel arrangements must be made and paid for in Malaysia and **your** trip must commence in Malaysia.
 - 24) **Services Tax ("ST") (applicable to Domestic plan only):** The amount of Premium payable by **you** for this Policy includes an amount on account of the ST payable by **you**. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.



Important Contact Information

AIG Travel Asia Pacific (ATAP) (available 24 hours worldwide for emergency travel related calls):

Overseas + 603 2772 5600

Malaysia: 03 2772 5600

AIG Travel Customer Service Centre 1800 88 55 99 (9.00am to 5pm week days, excluding public holidays) or email us at AIGMYCare@aig.com.

If **you** require assistance or need to call about this policy that **we** have issued to **you** please quote the policy number as shown on **your certificate of insurance**. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

ATAP Emergency Assistance

24 Hour worldwide emergency assistance pre-trip and emergency assistance is provided by **ATAP**.

If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, **you** must contact **ATAP** and follow their advice or instruction. Failure to do so may prejudice **your claim** under this Policy.

ATAP operates a network of service centres that will provide **you** with 24/7 access to appropriate medical facilities and emergency transportation services. By choosing AIG, **you** have direct access to these vital services before and during **your trip**.

Depending on **your** specific needs, **we** can:

1. Provide pre-trip advice and the local medical conditions at **your** destination.
2. When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** family and friends at **home** informed.
3. Decide if and when evacuation or repatriation is necessary and coordinate all services.

We will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only provided to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your claim** is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your claim**.

To contact **ATAP** assistance services, phone from anywhere in the world on +603 2772 5600.

How To Make A Claim

Depending on the nature of the claim, the following evidence may be required. Note, **we** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

- proof of value and ownership
- proof of travel (confirmation invoice, travel tickets)

Note, if **you** wish to make a claim for Medical Expenses in Malaysia under Section A2, the covered treatments and services must be provided within thirty (30) consecutive days of **your** return date to Malaysia.

Conditions Applicable To Claims

Examination and medical records

We shall have the right and opportunity to conduct the following on **you** at **our** own expense:

- (a) any medical examination(s);
- (b) an autopsy, in the case of death, where permissible at law.

You agree to provide **us** with **your** permission for **us** to obtain any medical reports or records that **we** require from any medical practitioner.



Notice of Claim

You or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. Claims documents must be submitted to **our** office as soon as practicable but no later than ninety (90) days from the date of the incident happening. If claim documents cannot be submitted within this ninety (90) days' time due to reasonable cause, as determined solely by **us**, the documents must be submitted no later than one (1) year from the date of incident happening.

Failure to comply will automatically cancel the claim.

All notifications relating to claims or circumstances must be in writing or sent by email to AIGMYCare@aig.com

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