



The AIG travel insurance policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the General Exclusions section of your policy).

The COVID-19 Endorsement will attach to and form part of your policy if you purchased Essential Shield or Comprehensive Shield plan. This COVID-19 coverage is not available for Basic Shield plan.

The policy will cover and we will pay up to the amount shown in the table below (or where applicable, in the schedule of benefits in your policy) for claims relating directly to COVID-19, subject to the terms and exclusions of your policy.

COVID-19 Benefits		Essential Shield & Comprehensive Shield Plan			
		Return Trip (RM)		One-Way Trip (RM)	
		Regional	Domestic	Regional	Domestic
1	<b>Medical Expenses</b>				
	For persons 70 years of age or under	150,000	10,000	100,000	5,000
2	<b>Emergency Medical Evacuation &amp; Repatriation</b>	500,000	500,000	150,000	150,000
3	<b>COVID-19 Diagnosis Quarantine</b>	3,500	3,500	2,100	2,100
	Up to maximum 14 days	Up to RM250 per day		Up to RM150 per day	
4	<b>Travel Cancellation</b>	10,000	6,000	3,500	2,500

Note: Please refer to the policy contract (COVID-19 Endorsement) for the full details of the covered conditions and exclusions.

**FIREFLY TRAVEL PROTECTION**

**Domestic Trip**

MALAYSIA		Basic Shield Plan		Essential Shield Plan		Comprehensive Shield Plan		
		Return Trip (RM)	One-Way Trip (RM)	Return Trip (RM)	One-Way Trip (RM)	Return Trip (RM)	One-Way Trip (RM)	
Schedule of Benefit		Domestic		Domestic		Domestic		
<b>A</b>	<b>Medical Related Benefits</b>							
1	Accident & Sickness Medical Reimbursement							
	(A) Up to the 70 Years of Age or Under;							
	due to Accident		30,000	15,000	30,000	15,000	100,000	50,000
	due to Sickness		1,500	750	10,000	5,000	10,000	5,000
	(B) Aged 71 years or Older;							
	due to Accident ONLY		8,000	2,500	20,000	5,000	60,000	8,000
Deductible of RM200 for mountain sickness claim								
2	Hospital Income <i>RM250 for every complete day</i>		1,000	No Coverage	1,000	750	3,500	1,000
	Subject to Accident & Sickness Medical Reimbursement Limit in A1							
3	Evacuation & Repatriation		150,000	50,000	500,000	150,000	500,000	150,000
4	Hospital Visitation & Compassionate Visit		2,000	500	2,000	1,000	3,000	2,000
5	Child Guard		2,000	500	2,000	1,000	3,000	2,000
<b>B</b>	<b>Personal Accident Benefit</b>							
1	Accident Death and Permanent Disablement		150,000	150,000	150,000	150,000	300,000	150,000
<b>C</b>	<b>Travel Inconvenience &amp; Other Related Benefits</b>							
1.1	Trip Cancellation		3,000	2,500	6,000	2,500	6,000	2,500
1.2	Trip Interruption		3,000	750	3,000	1,500	3,000	3,000
1.3	Trip Curtailment		1,000	750	2,000	1,500	6,000	2,000
2	Flight Delay <i>RM250 for every 3 consecutive hours of delay</i>		2,000	2,000	2,000	2,000	2,000	2,000
3	Travel Misconnection <i>RM250 for every 3 consecutive hours of delay</i>		1,000	1,000	1,000	1,000	1,000	1,000
4	Baggage Delay <i>RM200 for every 3 consecutive hours of delay</i>		600	600	600	600	600	600
5	Baggage & Personal Effects							
	Baggage Damage: <i>Maximum limit for baggage is RM250</i>		2,500	2,500	2,500	2,500	7,000	3,500
Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM500</i> <i>Maximum limit for laptop is RM1,500</i>								
6	Loss of Travel Documents		1,500	1,500	1,500	1,500	1,500	1,500
7	Personal Liability		200,000	100,000	200,000	200,000	200,000	200,000
8	Hijack Inconvenience		No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
9	Fraudulent use of Credit Card		No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
<b>D</b>	<b>Trip Assistance Solutions</b>							
1	24/7 Worldwide Travel Assistance		Included in all Plans					
2	Doctor or Physician on Call							
3	World Event Alert Services							
4	Global Weather							
5	Emergency Travel Services							
6	Emergency Language Interpreter							
7	Ambassador Services							
8	Global Cash							

Note: Please refer to the policy wording for full details of the coverages and exclusions. This Schedule of Benefit is effective / commences on 05 October 2021.

## FIREFLY TRAVEL PROTECTION

### Regional Trip

MALAYSIA		Basic Shield Plan		Essential Shield Plan		Comprehensive Shield Plan	
		Return Trip (RM)	One-Way Trip (RM)	Return Trip (RM)	One-Way Trip (RM)	Return Trip (RM)	One-Way Trip (RM)
Schedule of Benefit		Regional		Regional		Regional	
<b>A</b>	<b>Medical Related Benefits</b>						
1	Accident & Sickness Medical Reimbursement						
	(A) Up to the 70 Years of Age or Under;						
	due to Accident	75,000	20,000	150,000	100,000	250,000	150,000
	due to Sickness						
	(B) Aged 71 years or Older;						
	due to Accident ONLY	20,000	5,000	50,000	10,000	150,000	20,000
Deductible of RM200 for mountain sickness claim							
2	Hospital Income <i>RM250 for every complete day</i>	5,000	No Coverage	5,000	1,750	7,500	5,000
	Subject to Accident & Sickness Medical Reimbursement Limit in A1						
3	Evacuation & Repatriation	150,000	50,000	500,000	150,000	500,000	150,000
4	Hospital Visitation & Compassionate Visit	2,500	1,000	2,500	2,000	5,000	2,500
5	Child Guard	2,500	1,000	2,500	2,000	5,000	2,500
<b>B</b>	<b>Personal Accident Benefit</b>						
1	Accident Death and Permanent Disablement	150,000	150,000	150,000	150,000	300,000	150,000
<b>C</b>	<b>Travel Inconvenience &amp; Other Related Benefits</b>						
1.1	Trip Cancellation	5,000	3,500	10,000	3,500	10,000	3,500
1.2	Trip Interruption	5,000	1,000	5,000	2,500	5,000	5,000
1.3	Trip Curtailment	5,000	1,500	5,000	3,000	10,000	5,000
2	Flight Delay <i>RM250 for every 3 consecutive hours of delay</i>	2,000	2,000	2,000	2,000	2,000	2,000
3	Travel Misconnection <i>RM250 for every 3 consecutive hours of delay</i>	1,000	1,000	1,000	1,000	1,000	1,000
4	Baggage Delay <i>RM200 for every 3 consecutive hours of delay</i>	600	600	600	600	600	600
5	Baggage & Personal Effects						
	Baggage Damage: <i>Maximum limit for baggage is RM250</i>	2,500	2,500	2,500	2,500	7,000	3,500
Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM500 Maximum limit for laptop is RM1,500</i>							
6	Loss of Travel Documents	1,500	1,500	1,500	1,500	1,500	1,500
7	Personal Liability	500,000	300,000	500,000	500,000	500,000	500,000
8	Hijack Inconvenience	1,000	1,000	1,000	1,000	1,000	1,000
9	Fraudulent use of Credit Card	2,000	2,000	2,000	2,000	2,000	2,000
<b>D</b>	<b>Trip Assistance Solutions</b>						
1	24/7 Worldwide Travel Assistance	Included in all Plans					
2	Doctor or Physician on Call						
3	World Event Alert Services						
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