



FIREFLY TRAVEL PROTECTION

MALAYSIA		Return Trip (RM)		One-Way Trip (RM)	
		Regional	Domestic	Regional	Domestic
Schedule of Benefit					
A Medical Related Benefits					
1	Accident & Sickness Medical Reimbursement Up to the Age of 70 years; Above the Age of 70 years; <i>Deductible of RM 200 for mountain sickness claim</i>	75,000 20,000	30,000 8,000	Nil Nil	Nil Nil
2	Hospital Income (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	5,000	NIL	Nil	Nil
3	Evacuation & Repatriation	150,000	150,000	Nil	Nil
4	Hospital Visitation & Compassionate Visit	2,500	2,000	Nil	Nil
5	Child Guard	2,500	2,000	Nil	Nil
B Personal Accident Benefit					
1	Accident Death and Permanent Disablement	150,000	150,000	150,000	150,000
C Travel Inconvenience & Other Travel Related Benefits					
1.1	Trip Cancellation	5,000	3,000	3,500	2,500
1.2	Trip Interruption	5,000	3,000	Nil	Nil
1.3	Trip Curtailment	5,000	NIL	Nil	Nil
2	Flight Delay (RM 200 for every 6 consecutive hours of delay)	2,000	2,000	2,000	2,000
3	Travel Misconnection (RM 250 for every 6 consecutive hours of delay)	1,000	1,000	1,000	1,000
4	Baggage Delay (RM 100 for every 6 consecutive hours of delay)	500	500	500	500
5	Baggage & Personal Effects Baggage Damage <i>Maximum limit for baggage is RM 250</i> Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM 500</i> <i>Maximum limit for laptop is RM 1,500</i>	2,500	2,500	2,500	2,500
6	Loss of Travel Documents	1,500	1,500	1,500	1,500
7	Personal Liability	500,000	200,000	Nil	Nil
8	Hijack Inconvenience (RM 250 for every 6 consecutive hours of delay)	1,000	Nil	Nil	Nil
9.	Fraudulent use of Credit Card	2,000	Nil	Nil	Nil
D Trip Assistance Solutions					
1	24/7 Worldwide Travel Assistance	Included			
2	Doctor or Physician on Call	Included			
3	World Event Alert Services	Included			
4	Global Weather	Included			
5	Emergency Travel Services	Included			
6	Emergency Language Interpreter	Included			
7	Ambassador Services	Included			
8	Global Cash	Included			