



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**). This Endorsement addresses what **You** are and what **You** are not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **Your Policy** if **You** purchased Superior or Premier **Plan**. This COVID-19 coverage is not available for Primary & Essential **Plan** and Domestic **Plan**.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the **Policy** except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the **Policy** is inconsistent with this Endorsement, the terms of this Endorsement shall prevail. Please note in particular the “**GENERAL CONDITIONS**” and “**GENERAL EXCLUSIONS**” sections of the **Policy**.
3. All terms defined and references construed in the **Policy** shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the **Policy**.

GENERAL DEFINITIONS

Quarantine means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

COVID-19 COVER

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 exclusions listed below and the terms and exclusions of **Your Policy**.

BENEFIT	COVERED CONDITIONS AND EXCLUSIONS																			
Medical Expenses (incurred Overseas) & Emergency Medical Evacuation & Emergency Medical Repatriation	<p>If You are diagnosed with COVID-19 whilst Overseas, We will pay for the necessary and reasonable medical costs incurred as a result of You contracting COVID-19 during Your Trip.</p> <p>Included within the Medical Expenses Incurred Overseas benefit, if You contract COVID-19 during Your Trip, We will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning Your body or Your ashes to Malaysia up to the limit stated in the Policy.</p> <p>The most We will pay for medical and / or emergency evacuation expenses is specified in the table below:</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="4">PLAN</th> </tr> <tr> <th>Primary & Essential Plan</th> <th>Superior Plan</th> <th>Premier Plan</th> <th>Domestic Plan</th> </tr> </thead> <tbody> <tr> <td>Medical Expenses Incurred Overseas</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Emergency Medical Evacuation & Emergency Medical Repatriation</td> <td>-</td> <td>RM600,000</td> <td>RM800,000</td> <td>-</td> </tr> </tbody> </table> <p>We will not cover any loss if You are travelling against a medical practitioner’s or doctor’s advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, You or someone on Your behalf must contact Our assistance department immediately.</p>		PLAN				Primary & Essential Plan	Superior Plan	Premier Plan	Domestic Plan	Medical Expenses Incurred Overseas					Emergency Medical Evacuation & Emergency Medical Repatriation	-	RM600,000	RM800,000	-
	PLAN																			
	Primary & Essential Plan	Superior Plan	Premier Plan	Domestic Plan																
Medical Expenses Incurred Overseas																				
Emergency Medical Evacuation & Emergency Medical Repatriation	-	RM600,000	RM800,000	-																
Overseas Daily Hospitalisation Income	<p>The Overseas Daily Hospitalisation Income stated in the Policy is not payable for any hospitalisation during Your Trip which results from COVID-19.</p> <p>For details of Medical Expenses (incurred Overseas) for COVID-19, please see above.</p>																			
Travel Cancellation and Travel Postponement	<p>We will pay up to the amount shown in the Schedule of Benefits in Your Policy if the cancellation or postponement of Your Trip, for which You have paid under a contract and which is not refundable, is necessary and unavoidable as a result of You or Your Immediate Family Members being diagnosed with COVID-19 prior to the scheduled Trip departure date.</p> <p>We will not cover any Trip cancellation or Trip postponement solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover any Trip cancellation or Trip postponement resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover Trip cancellation or Trip postponement if You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.</p> <p>We will not cover Trip cancellation or Trip postponement if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Trip for cancellation refund or compensation.</p> <p>We will not cover any loss if You are travelling against a medical practitioner’s or doctor’s advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>																			

BENEFIT	COVERED CONDITIONS AND EXCLUSIONS														
Travel Interruption	<p>We will not cover Trip Interruption due to epidemic/pandemic related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover Trip Interruption resulting from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover Trip Interruption for any costs incurred for Quarantine after You return to Malaysia.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>														
Travel Curtailment	<p>We will pay up to the amount shown in the table below if the disruption of Your Trip is necessary and unavoidable because You or Your Immediate Family Members are diagnosed with COVID-19 while travelling and need to return to Malaysia earlier than planned. In that event, We will cover:</p> <ol style="list-style-type: none"> reasonable and necessary travel and accommodation expenses for which You have paid, and which are not refundable. reasonable and necessary additional travel costs to return back to Malaysia. <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="4">PLAN</th> </tr> <tr> <th>Primary & Essential Plan</th> <th>Superior Plan</th> <th>Premier Plan</th> <th>Domestic Plan</th> </tr> </thead> <tbody> <tr> <td>Travel Curtailment</td> <td>-</td> <td>RM25,000</td> <td>RM30,000</td> <td>-</td> </tr> </tbody> </table> <p>We will not cover Trip curtailment resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>		PLAN				Primary & Essential Plan	Superior Plan	Premier Plan	Domestic Plan	Travel Curtailment	-	RM25,000	RM30,000	-
	PLAN														
	Primary & Essential Plan	Superior Plan	Premier Plan	Domestic Plan											
Travel Curtailment	-	RM25,000	RM30,000	-											
Travel Delay	We will not pay for any travel delay under this section.														
Out-of-country COVID-19 Diagnosis Quarantine (New Benefit)	<p>We will reimburse You up to RM500 per day as specified in the table below according to Your selected plan, per person for up to 14 consecutive days, if during Your Trip, You test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside Malaysia.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="4">Quarantine benefit</th> </tr> <tr> <th>Primary & Essential Plan</th> <th>Superior Plan</th> <th>Premier Plan</th> <th>Domestic Plan</th> </tr> </thead> <tbody> <tr> <td>Limit per day</td> <td>-</td> <td>Up to RM300</td> <td>Up to RM500</td> <td>-</td> </tr> </tbody> </table> <p>We will reimburse You the reasonable and necessary accommodation costs, meals or other expenses directly related to Quarantine placement/admission arrangement process.</p> <p>This benefit will not apply where Quarantine measures are mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>Any claim for Out-of-country COVID-19 Diagnosis Quarantine shall be offset against any amount We have paid or are liable to pay under Travel Cancellation, Travel Postponement, Travel Curtailment and/or Travel Interruption in respect of the same event.</p>		Quarantine benefit				Primary & Essential Plan	Superior Plan	Premier Plan	Domestic Plan	Limit per day	-	Up to RM300	Up to RM500	-
	Quarantine benefit														
	Primary & Essential Plan	Superior Plan	Premier Plan	Domestic Plan											
Limit per day	-	Up to RM300	Up to RM500	-											

ASSISTANCE SERVICES	Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of this insurance plan are the responsibility of the Policyholder (see policy fulfillment for assistance contact details).
Denied boarding due to fever or other medical concern	An AIG staff member will be available to discuss next steps and options. If necessary, We will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to Malaysia when You are medically cleared to fly. For contact details, please refer to Your Policy .
Denied entry to country due to fever or other medical concern	We will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to Malaysia when You are medically cleared to fly. For contact details, please refer to Your Policy .
Feel ill while traveling internationally (To access benefits, You must contact Our assistance department immediately)	An AIG staff member will be available to discuss Your options. We will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to Malaysia when You are medically cleared to fly. For contact details, please refer to Your Policy .

TRAVEL GUARD TRAVEL INSURANCE POLICY



Presented by:
AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide,
198, Jalan Bukit Bintang,
55100 Kuala Lumpur.

Customer Service:

1800 88 8811



Bring on tomorrow



Welcome to AIG Malaysia Insurance Berhad Travel Guard travel insurance.

In choosing AIG for **Your** travel insurance, **You** travel under the protection of a worldwide organisation. **You** will also receive 24 hour 365 day access to the services of AIG Travel Assist Malaysia Sdn Bhd.

You can travel with the comfort of knowing that **You** are insured by an experienced world leader in travel insurance and provider of emergency travel and medical assistance services. The AIG experience spans decades and many millions of satisfied travellers, but most importantly, when **You** travel with AIG, **You** travel with an organisation that honours the commitment to deliver on the promise set out in this **Policy**.

In this **Policy**, **You** will find preliminary information, cover definitions, exclusions, terms and conditions that fully explain the cover provided by this **Policy**. **Your Policy Period** and other important particulars including any special terms that are to apply are shown on **Your Policy Schedule** or notices provided with **Your** policy wording. **We** recommend that **You** read the policy document carefully to ensure that it meets with **Your** travel needs and take it with **You** when travelling.



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PART 1 – PRELIMINARY INFORMATION

This document contains **Your** travel insurance **Policy** terms and conditions. It is important that **You** read and understand it and retain it in a safe place. This **Policy** is signed and issued in consideration of the acceptance and approval of the application by the insurer and it shall take effect at the **Policy Issue Date and Time** as shown in the **Policy Schedule** subject to which also the first premium has been fully received by the insurer. The **Policy** will end at the **Policy Expiry Date** as shown in the **Policy Schedule**.

Cover commences and ends at different times depending on the benefit and the **Plan You** purchased.

This **Policy** has the following **Plan** options:

1. **Overseas** single-**Trip** insurance **Plans** covering one (1) **Trip** during the **Policy Period** not exceeding one hundred and eighty (180) consecutive days.
2. domestic single-**Trip** insurance **Plan** covering one **Trip** during the **Policy Period** not exceeding thirty (30) consecutive days.
3. **Overseas** annual multi-**Trip** insurance **Plans** covering multiple **Trips** during the **Policy Period**. Each single **trip** under the **Policy** shall not exceed ninety (90) consecutive days.
4. domestic annual multi-**Trip** insurance optional add-on **Plan** covering multiple **Trips** during the **Policy Period**. Each single **Trip** under the **Policy** shall not exceed thirty (30) consecutive days.

You are covered for the **Plans** shown in the **Policy Schedule**.

All terms in this document in **bold** are defined terms and have special meaning. Please refer to General Definitions Section for reference.

Eligibility Criteria

To be eligible for cover under this Policy:

- (a) **You** must be either a Malaysian citizen, Malaysian permanent resident, or a holder of a valid work permit or employment pass (*of which **Your** place of employment must be in Malaysia during the **Policy Period***), dependent pass, student pass or long-term social visit pass not including travelling visa (that is issued by the relevant governmental authority in Malaysia) with full rights to enter into and return to Malaysia regardless of medical status;
- (b) **You** must be returning to **Your Home** at the end of **Your** travel, or be intending to return **Home** on completion of **Your** travel; and
- (c) **Your** pre-travel arrangements must be made and paid for in Malaysia and **Your Trip** must commence in Malaysia.

One-way Trip: This **Policy** also covers a one-way **Trip** provided **You** have purchased the policy in Malaysia, and the original point of departure is Malaysia. Transits at other countries are allowed provided **You** are confined to the transit area of the airports in these countries. Cover provided under a one-way **Trip** policy is only limited to Sections A – Trip Cancellation, E2 – Travel Missed Connection, F1 – Travel Delay, F2 – Travel Re- Route, G - Baggage, H – Personal Accident and I – Personal Liability of this Policy.

Age Limitation

The minimum and maximum age for cover under this **Policy** is:

- (a) Thirty (30) days up to eighty-five (85) years for single-**Trip Plans**; and
- (b) Eighteen (18) years up to seventy (70) years for annual multi -**Trip Plans**.

Age is determined based on the age **You** will be on the **Policy Expiry Date**.

Existing Health Conditions

Existing Health Conditions are not covered under this **Policy**. Please refer to applicable definition and exclusion for further information on what is not covered. This exclusion applies to each and every **Trip** even if an annual multi-**Trip Plan** has been purchased.

The Insurer

This Policy is issued by:
AIG Malaysia Insurance Berhad Level 18, Menara Worldwide
198, Jalan Bukit Bintang 55100 Kuala Lumpur.

Important Contact Information

AIG Travel Assist Malaysia Sdn Bhd (ATAM)

(available 24 hours worldwide for emergency travel related calls)

Overseas : + 603 2772 5600

Malaysia : 03 2772 5600

AIG Travel Customer Service Centre

1800 88 88 11 (9.00am to 5.00pm week days, excluding public holidays) or email us at AIGMYCare@aig.com.

AIG Claims

1800 88 88 11 (9.00am till 5.00pm week days, excluding public holidays) or email us at MYClaims@aig.com.

If **You** require assistance or need to call about a **Policy** that **We** have issued to **You** please quote the policy number as shown on **Your Policy Schedule**. 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.

ATAM Emergency Assistance

24 hour worldwide emergency assistance pre-trip and emergency assistance is provided by **ATAM**.

If **You** require medical treatment that necessitates admittance to **Hospital** as an in-patient, emergency transportation services or to return **Home** for any reason covered by this **Policy**, **You** must contact **ATAM** and follow their advice or instruction. Failure to do so may prejudice **Your Claim** under this **Policy**.

ATAM 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. Help **You** in the event of lost baggage, travel documents or credit card by putting **You** in touch with the nearest consulate, embassy or other authorities.
3. 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.
4. Decide if and when evacuation or repatriation is necessary and coordinate all services.
5. Provide help to reschedule travel plans when **Your Trip** is interrupted by an emergency.

We will try to get **You** medical attention when **You** travel but **ATAM** cannot guarantee that appropriate medical facilities will always be available. **ATAM** 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 **ATAM** assistance services, phone from anywhere in the world on +603 2772 5600.

SCHEDULE OF BENEFITS

The **Schedule of Benefits** contains a brief summary of **Your Policy** cover.

The **Plan** limits that apply are the applicable limits for the **Plan You** selected for the insurance and shown on the **Policy Schedule**.

Not all sections or sub-sections or provisions for cover provided in this wording may apply to **Your** selected **Plan**. Sub-limits or other restrictions may also apply. Please refer to the applicable **Plan** under the **Schedule of Benefits** and the relevant **Policy** section for further details.

The sum insured values shown are the maximum amounts in Ringgit Malaysia (RM) that **We** will pay each **Trip**, including any agreed extension period. Policy terms, conditions, exclusions and sub-limits may apply.

Maximum Limits - Insured Person and family

1. If **You** have purchased insurance to cover one (1) person only, the maximum amount **We** will pay under the **Policy** is the limit shown under the applicable **Plan** selected by **You** and shown on the **Policy Schedule** issued to **You**.
2. If **You** have purchased insurance to cover **You, Your Spouse** and dependent **Children** travelling together, then the maximum amount **We** will pay under the **Policy** is as follows:
 - a. for each **Insured Person**, is the limit shown under the applicable **Plan** selected by **You** and shown on the **Policy Schedule** issued to **You**.
 - b. in total for all **Insured Persons**, is 300% of the limit shown under the **Schedule of Benefits** for the **Plan** selected and shown on the **Policy Schedule** issued to **You** except for **Section H – Personal Accident** which remains a per person limit.

Age is determined based on the age **You** will be on the **Policy Expiry Date**.

Schedule of Benefits

Benefits		Sum Insured Up To (RM)				
		Primary	Essential	Superior	Premier	Domestic
A	Trip Cancellation (Pre-departure)	5,000	20,000	25,000	30,000	1,000
B	Medical & Associated Expenses					
1	Medical Expenses	150,000	300,000	600,000	10,000,000	20,000 (accident only)
2	Emergency Medical Related Expenses					
	(a) Emergency Medical Evacuation & Emergency Medical Repatriation	150,000	Unlimited	Unlimited	Unlimited	20,000 (accident only)
	(b) Compassionate Visit	3,000	9,000	12,000	15,000	-
	(c) Child Guard	-	9,000	12,000	15,000	-
	(d) Daily Hospitalisation Income (RM250 per day)	5,000	15,000	20,000	30,000	-
	Maximum number of days	20	60	80	120	-
	(e) Emergency Telephone Charges and Internet Use	-	150	300	500	-
3	Follow up Medical Treatment in Home Country – Malaysia					
	(a) In-patient Medical Expenses (Up to 30 days)	10,000	50,000	50,000	50,000	-
	(b) Outpatient / Specialist Treatments or Services Provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)	Included in B3(a)	-
	(c) Treatment or Services provided by Healthcare Professionals	-	500	700	1,000	-
4	Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	Included in B1	-
C	Repatriation of Mortal Remains or Funeral Expenses Overseas	150,000	Unlimited	Unlimited	Unlimited	-
D	Trip Curtailment	5,000	20,000	25,000	30,000	-
E1	Trip Interruption	1,000	1,500	2,000	3,000	-
E2	Travel Missed Connection (RM200 for every 6 consecutive hours)	200	600	800	1,200	-
F1	Travel Delay (RM150 for every 6 consecutive hours)					
	(a) Overseas	1,500	3,900	4,200	5,100	-
	(b) Malaysia	300	450	450	900	300
F2	Travel Re-Route (RM200 for every 6 consecutive hours)	200	600	800	1,200	-

Benefits		Sum Insured Up To (RM)				
		Primary	Essential	Superior	Premier	Domestic
G	Baggage					
1	Loss of Personal Baggage Items	2,000	5,000	7,000	10,000	1,000
	Item Limit:					
	(a) Any one item including smartphones	500	500	500	500	500
	(b) Portable Computers including tablets	1,000	1,000	1,500	2,000	1,000
	(c) Baggage Damage per bag	250	250	250	250	250
2	Baggage Delay (RM200 for every 6 consecutive hours)					
	(a) Overseas	400	800	1,000	2,000	-
	(b) Malaysia	-	200	200	800	200
3	Fraudulent Use of Credit Card	-	1,500	2,000	3,000	-
4	Loss of Travel Document	2,000	5,000	6,000	8,000	-
5	Loss of Personal Money	500	1,000	2,000	3,000	-
H	Personal Accident					
	Accidental Death & Permanent Disablement					
	(i) Age 30 days to 17 years	25,000	75,000	100,000	125,000	50,000
	(ii) Age 18 years to 85 years	100,000	300,000	400,000	500,000	50,000
I	Personal Liability	500,000	1,000,000	1,000,000	1,000,000	500,000
J	Loss of Home Contents	1,000	2,000	3,000	5,000	-
K1	Car Rental Excess Charges	-	2,000	3,000	5,000	-
K2	Car Rental Vehicle Return Costs	-	Included in K1	Included in K1	Included in K1	-
	24/7 Worldwide Travel Assistance	Included	Included	Included	Included	Included
Optional Add-on						
L	Travel Delay Upgrade (RM150 for every 3 consecutive hours)					
	Overseas	-	3,900	4,200	5,100	-

The Policy

This **Policy** is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this **Policy**. However, there are some circumstances where cover cannot be provided.

These limits, exclusions and conditions are described in the policy wording. However, **We** draw **Your** attention to some important points below:

1. This **Policy** does not cover any **Existing Health Condition**. This does not apply to Section C – Repatriation of Mortal Remains or Funeral Expenses Overseas.
2. This Policy does not cover certain activities or travel, including but not limited to,
 - (a) **Extreme Sports and Sporting Activities** or competing in sporting competitions;
 - (b) **Expeditions**;
 - (c) **Manual Work**; or
 - (d) missionary or humanitarian travel.

Ongoing Duty of Disclosure

You have a duty to take reasonable care not to make a misrepresentation when purchasing this **Policy**, 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 this **Policy**, refusal or reduction of **Claims**, change of terms or termination of this **Policy**. This duty of disclosure shall continue until the time this **Policy** is entered into, varied or renewed. **You** also have a duty to tell **Us** immediately if at any time after this **Policy** has been entered into, varied or renewed with **Us**, any of the information given when **You** purchased for this **Policy** is inaccurate or has changed.

If **You** or a person to be covered under this **Policy** suffers a new medical or dental event or **Your** general state of health deteriorates after **You** have purchased this **Policy**, but before **Your** departure for **Your Trip**, **You** must contact **Us**, otherwise the consequences of **Your** change in health may not be covered under the **Policy** once **Your Trip** commences.

In this circumstance, **We** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **Trip**. If **We** apply new cover restrictions and the new restrictions imposed by **Us** prevent **You** from undertaking the planned **Trip**, then **You** will have the right to lodge a **Claim** under Policy Section A – Trip Cancellation (Pre- Departure).

Policy Period Extension

If on the last day of the **Policy Period** and provided **You** have purchased cover for **Your** return **Trip** (meaning **Your** departure from Malaysia to **Your** return to Malaysia):

1. through circumstances outside **Your** control, including but not limited to **You** suffering a covered **Injury** or illness that prevents **You** from travelling, unexpected **Strike**, industrial action, adverse weather conditions, mechanical breakdown, equipment failure or structural defect of a **Covered Transport**, **You** have to extend **Your Trip** beyond the period stated in the **Policy Schedule**, **We** will automatically extend the **Policy Period** without charge for a maximum period of ten (10) consecutive days.
2. **You** are hospitalised or quarantined **Overseas** and the reason for such hospitalisation or quarantine is covered by this **Policy**, and **You** are following the directions of the attending **Medical Practitioner** or in case of quarantine the relevant government authority, **We** will automatically extend **Your Policy Period** without an additional premium charge for the earlier of thirty (30) consecutive days from the date of expiry of the **Policy** or forty-eight (48) consecutive hours after the date of discharge from **Hospital** or the place of quarantine, unless **ATAM** has approved an extension beyond the forty-eight (48) consecutive hours for reasons such as availability of flight or fitness to fly, in which case **You** must take the first available flight confirmed by **ATAM**.

It is a condition of this automatic extension cover that **You** must make every endeavour to return **Home** at the first available opportunity.

If **You** have purchased one-way cover and **Your** arrival at **Your** first **Overseas** destination on **Your** outbound **Covered Transport** from Malaysia is delayed beyond the **Policy Expiry Date** because of an unexpected **Strike**, industrial action, adverse weather conditions, mechanical breakdown, equipment failure or structural defect of **Your Covered Transport**, **We** will automatically extend the **Policy Period** for the earlier of three (3) consecutive days or **Your** arrival at **Your** first **Overseas** destination.

Covered Trip Period

For two-way or return Trip:

The cover under each **Policy** section will start and end as set out below.

1. Section A – Trip Cancellation (Pre-Departure), cover commences at the later of:
 - (a) **Your Policy Issue Date and Time;**
 - (b) the date and time **You** confirmed the booking for the **Trip**; or
 - (c) the attachment date for a covered event set out in **Policy** Section A3,and ends at the earlier of:
 - (a) **Your Policy Expiry Date;**
 - (b) for **Overseas Plans**, when **You** depart Malaysia to commence **Your** travel; or
 - (c) for domestic **Plans**, when **You** depart **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your** travel.
2. Section E2 - Travel Missed Connection, Section F1 - Travel Delay, Section G1 – Loss of Personal Baggage items, Section G2 – Baggage Delay and Section H - Personal Accident, cover commences at the later of:
 - (a) for domestic **Plans**, **Your** departure from **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your Trip**;
 - (b) for **Overseas Plans**, the later of:
 - a. **Your** departure from **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your Trip**; or
 - b. twenty-four (24) hours prior to **Your Scheduled Departure Time** from Malaysia provided **You** are in direct transit between **Your Home** and the **Overseas** departure point in Malaysia; or
 - (c) **Your Policy Issue Date and Time**,

and ends at the earlier of:

- (a) **Your Policy Expiry Date;**
- (b) the time **You** arrive at **Your Home** or workplace in Malaysia, whichever occurs first; or
- (c) for **Overseas Plans**, twenty-four (24) hours after **You** are cleared to pass through the arrival immigration check-point in Malaysia solely for the purpose of direct transit to **Your Home** or workplace in Malaysia.

3. In respect of all other **Policy** sections, cover commences:

- (a) for **Overseas Plans** when **You** depart from Malaysia; or
- (b) for domestic **Plans** when **You** are more than 50 kilometres away from **Your Home** or workplace in Malaysia,

and ends at the earlier of:

- (a) **Your Policy Expiry Date;**
- (b) for **Overseas Plans** when **You** arrive in Malaysia; or
- (c) for domestic **Plans** when less than 50 kilometres from Your Home or workplace in Malaysia.

For annual multi-Trip **Plans** the following **Trip** duration limit also apply:

- i. for domestic Trips thirty (30) consecutive days from Your Scheduled Departure Time, and
- ii. for Overseas Trips ninety (90) consecutive days from Your Scheduled Departure Time for Overseas.

For one-way Trips:

The cover under each **Policy** section will start and end as set out below:

1. For Section A -Trip Cancellation (Pre-Departure), cover commences at the later of:

- (a) **Your Policy Issue Date and Time**
- (b) the date and time **You** confirmed the booking for the **Trip**; or
- (c) the attachment date for a covered event set out in **Policy** Section A3,

and ends at the earlier of:

- (a) **Your Policy Expiry Date;** or
- (b) when **You** arrive at the immigration check- point in Malaysia to commence **Your** travel.

2. For Sections E2 - Travel Missed Connection, Section F1 – Travel Delay, Section G1 – Loss of Personal Baggage items, Section G2 – Baggage Delay and Section H - Personal Accident, cover commences at the later of:

- (a) **Your** departure from **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your Trip**;
- (b) twenty-four (24) hours prior to **Your Scheduled Departure Time** from Malaysia provided **You** are in direct transit between **Your Home** and the **Overseas** departure point in Malaysia; or
- (c) **Your Policy Issue Date and Time,**

and ends at the earlier of:

- (a) **Your Policy Expiry Date;** or
- (b) **Your** arrival at **Your first Overseas** destination (excluding transit countries where **You** are confined to the transit area of the airport).

3. For Section G3 – Fraudulent Use of Credit Card, Section G4 – Loss of Travel Document, Section G5 – Loss of Personal Money and I – Personal Liability, cover commences when **You** depart from Malaysia; and ends at the earlier of:

- (a) **Your Policy Expiry Date;** or
- (b) **Your** arrival at **Your first Overseas** destination (excluding transit countries where **You** are confined to the transit area of the airport).

Product and Plan Selections

On **Your Policy Schedule** **You** will see **Your** selected **Plan, Policy type** and covered cluster applicable to this **Policy**.

1. Product

You may select:

- 1. **Overseas** single-Trip insurance **Plan** covering one (1) **Trip** during the **Policy Period** not exceeding one hundred and eighty (180) consecutive days;
- 2. domestic single-Trip insurance **Plan** covering one (1) **Trip** during the **Policy Period** not exceeding thirty (30) consecutive days;

3. **Overseas** annual multi-Trip insurance **Plan** covering multiple **Trips** during the **Policy Period**. Each single **Trip** under the **Policy** shall not exceed ninety (90) consecutive days; or
4. domestic annual multi-Trip insurance **Plan** covering multiple **Trips** during the **Policy Period**. Each single **Trip** under the **Policy** shall not exceed thirty (30) consecutive days.

Different **Plans** have different level of benefits. These benefits are set out under the **Schedule of Benefits** section of the policy wording.

2. Covered Cluster

When **You** are purchasing **Your Policy** **You** would have selected a covered cluster that includes **Your** intended travel destinations. The covered cluster **You** selected will be listed in **Your Policy Schedule**.

Cluster	Destination
C1	<ul style="list-style-type: none"> • China (excluding Tibet), Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam; • Excluding Mongolia (inner and outer)
C2	<ul style="list-style-type: none"> • Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka; • Including all countries in C1
C3	<ul style="list-style-type: none"> • Australia, Mauritius, Mongolia (inner and outer), Nauru and Uzbekistan; • Europe (excluding Montenegro and Serbia); • Middle East (excluding Iraq, Palestine and Yemen) • Including all countries in C1 and C2
C4	<ul style="list-style-type: none"> • Worldwide (including Canada, Iraq, Nepal, Montenegro, Palestine, Serbia, Tibet, United States of America and Yemen); • Including all countries listed in all other clusters
Sanctioned Countries	<ul style="list-style-type: none"> • Crimea Region, Cuba, Iran, North Korea and Syria
Excluded Destination	<ul style="list-style-type: none"> • Antarctica
Domestic	<ul style="list-style-type: none"> • Malaysia, beyond 50 kilometres from Your place of residence or business

Important

- **We** are not able to provide any cover for 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 under any of **Our Plans**.
- This insurance only covers **You** in the countries that are included in the covered cluster **You** selected.
 - a. If for example **Your** travel itinerary is Malaysia to Australia return and includes a stay in the USA **You** must purchase Cluster 4 because USA is under Cluster 4. If **You** only purchased Cluster 3 **We** will not meet **Your Claim** that relates to or arises in USA.
 - b. For the purpose of clarity, transit stops that do not necessitate entry into a country or require entry into a country only to connect to another international flight within twelve (12) consecutive hours of arrival are not considered a destination country for the purpose of choosing a covered cluster. **You** will be covered for events that occur in these countries even though they may not be listed in the cluster description. The same applies for transport accidents that may occur while travelling through or over these countries or emergency diversions to these countries.

3. Policy Types

On **Your Policy Schedule**, **You** will also be able to see **Your** selected **Policy Type**. The **Policy Type** shows which people are insured. The possible **Policy Types** are individual or family cover. This is further explained below.

- **Individual** - If **You** selected Individual cover, the **Policy** covers **You** only.
- **Family** - If **You** selected family cover, the **Policy** covers **You** plus **Your Spouse** and **Children** named in the **Policy Schedule** who travel with **You** for the entire **Trip** on the same itinerary.

PART 2 – COVERAGE

Important information:

The coverage information under this **Policy** is divided into 3 parts:

- Before **Your** travel
- During **Your** travel
- After **Your** travel

Before Your travel

SECTION A – TRIP CANCELLATION (PRE-DEPARTURE)

1. Cancellation of **Your Trip** (pre-departure)

If it is necessary and unavoidable that **You** have to cancel **Your Trip** as a result of one (1) or more of the covered events listed under the Section A3, **We** will pay up to the sum insured limit shown in the **Schedule of Benefits** for:

- (i) Transportation and accommodation expenses which **You** have paid or have agreed to pay under a contract and which **You** cannot get back from any other source;
- (ii) The cost of excursions, tours and activities which **You** have paid for and which **You** cannot get back from any other source; and
- (iii) The cost of visas for the **Trip You** are undertaking which **You** have paid for and which **You** cannot get back from any other source.

2. Alteration of **Your Trip** (pre-departure)

If it is necessary and unavoidable that **You** have to alter **Your trip** as a result of one (1) or more of the covered events listed under Section A3, **We** will pay up to the sum insured limit shown in the **Schedule of Benefits**, the reasonable and necessary additional costs incurred and paid by **You** to re-schedule **Your Trip**.

You can only **Claim** under Section A1 or A2, not both. The amount **We** will pay **You** under Section A2 will not be more than the amount **We** would have paid under Section A1 above.

For single-trip **Plans**, this **Policy** will terminate once a **Claim** has been paid for Section A – Trip Cancellation (Pre- Departure), It is important that **You** take out a new policy to cover **Your** altered travel as **Your** travel dates and/or circumstances may have changed.

3. List of covered events

(a) Major travel events

An event described in (i) to (vii) below that first occurs after the commencement date for this section, as defined under **Trip**, and which within fourteen (14) consecutive days of **Your Travel Start Date** prevents **You** from travelling to **Your Main Travel Destination(s)** or to commence the travel as outlined in **Your Trip** itinerary:

- (i) **Natural Disaster and Extreme Weather Conditions at Your Main travel Destination(s)**;
- (ii) major industrial or **Covered Transport** accident;
- (iii) **Civil Unrest, Riot or Commotion** resulting in cancellation of scheduled **Covered Transport** services or in an advisory against non-essential travel issued by the Government of Malaysia;
- (iv) **Strike** resulting in cancellation of scheduled **Covered Transport** services;
- (v) any event leading to airspace or multiple airport closures; or
- (vi) **Terrorist Act** for which the Government of Malaysia has issued a notice formally advising against non-essential travel to the area impacted by the event.

(b) Other events

An event described (i) to (iii) below that first occurs after the commencement date for this section, as defined under **Trip**, and which prevents **You** from taking the travel as outlined in **Your Trip** itinerary:

- (i) within sixty (60) consecutive days before **Your Travel Start Date** the unexpected death of, or **Serious Illness or Serious Injury** to:
 - a. **You**;
 - b. An **Immediate Family Member**; or
 - c. **Your Travelling Companion**.

- (ii) **You** being made redundant within seven (7) consecutive days before **Your Travel Start Date**, as long as **You** had been working at **Your** current place of employment for a minimum continuous period of two (2) years, and that at the date and time **You** purchased this insurance cover **You** had no reason to believe that **You** would be made redundant. This cover does not apply if **You** are self-employed or accept voluntary redundancy or to payments made after **You** are made aware of **Your** redundancy.
- (iii) **You** need to stay in Malaysia, if within fourteen (14) days before **Your Travel Start Date**, **Your Home** or **Your** place of business is severely damaged by a fire, **Natural Disaster and Extreme Weather Conditions**, burglary or vandalism leaving it uninhabitable.

Specific Exclusions applicable to Section A:

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

1. costs which have been paid for or incurred on behalf of a person other than **You**.
2. any disinclination to travel or change in travel plans on the part of **You** or **Your Travelling Companion**.
3. **You** not advising the holiday or tour company or travel agent as soon as **You** know **You** have to cancel or alter **Your Trip**.
4. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or act of government or is payable by any other source including but not limited to a hotel, **Covered Transport** or travel agent or any other provider of travel and/or accommodation. **We** will however pay the difference between what is payable under the other insurance **Policy**, scheme or act of government or such other source and what **You** would otherwise be entitled to recover under this **Policy**.
5. costs **You** would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

During Your travel

SECTION B – MEDICAL AND ASSOCIATED EXPENSES (Accident only cover under domestic annual multi-Trip and domestic single-Trip Plans)

1. Medical Expenses

We will pay **You** for the necessary and reasonable **Medical Expenses** **You** incurred and paid following an **Injury** or illness **You** suffered during **Your Trip**.

The maximum amount **We** will pay for is the limit specified in the **Schedule of Benefits** under Section B1 for the **Plan** **You** selected.

Important:

- a. If **You** are entitled to receive payment of all or part of the **Medical Expenses** from any other source, **We** will pay the difference between what was actually incurred and paid by **You** and the amount **You** are entitled to receive from such other source.
 - b. If **You** are admitted into **Hospital** and **You** are likely to be kept as an in-patient for more than twenty-four (24) hours, **You** or someone acting on **Your** behalf must contact **ATAM** immediately. If **You** or someone acting on **Your** behalf does not notify **ATAM** prior to **Your** stay exceeding twenty-four (24) hours, **We** may provide no cover or **We** may reduce the amount **We** reimburse **You** for medical expenses.
 - c. The necessary and reasonable **Medical Expenses** covered are those that are medically necessary to treat **Your** condition at the place the medical event occurred, unless otherwise approved in writing by **Us** or **ATAM** before such medical treatment is provided.
- 2. Emergency Medical Related Expenses (Accident only cover under domestic annual multi-Trip and domestic single-Trip Plans)**
- (a) Emergency Medical Evacuation And Emergency Medical Repatriation

When as the result of **Injury** or illness occurring while **You** are travelling on **Your Trip** and if in **Our** opinion or **ATAM's** opinion, it is judged medically appropriate to either move **You** to another location for medical treatment, or return **You** to Malaysia, **ATAM** shall arrange for the evacuation or repatriation utilising the means **We** or **ATAM** believe to be most appropriate based on the medical severity of **Your** condition.

ATAM will arrange the evacuation or repatriation and all decisions as to the means of transportation and the final destination will be made by **Us** or **ATAM** at **Our** sole discretion. **You** must follow **Our** or **ATAM's** instruction and direction at all times. Covered expenses are only those authorised by **Us** or **ATAM** for transportation and medical support services necessarily incurred and paid as a direct result of **Your** emergency medical evacuation or repatriation.

The maximum amount payable is the limit specified in the **Schedule of Benefits** under Section B2(a) for the **Plan** **You** selected.

(b) Compassionate Visit (does not apply to domestic **annual Multi-Trip** or domestic single-**Trip Plans**)

If **You** are hospitalised **Overseas** due to a **Serious Illness or Serious Injury** for more than three (3) consecutive days and no adult **Immediate Family Member** is with **You** on **Your Trip**, **We** will pay:

- (i) the reasonable and necessary **Common Carrier** expenses (economy class return fare where available) for travel from Malaysia;
- (ii) the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges); and/or
- (iii) other reasonable and necessary transportation, communication and meal expenses;

incurred by one (1) person to be with **You** at the place **You** are hospitalised.

If **You** unexpectedly die while **You** are travelling Overseas on a **Trip** and no adult **Immediate Family Member** is with **You**, **We** will pay:

- (i) the reasonable and necessary **Common Carrier** expenses (economy class return fare where available) for travel from Malaysia;
- (ii) the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges); and/or
- (iii) other reasonable and necessary transportation, communication and meal expenses; incurred **Overseas** by one (1) person to attend **Your** repatriation, burial or cremation at the place of **Your** death.

Important:

1. This benefit is only payable where **ATAM** has provided its prior agreement.
2. The transportation and accommodation services must be arranged or pre- approved by **Us** or **ATAM**.
3. **We** will only cover one (1) person. Where there is a dispute, **We** will only authorise the **Immediate Family Member** as the accompanying person under this cover, unless **We** receive clear instruction from **You** to the contrary.

The maximum amount payable is the limit specified in the **Schedule of Benefits** under Section B2(b) for the **Plan You** selected.

(c) Child Guard

If **You** are hospitalised **Overseas** and accompanied by **Your Child/Children**, and if no other adult is travelling with **You**, then provided the **Child/Children** are also **Insured Person(s)** under a travel insurance **Policy** issued by **Us** for the same period of time, **We** will pay:

- (i) the reasonable and necessary **Common Carrier** expenses (economy class return fare where available) for travel from Malaysia;
- (ii) the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges); and/or
- (iii) other reasonable and necessary transportation, communication and meal expenses;

incurred while **Overseas** by an **Immediate Family Member** residing in Malaysia to take care of the **Children** and accompany them **Home**.

The maximum amount payable is the limit specified in the **Schedule of Benefits** under Section B2(c) for the **Plan You** selected. In the event the **Child/Children** are insured by another travel insurance **Policy** issued by **Us**, **We** will only pay under the **Policy** that offers the highest benefit and **We** will not pay under both **Policies**.

(d) Daily Hospitalisation Income (does not apply to domestic annual multi-**Trip** or domestic single- **Trip Plans**)

If a **Medical Practitioner** confines **You** to **Hospital** as an in-patient due to **Injury** or illness occurring whilst on an **Overseas Trip**, **We** will pay **You** for each continuous twenty- four (24) hour period of such **Hospital Confinement**.

Payment will only be made after the period of **Hospital Confinement**, supported by written evidence of the **Hospital Confinement** reason and period.

The maximum amount payable is the limit specified in the **Schedule of Benefits** under Section B2(d) for the **Plan You** selected. A per day limit also applies as set out in the **Schedule of Benefits**.

(e) Emergency Telephone Charges and Internet Use (does not apply to domestic annual multi-**Trip** or domestic single-**Trip Plans**)

We will pay **You** for telephone charges incurred and paid by **You** for the use of:

- (i) **Your** mobile phone or a third party's personal mobile phone;
- (ii) a standard LAN Line phone; or
- (iii) internet,

for the sole purpose of engaging the services of **ATAM** during an in-patient medical emergency. **We** will verify the call requirement and costs with **ATAM** before **We** pay.

If **You** were required to purchase a prepaid card for this purpose then **We** will pay **You** the cost of the prepaid card but only up to the amount which is reasonable, necessary and appropriate for the intended use. The maximum amount payable is the limit specified in the **Schedule of Benefits** under Section B2(e) for the **Plan You** selected.

3. **Follow Up Medical Treatment in Home Country - Malaysia** (does not apply to domestic annual multi- **Trip** or domestic single- **Trip Plans**)

We will reimburse **You** for the necessary and reasonable **Medical Expenses You** incurred and paid in Malaysia for follow-up medical treatment in Malaysia of an **Injury** or illness which **You** had sustained whilst travelling **Overseas** on a covered **Trip**.

We will pay covered treatments and services received within one (1) month of **Your** return date to Malaysia following the covered **Trip** where either of the following conditions apply:

- (a) treatment for the **Injury** or illness was first received whilst travelling **Overseas** on a covered **Trip**; or
- (b) treatment for the **Injury** or illness was not first received whilst travelling **Overseas** but sought within twenty-four (24) hours of **Your** return date and time to Malaysia on a covered **Trip** and it is reasonable to expect such **Injury** or illness was acquired during a covered **Trip**.

The maximum amount **We** will pay for:

- (a) in-patient **Medical Expenses**, is up to the limit specified in the **Schedule of Benefits** under Section B3(a) for the **Plan You** selected;
- (b) out-patient/specialist treatment and services provided by a **Medical Practitioner**, is up to the limit specified in the **Schedule of Benefits** under Section B3(b) for the **Plan You** selected;
- (c) Treatment or services provided by **Healthcare Professionals**, is up to the limit specified in the **Schedule of Benefits** under Section B3(c) for the **Plan You** selected.

Important:

- 1. If **You** are admitted into **Hospital** and **You** are likely to be kept as an in-patient for more than twenty-four (24) hours, **You** or someone acting on **Your** behalf must contact **ATAM** immediately. If **You** or someone acting on **Your** behalf does not notify **Us** prior to **Your** stay exceeding twenty-four (24) hours, **We** may provide no cover or **We** may reduce the amount **We** reimburse **You** for medical expenses.
- 2. If **You** are entitled to receive payment of all or part of the **Medical Expenses** from any other source, **We** will pay the difference between what was actually incurred and paid by **You** and the amount **You** are entitled to receive from such other source.

4. **Overseas Dental Expenses** (does not apply to domestic annual multi-**Trip** or domestic single-**Trip Plans**)

We will reimburse **You** for all the reasonable **Overseas Dental Expenses** necessarily incurred and paid following an **Injury** to sound and natural teeth sustained from an **Accident** occurring during **Your Trip**.

If **You** are entitled to receive payment of all or part of the **Dental Expenses** from any other source, **We** will pay the difference between what was actually incurred and the amount paid by such other source.

Important:

The amount payable under Section B4 is part of, not in addition to, the B1 sum insured limit.

Specific Exclusions applicable to Section B:

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

- 1. illness in respect of a domestic **Plan**.
- 2. experimental, elective or investigative procedures.

3. routine eye care or lack thereof unless such routine eye care results from a covered **Injury** sustained whilst on a **Trip**.
4. routine dental care or lack thereof (including any expenses incurred for dental treatment in Malaysia).
5. any **Injuries** to unsound and/or unnatural teeth.
6. any **Injuries** to teeth occurring during eating activities (e.g. biting and chewing).
7. non-emergency medical check-up or routine medical check- up.
8. health advisory travel related vaccinations and any resultant complications.
9. any expense for cosmetic surgery or treatment unless constructive surgery required as result of a covered **Injury**, and **ATAM** agrees it is medically necessary.
10. any expenses incurred and paid for services provided by another party for which **You** are not liable to pay, or any expenses already included in the cost of **Your** scheduled **Trip**.
11. any expenses for a service not approved and arranged by **Us** or **ATAM**, except that this exclusion shall not apply in the event that **You** or **Your Travelling Companion** cannot for reasons beyond **You** or their control notify **Us** or **ATAM** during an emergency situation.

In any event, **We** reserve the right to reimburse **You** only for those expenses incurred and services paid for which **We** or **ATAM** would have provided under the same circumstances up to the actual amount incurred, and at all times the applicable maximum sum insured limit shown in the **Schedule of Benefits** shall apply.

12. any expense relating to an **Injury** or illness which is incurred more than one hundred and eighty (180) days from the time the **Injury** or illness was first sustained.
13. any expense not supported by written medical reports from the applicable **Service Provider**.
14. any expense for external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth and dental bridges or wheelchair or walking aids. This does not include wheelchair hire and like aid or devices used by **You** under the instruction of a **Medical Practitioner** during a period of **Hospital Confinement**.

SECTION C – REPATRIATION OF MORTAL REMAINS or FUNERAL EXPENSES OVERSEAS (does not apply to domestic annual multi-Trip or domestic single-Trip Plans).

If **You** unexpectedly die while **You** are travelling **Overseas** on a **Trip**, **We** will pay the reasonable and necessary expenses incurred to repatriate **Your** mortal remains to **Your Home** in Malaysia or for a funeral or cremation at the location of **Your** death **Overseas**.

It is a condition of cover that **You** were medically fit and able to undertake the planned travel when **You** commenced the **Trip**.

We or **ATAM** shall make the necessary arrangements for the return of **Your** mortal remains to Malaysia and **We** will also pay directly or reimburse **Your** estate for service and supplies provided by a mortician or undertaker, including but not limited to the cost of a casket, the embalming or cremation if so elected.

The maximum amount **We** will pay under this section is the sum insured limit shown in the **Schedule of Benefits** under Section C.

Specific Exclusions applicable to Section C:

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

1. any expenses incurred and paid for religious rights or ceremonies.
2. any expenses incurred and paid for the transportation of **Your** mortal remains and related services not approved or arranged by **Us** or **ATAM**.
3. any expenses incurred for body retrieval or recovery.

SECTION D – TRIP CURTAILMENT (does not apply to domestic annual multi-Trip or domestic Single-Trip Plans)

1. If after **Your Trip** has commenced it becomes necessary and unavoidable for **You** to have to curtail **Your Trip** and return **Home** as a result of one or more of the covered events listed under Section D - 2, **We** will pay up to the amount shown in the **Schedule of Benefits** of **Your** selected **Plan** for:

- (a) Forfeited travel expenses specified below:
- (i) transportation and accommodation expenses which **You** have paid for or are legally required to pay under a contract and which **You** cannot get back from any other source.
 - (ii) the cost of excursions, tours and activities which **You** have paid for and which **You** cannot get back from any other source.

and/or:

- (b) Additional **Trip** alteration expenses specified below:
- (i) additional cost of a **Common Carrier** economy class fare (unless a higher grade of travel is confirmed medically necessary by **Us**) to return **You Home**
 - (ii) Additional accommodation costs (room charge only) reasonably and necessarily incurred and paid by **You**.

Important:

1. If **You** do not hold a return ticket, **We** will deduct from **Your** claim an amount equal to **Your** original carrier's published one (1) way airfare (based on the same class of travel as that paid by **You** for **Your** outward **Trip**) for the route used for **Your** return. The cost of this ticket is calculated at the time **You** cut short **Your Trip**.
 2. **We** will only pay once for the same period of time and reason. For example,
 - (a) if **Your** claim includes reimbursement of both accommodation forfeited and additional accommodation charges for the same nights, **We** will deduct from the additional charges what is claimed for the forfeited nights.
 - (b) Likewise, if **We** reimburse additional **Common Carrier** charges, **We** will deduct claimed forfeited transportation costs for the return journey.
2. List of covered events

- (a) Major travel events

One (1) or more of the listed events below that first occurs at **Your Main Travel Destination(s)** when **You** are travelling on a **Trip**:

- (i) **Natural Disaster and Extreme Weather Conditions**;
- (ii) major industrial or **Covered Transport** accident;
- (iii) **Civil Unrest, Riot or Commotion** resulting in cancellation of scheduled **Covered Transport** services or in an advisory against non-essential travel issued by the Government of Malaysia;
- (iv) Strike resulting in cancellation of scheduled **Covered Transport** services;
- (v) any event leading to airspace or multiple airport closures; or
- (vi) Terrorist Act for which the Government of Malaysia has issued a notice formally advising against non-essential travel to the area impacted by the event.

- (b) Other events

One (1) or more of the listed events below occurs when **You** are travelling on a **Trip**:

- (i) **You** sustain a **Serious Illness or Serious Injury**. This is conditional upon **ATAM** agreeing that it is necessary based on the nature of the illness or **Injury** condition that **You** return **Home**.
- (ii) unexpected death or **Serious Illness or Serious Injury** occurs to one (1) of the following persons:
 - a. an **Immediate Family Member**; or
 - b. **Your Travelling Companion**.
- (iii) **Your Home** is rendered uninhabitable following a fire or **Natural Disaster and Extreme Weather Conditions**.
- (iv) **Your Home** or place of business in Malaysia is the subject of burglary or vandalism and the police require **Your** urgent attendance or the burglary or vandalism renders **Your Home** in Malaysia uninhabitable.
- (v) the aircraft in which **You** are travelling as a fare paying passenger is hijacked while **You** are onboard and as a direct consequence of the trauma **You** suffer from the hijack **You** are unable to continue **Your Trip**.

Specific Exclusions applicable to Section D:

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

1. costs which have been paid for or incurred on behalf of a person other than **You**.
2. any disinclination to travel or change in travel plans on the part of **You** or **Your Travelling Companion**.
3. **You** not advising the holiday or tour company or travel agent as soon as **You** know **You** have to cancel or alter **Your Trip**.

4. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or act of government or is payable by any other source. **We** will however pay the difference between what is payable under the other insurance policy, scheme or act of government or such other source and what **You** would be otherwise entitled to recover under this **Policy**.
5. any additional expenses incurred should **You** decide to travel to any destination other than Malaysia in the event of cutting short **Your Trip**. If **You** have to cut short **Your Trip** and **You** do not return to Malaysia **We** will only be liable for the equivalent costs which **You** would have incurred had **You** returned to Malaysia.
6. **You** being unable to continue with **Your** travel due to **Your** failure to obtain the passport or visa **You** need for the **Trip**.
7. costs **You** would need to pay irrespective of the event giving rise to the claim, such as annual time share management fees or holiday club membership fees.

SECTION E1- TRIP INTERRUPTION (does not apply to domestic annual multi-Trip or domestic single-Trip Plans)

1. If whilst traveling **Overseas**, **Your Trip** is unexpectedly interrupted for more than twenty-four (24) consecutive hours due to one (1) or more of the covered events listed under Section E1 (2) and as a result of such covered event(s), **You** incurred and paid additional:
 - (a) **Common Carrier** costs to re-arrange **Your** travel to reach **Your** intended destination;
 - (b) accommodation costs **Overseas** because **You** were stranded on an international connection;
 - (c) accommodation costs because **You** were stranded on **Your** return journey **Home**;
 - (d) airport car parking costs in Malaysia because of **Your** late arrival **Home**;

then in relation to these expenses (a) to (d) only, **We** will reimburse **You** up to the sum insured limit shown in the **Schedule of Benefits** for **Your** selected **Plan** for additional, necessary and reasonable:

- (i) **Common Carrier** costs equivalent to an economy class fare to get **You** to the place where **You** would have been in accordance with **Your** pre-trip itinerary had it not been for the interruption event.
- (ii) accommodation costs (room charge only).
- (iii) costs to extend car parking in Malaysia. The maximum period **You** can **Claim** for is ten (10) consecutive days.

Under this Section:

1. **You** can only **Claim** if **You** are not claiming under Section D – Trip Curtailment or Section F1 – Travel Delay for the same event.
2. If **You** are entitled to receive payment of all or part of the expenses covered by this section from any other source, **We** will pay the difference between what was actually incurred and paid by **You** and the amount **You** are entitled to receive from such other source.

2. List of covered events

(a) Major travel events

One (1) or more of the listed events below that first occurs at **Your Main Travel Destination(s)** when **You** are travelling on a **Trip**:

- (i) **Natural Disaster and Extreme Weather Conditions**;
- (ii) Major industrial or **Covered Transport** accident;
- (iii) **Civil Unrest, Riot or Commotion** resulting in cancellation of scheduled **Covered Transport** services or in an advisory against non-essential travel issued by the Government of Malaysia;
- (iv) **Strike** resulting in cancellation of scheduled **Covered Transport** services;
- (v) Any event leading to airspace or multiple airport closures; or **Terrorist Act** for which the Government of Malaysia has issued a notice formally advising against non- essential travel to the area impacted by the event.

(b) Other events

One (1) or more of the listed events below occurs when **You** are travelling on a **Trip**:

- (i) **Your** unexpected **Serious Illness or Serious Injury** and **ATAM** agree that **You** should stay where **You** are.
- (ii) Unexpected death, **Serious Illness or Serious Injury** of **Your Travelling Companion**.

SECTION E2: TRAVEL MISSED CONNECTION (does not apply to domestic annual multi-Trip or domestic single-Trip Plans)

If **You** miss a scheduled connecting **Common Carrier** at the transit point due to the delay of an incoming **Common Carrier** and no alternative transport is made available by the incoming **Common Carrier**, then **We** will pay for each six (6) hour delay period the amount for **Your** selected **Plan**, up to the applicable maximum limit, as shown in the **Schedule of Benefits**.

We would however not pay if:

1. **Your** incoming **Common Carrier** was scheduled to arrive after the stated check-in time required by the connecting **Common Carrier**; or
2. the incoming **Common Carrier** was scheduled to arrive less than one (1) hour prior to the scheduled departure time of connecting **Common Carrier**; or
3. **You** purchased this **Policy** within six (6) hours from the original scheduled departure time of the connecting **Common Carrier** as stated on **Your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time of the connecting **Common Carrier** as stated on **Your** ticket or travel itinerary to the next available **Common Carrier** or any alternative means of transportation, whichever is earlier.

Specific Exclusions applicable to Section E

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

1. costs which have been paid for or incurred on behalf of a person other than **You**.
2. any disinclination to travel or change in travel plans on the part of **You** or **Your Travelling Companion**.
3. **You** not advising the holiday or tour company or travel agent as soon as **You** know **You** have to cancel or alter **Your Trip**.
4. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or act of government or is payable by any other source. **We** will however pay the difference between what is payable under the other insurance policy, scheme or act of government or such other source and what **You** would be otherwise entitled to recover under this **Policy**.
5. **You** being unable to continue with **Your** travel due to **Your** failure to obtain the passport or visa **You** need for the **Trip**.

SECTION F1 – TRAVEL DELAY

In the event that the pre-booked and paid **Covered Transport** in which **You** have arranged to travel is delayed for at least six (6) consecutive hours from the departure time specified in the itinerary provided to **You** by the **Covered Transport** provider, and as a direct result of one (1) or more of the covered events listed under the Section F1 - 2, then **We** will pay for each six (6) hour delay period the amount for **Your** selected **Plan**, up to the applicable maximum limit, as shown in the **Schedule of Benefits**.

1. Calculation of Departure delay

Departure delay will be calculated based on the information provided by the **Covered Transport** provider and from the scheduled departure time:

- (a) printed in the itinerary issued to **You**; or
- (b) if no itinerary is issued then appearing in other formal documentation supplied or published by the **Covered Transport** provider for **Your Covered Transport** journey to which this insurance cover relates,

until the actual departure time of:

- (a) the **Covered Transport**; or
- (b) the first available alternative transportation offered by that **Covered Transport** provider.

2. List of covered events

(a) One (1) or more of the listed events below that first occur after **Your Trip** has commenced:

- (i) **Natural Disaster and Extreme Weather Conditions**;
- (ii) less severe but delay impacting weather conditions not included in (i) above;
- (iii) major industrial or **Covered Transport** accident;
- (iv) **Civil Unrest, Riot or Commotion** resulting in the delay of scheduled **Covered Transport** services;
- (v) **Strike** resulting in delay of scheduled **Covered Transport** services;
- (vi) **Terrorist Act** for which the Government of Malaysia has issued a notice formally advising against non- essential travel to the area impacted by the event;

- (vii) any event other than those mentioned above (e.g. terrorism, natural disasters, civil commotion) leading to airspace or multiple airport closures;
- (viii) mechanical breakdown, equipment failure or structural defect of the **Covered Transport**; or
- (ix) unanticipated operational issues which are not related to rescheduling or planned activities of the **Covered Transport** provider or port operator.

Special Conditions applicable to Section F1:

1. Written proof must be provided by the **Covered Transport** provider clearly stating the reason for the delay and the period of the delay.
2. **You** can only **Claim** under this Section F1 if **You** are not claiming under Section A.

SECTION F2 – TRAVEL REROUTE (does not apply to domestic annual multi-Trip or domestic single-Trip plans)

If the **Common Carrier** in which **You** have boarded while on an **Overseas Trip** is rerouted due to:

- (a) adverse weather conditions; or
- (b) mechanical breakdown of the **Common Carrier**,

We shall pay up to the applicable maximum limit specified in Section F2 of the **Schedule of Benefits**.

The period of delay shall be calculated from the original scheduled arrival time as stated in **Your** ticket or travel itinerary to the actual arrival time.

Special Conditions applicable to Section F2:

1. Written proof must be provided by the **Covered Transport** provider clearly stating the reason for the delay and the period of the delay.
2. If **We** pay under this Section F2, **We** will not pay under any other section or sub-section for the same event and time.

Specific Exclusions applicable to Section F:

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

1. any loss arising from delay of:
 - a. a taxi or shuttle service; or
 - b. a cruise or tour bus service, or any like conveyance used for touring purposes, even if such services are regularly scheduled.

For the purpose of this exclusion, shuttle service shall mean any conveyance operating between two (2) points without any intermediate stops with a transit time of less than thirty (30) minutes.

2. **Your** failure to obtain written confirmation from the **Covered Transport** provider on the number of hours of and the reason for such delay.
3. any loss arising from the time **You** fail to take the first available alternative transportation offered by the administration of the relevant **Covered Transport** provider.
4. any consequential loss arising from the late arrival of a preceding **Common Carrier** that causes subsequent delay or missed connection of each **Covered Transport** in which **You** have arranged to travel during the course of **Your Trip**.
5. delays, rescheduling or cancellation by a **Covered Transport** provider unless otherwise expressly covered under this **Policy**.
6. any delay which **You** have been made aware of twenty- four (24) hours or more prior to the original scheduled departure time as stated in **Your** ticket or travel itinerary via notification by the **Covered Transport** provider.
7. **Your** late arrival at the check-in point or failure to check in according to the itinerary supplied to **You**.

Special conditions applicable to Sections E & F:

In any one (1) event of loss, **You** can only claim under either Section E1, E2, F1, F2 or L, where applicable.

SECTION G – BAGGAGE

1. Loss of Personal Baggage Items.

If during the **Trip You** personal baggage items taken by **You** or purchased by **You** during **Your Trip** are lost, stolen or accidentally damaged:

- a. **We** will at **Our** sole discretion either reimburse **You** for the cost of the lost item or reimburse the repair cost of the damaged item, up to the amount specified in Section G1 of the **Schedule of Benefits**.
- b. the maximum amount **We** will compensate **You** shall be based on the value of the property at the time it was lost, stolen or accidentally damaged.
- c. a deduction, determined at **Our** sole discretion, will be made for wear, tear and loss of value depending on the age of the property.

Item Limit:

The maximum amount that **We** will pay for each item or pair or set of items is the limit specified in the **Schedule of Benefits** under Section G1(a), G1(b) or G1(c) for the **Plan You** selected.

A pair or set of items is personal property which belong together and cannot be worn or used or work separately for the purpose intended. For example, a pair of earrings or a set of golf clubs.

Section Limit:

The maximum amount that **We** will pay for all claims under this section is the limit specified in the **Schedule of Benefits** under Section G1 for the **Plan You** selected.

Specific conditions applicable to Section G1:

In respect of domestic **Plans**, such loss or damage must arise directly as a result of:

- a. theft whilst in the custody of a **Common Carrier**; or
- b. negligence of **Common Carrier**.

2. Baggage Delay

If during the **Trip You** baggage is delayed for collection at **Your** scheduled arrival port for more than six (6) continuous hours by the **Covered Transport** provider, **We** will pay the sum insured limit shown in the **Schedule of Benefits**.

Important:

1. **We** will pay up to the sum insured limit under Section G2(b) shown in the **Schedule of Benefits** if **Your** baggage is delayed on **Your** final inward journey to Malaysia.
2. If **Your** baggage is permanently lost or damaged during the delay, **We** will deduct any payment **We** make for delayed baggage from **Your** overall **Claim** for personal baggage under Section G and vice versa.

3. Fraudulent Use of Credit Card (does not apply to domestic annual multi-Trip or domestic single-Trip Plans)

If during **Your Trip**, **Your** credit cards are stolen by any person other than **Your Relative** or **Your Travelling Companion** and **You** are legally liable for payment arising out of the unauthorised use of **Your** credit cards, **We** will pay up to the sum insured limit shown in the **Schedule of Benefits** for the non-recoverable legal liability and/or the cost of replacing credit cards.

4. Loss of Travel Document (does not apply to domestic annual multi-Trip or domestic single-Trip Plans)

If during the **Trip You** Passport, Visa, Identity Card or Entry Permit is

- (a) stolen; or
- (b) lost or damaged as a result of **Natural Disaster and Extreme Weather Conditions** or accident to the conveyance in which **You** were travelling,

We will pay up to the sum insured specified under Section G4 of the **Schedule of Benefits**

1. for the replacement of the actual passport, visa, identity card or entry permit, the actual expenses charged by the issuing authority for the replacement; and/or

2. to allow **You** to either continue with the **Trip** or return **Home**, the additional, reasonable and necessary expenses listed below and not covered elsewhere under the **Policy** which are actually incurred by **You** when **Overseas** for the sole purpose of securing **Your** emergency passport, visa, identity card or entry permit:

- (i) transportation costs at place of loss;
- (ii) accommodation and meals costs at place of loss; and
- (iii) communication expenses, such as, phone calls to the embassy or issuing authority.

5. Loss of Personal Money (does not apply to domestic annual multi-**Trip** or domestic single-**Trip plans**)

If **Your** personal money items (i.e. cash, bank notes, traveller's cheques and money orders only) which are taken with **You** on the **Trip** are stolen **We** will reimburse **You** up to the sum insured limit shown in the **Schedule of Benefits**.

Specific conditions applicable to Section G:

1. For loss or damage to personal baggage items or baggage delay due to the **Service Provider**:

- (i) any **Claim** for compensation must first be made against the **Service Provider**;
- (ii) any **Claim** submitted to **Us** shall contain proof of compensation received from the **Service Provider** and if such compensation is denied, any **Claim** submitted to **Us** shall contain written proof of such denial; and
- (iii) **We** will only accept a **Claim** from one (1) **Insured Person** for any one (1) piece of baggage even if the baggage contains personal items relating to multiple **Insured Persons**. This means, for example, that in the event of a baggage delay **Claim We** will only pay up to the individual sum insured limit if one (1) bag is delayed and will not accept claims from other **Insured Persons** listed on the **Policy Schedule** in respect of the same baggage item.

2. Any loss of personal baggage items, fraudulent use of credit card, personal money items or travel documents:

- (i) must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss within twenty- four (24) hours of the incidence of loss; and
- (ii) must be accompanied by written documentation from such authorities pertaining to the circumstances of the loss.

3. **You** must take every possible step and reasonable precaution to ensure **Your** personal baggage items, personal money items or travel documents are kept safe during the **Trip**, properly packaged, carried and secured during the **Trip**.

Specific exclusions applicable to Section G

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** for or arising out of:

- 1. surfboards, bicycles and snow equipment and all other forms of sporting equipment (including clothing and accessories) whilst in use; and any land, sea or air motorised conveyance and/or its accessories.
- 2. perishable and consumable items; hired or leased equipment; business goods and samples or equipment of any kind including but limited to business **Technology Items**.
- 3. furniture, collectables, antiques, artefacts, paintings, objects of art and any object with intrinsic value; musical instruments and manuscripts, stroller, wheelchair, and/or jewellery that is not worn on the person or properly stored in a hotel safe or strongroom at time of loss.
- 4. mechanical or electrical breakdown.
- 5. damage caused by leaking powder or fluid carried within **Your** baggage.
- 6. wear, 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 cleaned or worked upon or resulting from these processes.
- 7. monetary shortage due to error, omission, exchange transaction or depreciation in value.
- 8. cash, travel documents, credit cards, financial securities and instruments of any kind, currency notes or traveller's cheques, **Plastic Money**, driving license and identity cards (for the purpose of clarity this exclusion shall not apply to Sections G3, G4 and G5 above).
- 9. loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, discs, USB or any other form of device.
- 10. external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth (including dentures) or dental bridges (crown).

11. personal baggage items:
 - (i) sent in advance or with someone else, mailed or shipped separately; or
 - (ii) given to someone else to look after who is not a member of **Your** travelling party, a **Relative** or an authorised person such as hotel or transport representative.
12. 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.
13. **Valuables, Technology Items**, personal money items and travel documents:
 - (i) that are left **Unattended** in a vehicle at any time; or
 - (ii) that are checked in with the **Covered Transport**.
14. personal baggage items taken from an unattended vehicle, unless stored completely out of sight in the trunk of the vehicle, the vehicle is fully locked with all windows closed and there is visible evidence of forced entry.
15. any personal baggage items that are checked in with the **Covered Transport** contrary to the terms and conditions of the **Covered Transport** provider.
16. personal baggage items, personal money items and travel documents left **Unattended** in any **Public Place**, aircraft, ship, tram, taxi, bus or other form of transport.
17. personal baggage items left **Unattended** in any unlocked paid accommodation room or private dwelling.
18. **Valuables, Technology Items**, personal money items and travel documents left **Unattended** and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which **You** are staying.
19. jewellery that is not worn on the person or properly stored in a hotel safe or strongroom at time of loss.
20. the unexplained disappearance of any personal baggage items, personal money items or travel documents.
21. Nor will **We** pay under this section for;
 - (i) any **Claims** for items where receipts or evidence of purchase and ownership cannot be provided at the time of **Claim**. At **Our** sole discretion **We** may agree to receiving other proof, deemed reasonable by **Us**, of ownership for the items being claimed.
 - (ii) personal baggage items, personal money items and travel documents that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegally transported or traded.

SECTION H - PERSONAL ACCIDENT

1. Accidental Death and Permanent Disablement

If **You** are involved in an **Accident** during the **Trip** and as a consequence suffer an **Injury** which within twelve (12) consecutive months of the date of the **Accident**, results in one (1) of the listed events under Section H2 - benefits table, **We** will pay the compensation for the specific event as set out in the benefits table.

The compensation for an event is the stated percentage shown in the benefits table for that event multiplied by the sum insured limit shown in the **Schedule of Benefits** for the selected **Plan**.

2. Benefits table

Event	Benefit	Percentage of sum insured limit shown in the Schedule of Benefits for the selected Plan	
Injury resulting in:			
1	Death	100%	
2	Permanent Total Disablement	100%	
3	Permanent and incurable paralysis of all Limbs	100%	
4	Permanent Loss of Sight (a) both eyes (b) one (1) eye	100% 50%	
5	Permanent Loss of Limb – two (2) or more	100%	
6	Permanent Loss of Speech and Permanent Loss of Hearing	100%	
7	Permanent Loss of Hearing (a) both ears (b) one (1) ear	75% 25%	
8	Loss of Speech	50%	
9	Permanent Loss of Limb - one (1) Limb	50%	
10	Third Degree Burns to the head	Equal to or greater than 8% damage of total head surface area	100%
		Equal to or greater than 5% but less than 8% damage of total head surface area	75%
		Equal to or greater than 2% but less than 5% damage of total head surface area	50%
11	Third Degree Burns to the body (excluding head surface area)	Equal to or greater than 20% damage of total body surface area	100%
		Equal to or greater than 15% but less than 20% damage of total body surface area	75%
		Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Specific conditions applicable to Section H:

Compensation:

If more than one (1) of the events listed in Section H2 - benefits table are applicable, **We** will pay for the event that has the highest amount payable, and if two (2) or more events present the same amount, **We** will at **Our** sole discretion, choose the event under which the **Claim** would be settled.

1. The insurance for **You** under this **Policy** shall terminate upon the occurrence of any **Injury** for which indemnity is payable under any one (1) of the events listed in Section H2- benefits table, but such termination shall not affect any **Claim** originating out of the **Accident** causing such **Injury**.

2. Exposure

If by the reason of any covered **Accident** occurring during the **Trip**, **You** are unavoidably exposed to the elements, for example prolonged and rigorous weather or environmental conditions, and as a direct and unavoidable result of such exposure suffer an **Injury** which results in one (1) of the events listed in Section H2(1) to (9) – benefits table within one hundred and eighty (180) days from the date of the **Accident**, **We** will pay the compensation specified for that event in accordance with the terms and conditions of this **Policy** section.

3. Disappearance

If during a **Trip** **You** disappear as a result of the **Accidental** disappearance, sinking or wrecking of the means of transportation in which **You** were travelling at the time of the **Accident**, and:

- (a) remain missing after twelve (12) consecutive months from the date of the **Accident**; and
- (b) we have reason to believe that **You** died in the **Accident**;

then **We** will pay the Personal Accident Death benefit under Section H2(1) – benefits table, subject to receipt of a signed undertaking by the personal representative of **Your** estate that any such payment shall be refunded to **Us** if it is later discovered that **You** did not die as a result of the **Accident**.

Specific Exclusions applicable to Section H

In addition to the General Exclusions, We shall not be liable under this section for any **Claim** arising of, based upon or attributable to:

1. illness or disease or any pre-existing physical or congenital condition, except illness directly resulting from medical or surgical treatment rendered necessary by such **Injury**.
2. actual or alleged exposure to or contact with any actual or alleged toxic substance, pollutant, hazardous or waste material, viral agent or bacteria regardless of the manner in which exposure or contact occurred.

SECTION I – PERSONAL LIABILITY

We will reimburse **You** up to the sum insured limit shown in the Schedule of Benefits for:

- (a) compensatory damages **You** become legally liable to pay because during **Your Trip You** injured someone, caused someone to die, or lost or damaged someone's property.
- (b) **Your** reasonable legal costs and expenses for settling and defending the **Claim** made against **You** as long as **You** have incurred and paid them with **Our** approval.

Specific Exclusions applicable to Section I

In addition to the General Exclusions, **We** shall not be liable under this section for any **Claim** arising out of, based upon or attributable to:

1. Injury to Your Travelling Companion or to a Relative.
2. **Injury to Your** employee or an employee of **Your Travelling Companion** or **Relative**.
3. loss of or damage to property belonging to or in the care or control of **You**, a **Relative of Yours**, **Your Travelling Companion**, or an employee of any of the aforementioned.
4. a **Claim** against **You** arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, or animals.
5. a **Claim** arising from the conduct of a business, profession or trade, including **You** providing professional advice or service.
6. a **Claim** which would be covered under workers compensation legislation, an industrial award or agreement, accident compensation legislation, or any similar legislation or regulation.
7. any fine or penalty.
8. punitive, aggravated or exemplary damages.
9. any **Terrorist Act** or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected **Terrorist Act**.
10. a judgment which is not, in the first instance, either delivered by or obtained from a court of competent jurisdiction within Malaysia or the country in which the **Claim** event occurred giving rise to **Your** liability.
11. any contract unless such liability would have arisen in the absence of that contract.

SECTION J – LOSS OF HOME CONTENTS (does not apply to domestic annual multi-Trip or domestic single-Trip Plans)

We will reimburse **You** up to the sum insured limit shown in the **Schedule of Benefits** for the loss of or damage to household contents owned, used or worn by **You** or contained within **Your Home** as a direct result of burglary while **You** are travelling on a **Trip**.

Specific conditions applicable to Section J:

1. All **Claim** settlements will be subject to due allowance for wear, tear and depreciation determined at **Our** sole discretion.
2. In relation to the lost or damaged property **We** may at **Our** sole discretion choose to either:
 - (a) Reimburse or replace the lost or damaged property; or
 - (b) Reimburse **You** for the repair cost of the damaged property.

Specific Exclusions Applicable to Section J:

In addition to the General Exclusions, We shall not be liable under this section for any **Claim** for or arising out of:

1. burglary while **Your Home** is unoccupied for more than thirty (30) days from or prior to the departure date of the **Trip**.
2. any loss or damage of bonds, bills of exchange, cash, coins, cheques, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, **Plastic Money** (credit cards, deeds, documents of title, manuscripts, medals, passports, identity cards, stamps, share certificates, contact or corneal lenses, mobile telephone or smartphone, travel tickets, foodstuffs, animals, motor vehicles (including accessories), furniture, collectables, antiques, artefact's, paintings, objects of art and any object with intrinsic value).
3. motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, discs, USB or any other form of device.
4. any loss or damage not reported to the police and in respect of which a police report is not obtained within twenty-four (24) hours of **You** becoming aware of such incidence of loss or **Your** return back to **Your Home** whichever occurs first.
5. any shortage due to error, omission, exchange or depreciation in value.
6. any special equipment or apparatus used in connection with any profession, business or employment.
7. any malicious damage or vandalism by any person lawfully in **Your Home** in Malaysia.
8. any loss or damage arising from **You** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **Your Home** contents within **Your Home** in Malaysia to avoid, or to minimise, any **Claim** under this insurance.
9. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or act of government or is payable by any other source. **We** will however pay the difference between what is payable under the other insurance policy, scheme or act of government or such other source and what **You** would be otherwise entitled to recover under this **Policy**.

SECTION K – CAR RENTAL EXCESS CHARGES (does not apply to domestic Annual Multi-Trip or domestic Single-Trip plans)

We will reimburse **You** up to the limit specified in the **Schedule of Benefits** for:

1. **Car Rental Excess Charges**; or
2. **Car Rental Vehicle Return Costs** due to **Your Hospital Confinement**.

The following conditions apply:

- (a) the **Rental Vehicle** must be rented from a licensed car rental agency.
- (b) **You** are a named driver or co-driver of the rental car.
- (c) **You** have adhered to all terms and conditions stipulated in the car rental agreement.
- (d) **You** are using the **Rental Vehicle** solely for the carriage of non-fare paying passengers and are not using it for the carriage of commercial goods.
- (e) **You** have purchased comprehensive motor insurance for the **Rental Vehicle** during the car hire period and **You** have adhered to all terms and conditions stipulated in the comprehensive motor insurance policy.

Specific Exclusions applicable to this Section K:

In addition to the General Exclusions, this **Policy** does not cover loss or damage arising out of, based upon or attributable to:

1. contravention of the terms and conditions stipulated in the car rental agreement.
2. any rented vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes
3. any rented vehicle that is not categorised as a passenger carrying motorcar including but not limited to motorcycle, racing cars, watercraft and aircraft of any kind.
4. wear and tear and gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
5. loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two- wheel-drive cars.

SECTION L – TRAVEL DELAY UPGRADE (does not apply to domestic annual multi-trip or domestic single- Trip Plans)

This is an optional add-on benefit. This benefit only applies if **You** purchase the benefit and it is reflected in the **Policy Schedule**.

You are covered if any of **Your** travels during an **Overseas Trip** is delayed for at least three (3) consecutive hours (*subject to the exclusions below*) beyond the intended departure time specified in the itinerary provided to **You** by the **Covered Transport** provider. **We** will pay **You** for each complete three (3) hours of delay up to applicable maximum limit stated in the **Schedule of Benefits**.

The delay departure time will be calculated from the scheduled departure time (as stated in the itinerary issued to **You** by the **Covered Transport** provider or any other formal document issued by the **Covered Transport** provider if there is no itinerary) up until the actual departure time of the **Covered Transport** (or the next available departure time of the alternative transportation offered by the **Covered Transport** provider).

Specific Exclusions applicable to Section L:

In addition to the General Exclusions, **We** are not liable for any **Claim** arising from:

1. any loss arising from delay of:
 - (a) a taxi or shuttle service; or
 - (b) a cruise or tour bus service, or any like conveyance used for touring purposes, even if such services are regularly scheduled.

For the purposes of this exclusion, shuttle service shall mean any conveyance operating between two (2) points without any intermediate stops with a transit time of less than thirty (30) minutes.

2. **Your** failure to obtain a written confirmation form the **Covered Transport** provider on the number of hours of and the reason for such delay.
3. any loss arising from the time **You** fail to take the first available alternative transportation offered by the **Covered Transport** provider.
4. any consequential loss arising from the late arrival of a preceding **Common Carrier** that causes subsequent delay or missed connection of each **Covered Transport** in which **You** have arranged to travel during the course of **Your Trip** while **Overseas**.
5. any delay due to rescheduling, re-timing or cancellation by a **Covered Transport** which **You** have been made aware of twenty-four (24) hours or more in advance, prior to the original scheduled departure time as stated in the itinerary provided to **You** by the **Covered Transport** provider.
6. **Your** late arrival at the check-in point or failure to check in according to the itinerary supplied to **You**.
7. any **Claim** arising in Malaysia, regardless of whether such **Claim** is in relation to an **Overseas Trip**.

Special conditions applicable to Sections L:

In any one (1) event of loss, **You** can only **Claim** once under either Section E1, E2, F1, F2 or L (where applicable).

PART 3 – GENERAL DEFINITIONS, EXCLUSIONS AND CONDITIONS

GENERAL DEFINITIONS

Accident or **accidental** means a sudden, unexpected, involuntary and specific event, external to the body, which occurs at an identifiable time and place.

AIG Travel Assist Malaysia Sdn Bhd or **ATAM** is **Our** business partner that provides twenty-four (24) Hour world-wide emergency assistance.

Business Associate means any directors, commissioners or shareholders named on **Your** business registration document.

Car Rental Excess Charges means any excess or deductible under **Your Rental Vehicle** motor insurance policy which **You** become legally liable to pay in respect of loss or damage caused by an **Accident** to the **Rental Vehicle** during **Your Trip**.

Car Rental Vehicle Return Costs means any charges incurred and paid for returning **Your Rental Vehicle** to the nearest rental car depot in the event that **You** are not able to return **Your Rental Vehicle** during **Your Trip** due to **Your Hospital Confinement**.

Child/Children means a legitimate dependant of an **Insured Person** who is under the age of eighteen (18) years or twenty- five (25) years if attending tertiary education on the **Travel Start Date**.

Chronic means any condition that persists, or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma / carcinoma in situ / malignant tumors), epilepsy, haemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.

Civil Unrest, Riot or Commotion means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

Claim means a request by **You** to **Us** to avail of the range of benefits that are available under this **Policy**.

Competition sport means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultra- marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

Common carrier means a commuter bus, ferry, hovercraft, hydrofoil, train, tram, and any fixed-wing aircraft:

- (a) authorised pursuant to any statute, regulation, by law or equivalent therefore for the transportation of fare paying passengers; and
- (b) which operate to fixed, established and regular schedules and routes

It does not mean taxis, cruises nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

Covered Transport means any land, water or air conveyance operating under a valid license for conveyance of fare paying passengers and which operate to fixed, established and regular schedules and routes.

Daily commute means **Your** regular commute to and from **Your Home** and place of business or work within or outside of Malaysia.

Dental expenses means the necessary and reasonable expenses incurred and paid to a **Dental Practitioner** for dental treatment carried out by the **Dental Practitioner**. All treatment including specialist treatment must be prescribed or referred by a **Dental Practitioner** in order for expenses to be reimbursed under this **Policy** which reimbursement will not exceed the usual level of charges for similar treatment, dental services or supplies in the location where the expenses were incurred and paid, had this insurance not existed.

Dental practitioner means a registered and properly qualified dental practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending **Dental Practitioner** cannot be **You**, any of **Your Relative**, **Your Business Associate**, employer, employee, or **Your Travelling Companion**.

Existing health condition means:

- (a) any illness, disease, injury, including symptoms, suffered by **You**, **Your Relative**, **Business Associate**, or **Travelling Companion**, which in the one (1) year period before the **Travel Start Date** and time:

- (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **Medical Practitioner**; or
 - (iii) was treated by a **Medical Practitioner** or treatment had been recommended by a **Medical Practitioner**.
- (b) It shall also mean any congenital, hereditary, **Chronic** or ongoing condition of **Yours, Your Relative, Business Associates, or Travelling Companion** which **You** or they are aware of, or could reasonably be expected to be aware of, before the **Travel Start Date** and time.

Expedition means any journey to high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean **Trekking** and travel, outside of these previously given examples, provided by a recognised 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 Sporting Activities means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing; winter activities like luge, bobsledding, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. 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 recognised local tour operator/activity provider but always providing that **You** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

Financial default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Healthcare professional means a registered herbalist, acupuncturist, chiropractor, bonesetter or osteopath licensed under any applicable laws of the country in which such services are provided. The attending healthcare professional cannot be **You**, any of **Your Relative, Your Business Associate**, employer, employee or **Your Travelling Companion**.

Home means **Your** primary residence within Malaysia.

Hospital means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons and which:

- (a) Has full facilities for diagnosis and surgical procedures;
- (b) Provides twenty-four (24) hour a day nursing services by registered graduate nurses;
- (c) Is supervised by a staff of **Medical Practitioners**; and
- (d) Is not primarily a clinics, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioural disorder.

Hospital Confinement means the period the **Insured Person** is registered as an in-patient in a **Hospital** because of a medical necessity under the professional care of a **Medical Practitioner** and for which the **Hospital** levies a charge for room and board for the treatment of an **Injury** or illness for such confinement.

Immediate Family Member means **Your Spouse**, parent, parent-in-law, grandparent, son or daughter, son-in-law, daughter-in-law, brother or sister, step-parent, stepdaughter, stepson, grandchild, legal guardian.

Indirect Losses means loss of profits, loss of use, loss of business, loss of business opportunity, or any **Claim** for consequential loss or for indirect loss of any nature.

Injury means a physical bodily **Injury** sustained by **You** as a result of an **Accident** during the **Trip** which occurs solely, directly and independently of any other cause or causes.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss of or Loss of Use shall mean the **Permanent** total functional disablement or complete and **Permanent** physical severance through or above the wrists or ankle joints.

Loss of Hearing shall mean **Permanent** irrecoverable loss of hearing where $1/6$ of $(a+2b+2c+d)$ is above 80dB:

a db = Hearing loss at 500 Hertz; and
b db = Hearing loss at 1,000 Hertz; and
c db = Hearing loss at 2,000 Hertz; and
d db = Hearing loss at 4,000 Hertz.

Loss of Sight shall mean the entire and irrecoverable loss of sight.

Loss of Speech shall mean the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total **Loss of** vocal cord or damage of speech center in the brain resulting in aphasia.

Main Travel Destination(s) means any location, temporary or otherwise, if it is proven to **Our** satisfaction that a covered event in one (1) or more of these locations would impact **Your Trip** to the extent that it needs to be necessarily cancelled or interrupted as the **Policy** section provides.

Manual Work means **Your** active personal participation in work which involves physical labour or manual operation, including but not limited to:

- (a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three (3) meters in height;
- (b) work that involves heavy machinery, explosives or hazardous materials;
- (c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders.

Medical Expenses means the necessary and reasonable expenses incurred and paid to a **Medical Practitioner, Hospital** and/or ambulance **Service Provider** for medical, surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire.

All treatment, including specialist treatment, must be prescribed by a **Medical Practitioner** in order for expenses to be reimbursed under this **Policy** and such reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred and paid had this insurance not existed.

In relation to Section B3 – Follow Up Medical Treatment Expenses in home country – Malaysia cover, **Medical Expenses** shall also include expenses reasonably and necessarily incurred and paid in relation to medical services provided by a **Healthcare Professional**.

All treatments and services including medicines must be customary for the treatment of a condition **You** have and cannot be experimental or elective.

Medical Practitioner means a registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending **Medical Practitioner** cannot be **You, Your Relative, Your Business Associate, employer, employee or Your Travelling Companion**.

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.

Natural Disaster and Extreme Weather Conditions means a major disruptive travel event due solely to natural causes including but not limited to typhoon, hurricane, cyclone or tornado, wild-fire, flood (a general and temporary covering of water of two (2) or more acres of normally dry land), tsunami, volcanic eruption, volcanic ash, earthquake, landslide, mudslide, avalanche, fire, or blizzard.

Overseas means beyond the territorial limits of Malaysia.

Permanent shall mean lasting twelve (12) consecutive months from the date of an **Accident** and at the expiry of the twelve (12) months period being beyond any hope of improvement as certified by a **Medical Practitioner**.

Permanent Total Disablement means total disablement which continues for twelve (12) consecutive months and at that time is certified by a **Medical Practitioner** as being beyond hope of improvement and **You** are entirely prevented forever from attending to any duties which would normally be carried out by **You** in **Your** daily life. This means **Your** inability without the assistance of another person or mechanical device from being able to undertake three (3) or more of the following activities:

- (a) dressing and undressing;
- (b) washing, bathing and toileting;
- (c) eating and drinking;
- (d) general household duties; or
- (e) shopping.

Plan or Plans means the plan(s) that **You** have selected and is shown on the **Policy Schedule** and is the cover provided to **You** under this **Policy**.

Plastic Money means money cards including but not limited to travellers card, credit value loaded title deeds or cards, prepaid debit cards, prepaid gift cards, transportation cards such as credit value in Touch & Go, Octopus and like cards.

Policy means this policy wording, with the **Policy Schedule** and any other documents **We** may issue that **We** advise will form part of the **Policy**.

Policy Expiry Date means the **Policy** end date which is midnight on the date as specified on the **Policy Schedule**.

Policy Issue Date and Time means the issue date and time of this **Policy** as specified on the **Policy Schedule**.

Policyholder means the person who purchased the **Policy** and as specified in the **Policy Schedule**.

Policy Period means the period during which the coverage under this **Policy** is effective, as specified on the **Policy Schedule**.

Policy Schedule means a document **We** issue to **You** after **You** have purchased **Your** insurance **Policy** with **Us**. It contains the **Policy** details showing the **Plan, Policy Type, Schedule of Benefits**, covered cluster **You** have selected, **Policy Period, Insured Persons'** details and excess where applicable and any other special terms applicable to **You**.

Policy Type means individual or family cover option as selected by **You** and shown on **Your Policy Schedule**.

Public Place means any place where the public has general access rights and shall include but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches and public toilets.

Rental Vehicle means a motor vehicle rented or hired by **You** from a licensed car rental agency for the carriage of non-fare paying passengers and does not include:

- (a) any vehicle designed to be used for the carriage of commercial goods;
- (b) any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes;
- (c) vehicle that is categorised as a non-passenger carrying motorcar including but not limited to motorcycles, racing cars, watercraft and aircraft of any type.

Relative means **Your Spouse**, son and daughter, son-in-law, daughter-in-law, **Child**, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, grandchild, brother, sister, brother-in-law, sister-in-law, step-parent, stepdaughter, stepson, step-brother, step-sister, niece, nephew, aunt, uncle or cousin.

Scheduled Departure Time means the time at which **Your Covered Transport** is scheduled to depart for **Your Trip**.

Schedule of Benefits means the table of benefits setting out the Plan **You** have selected.

Serious Illness or Serious Injury means:

- (a) in respect of **You** or **Your Travelling Companion** a condition which necessitates treatment by a **Medical Practitioner** who certifies that as a direct result of this condition **You** or **Your Travelling Companion** require urgent medical attention and are unfit to commence the **Trip** or continue on with **Your** original **Trip**.
- (b) in respect of any other person to which this insurance applies, a condition which necessitates such person being hospitalised and the attending **Medical Practitioner** certifies that their life is in imminent danger necessitating **Your** immediate attendance.

Service Provider means any registered commercial entity to which payment is made in respect of services provided.

Spouse means a person who is legally married to **You**.

Strike means any organised, willful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.

Technology Items means mobile phones including smartphones, digital cameras, photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), portable computers, tablets and audio or media players.

Terrorist means any person who commits, or attempts to commit, a **Terrorist Act** or who participates in or facilitates the commission of a **Terrorist Act** and/or is verified or recognised or designated by any government or authority as a terrorist.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **Terrorist Act**. **Terrorist Act** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Third Degree Burns means a burn that destroys both the epidermis and dermis. It is also referred to as a full-thickness burn.

Travel Start Date means the date **You** have scheduled to commence **Your Trip** to which this insurance applies.

Travelling Companion means the person, who is **Your** sole **Travelling Companion** (whom **Your Trip** depends on), accompanying **You** for the entire duration of **Your Trip**, including departing and returning with **You**.

Trekking means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including but not limited to on an animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For purpose of clarity, it does not mean **Mountaineering**.

Trip means an **Overseas** journey or a domestic journey beyond a 50 kilometres radius from **Your Home** (but always excluding **Daily Commute**), for which **You** are covered under this **Policy** and in this respect the cover under each **Policy** section will start and end as set out below.

For two-way or return **Trip**:

The cover under each **Policy** section will start and end as set out below.

1. Section A – Trip Cancellation (Pre-Departure), cover commences at the later of:

- (a) **Your Policy Issue Date and Time;**
- (b) the date and time **You** confirmed the booking for the **Trip**; or
- (c) the attachment date for a covered event set out in **Policy** Section A3.

and ends at the earlier of:

- (a) **Your Policy Expiry Date;**
- (b) for **Overseas Plans**, when **You** depart Malaysia to commence **Your** travel; or
- (c) for domestic **Plans**, when **You** depart **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your** travel.

2. Section E2 - Travel Missed Connection, Section F1 - Travel Delay, Section G1 – Loss of Personal Baggage items, Section G2 – Baggage Delay and Section H - Personal Accident, cover commences at the later of:

- (a) for domestic **Plans**, **Your** departure from **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your Trip**;
- (b) for **Overseas Plans**, the later of:
 - a. **Your** departure from **Your Home** or workplace in Malaysia, whichever occurs last, to commence **Your Trip**; or
 - b. twenty-four (24) hours prior to **Your Scheduled Departure Time** from Malaysia provided **You** are in direct transit between **Your Home** and the **Overseas** departure point in Malaysia; or
- (c) **Your Policy Issue Date and Time**,

and ends at the earlier of:

- (a) **Your Policy Expiry Date**.
- (b) the time **You** arrive at **Your Home** or workplace in Malaysia, whichever occurs first; or
- (c) for **Overseas Plans**, twenty-four (24) hours after **You** are cleared to pass through the arrival immigration check-point in Malaysia solely for the purpose of direct transit to **Your Home** or workplace in Malaysia.

3. In respect of all other Policy sections, cover commences:

- (a) for **Overseas Plans** when **You** depart from Malaysia; or
- (b) for domestic **Plans** when **You** are more than 50 kilometres away from **Your Home** or workplace in Malaysia,

and ends at the earlier of:

- (a) **Your Policy Expiry Date;**
- (b) for **Overseas Plans** when **You** arrive in Malaysia; or
- (c) for domestic **Plans** when less than 50 kilometres from **Your Home** or workplace in Malaysia.

For annual multi-Trip Plans the following Trip duration limits also apply:

- i. for domestic Trips thirty (30) consecutive days from Your scheduled departure time, and
- ii. for Overseas Trips ninety (90) consecutive days from Your Scheduled Departure Time for Overseas.

For one-way Trips:

The cover under each Policy section will start and end as set out below:

1. For Section A - Trip Cancellation (Pre-Departure), cover commences at the later of:
 - (a) Your Policy Issue Date and Time;
 - (b) The date and time You confirmed the booking for the Trip; or
 - (c) the attachment date for a covered event set out in Policy section A3.and ends at the earlier of:
 - (a) Your Policy Expiry Date; or
 - (b) when You arrive at the immigration check- point in Malaysia to commence Your travel.
2. For Sections E2 - Travel Missed Connection, Section F1 - Travel Delay, Section G1 – Loss of Personal Baggage items, Section G2 – Baggage Delay and Section H - Personal Accident, cover commences at the later of:
 - (a) Your departure from Your Home or workplace in Malaysia, whichever occurs last, to commence Your Trip;
 - (b) twenty-four (24) hours prior to Your Scheduled Departure Time from Malaysia provided You are in direct transit between Your Home and the Overseas departure point in Malaysia; or
 - (c) Your Policy Issue Date and Time.and ends at the earlier of:
 - (a) Your Policy Expiry Date; or
 - (b) Your arrival at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport).
3. For Section G3 – Fraudulent Use of Credit Card, Section G4 – Loss of Travel Document, Section G5 – Loss of Personal Money and I – Personal Liability, cover commences when You depart from Malaysia; and ends at the earlier of:
 - (a) Your Policy Expiry Date; or
 - (b) Your arrival at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport).

Unattended means, but is not limited to, when an item is not under Your or Your Travelling Companion's supervision at the time of loss, left with a person other than Your Travelling Companion or authorised representative of Your accommodation or transportation provider, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim or leaving it at a distance where You are unable to prevent it from being unlawfully taken.

War means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also includes incidents directed or carried out by a member or members of an armed force in the prosecution of war.

We, Our, Us means AIG Malaysia Insurance Berhad (795492- W).

Valuables means sun glasses, antiques, works of art, jewellery, watches and other personal items of high worth, for example high value items that are expected to appreciate in value over time.

You, Your, Insured Person(s) means where applicable the Policyholder, and any person insured under the Policy as listed in the Policy Schedule.

GENERAL EXCLUSIONS

The following General Exclusions apply to all sections of this Policy. In addition to these General Exclusions, please refer to specific exclusions which apply to certain sections.

We shall not be liable under any section for any Claim arising out of, based upon or attributable to:

1. War

Declared or undeclared War, act of War, civil War, invasion, revolution, rebellion or any similar event.

2. Suicide or self-harm
 - (a) **You, Your Travelling Companion or Your Relative's** suicide or self-harm or attempted suicide; or
 - (b) **You, Your Travelling Companion or Your Relative's** deliberate self-injury or exposure to exceptional danger (unless in an attempt to save a human life).
3. Business, financial and contractual obligations
 - (a) any financial circumstances or obligations of **Yours or Your Travelling Companion, Business Associate or Relative;** or
 - (b) any business or contractual obligations of **Yours or Your Travelling Companion, Business Associate or Relative.**
4. Nuclear or chemical contamination
 - (a) nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
 - (b) the dispersal, application, or release of pathogenic or poisonous biological or chemical materials.
5. Government regulation, intervention and criminal proceedings
 - (a) **You or Your Relative, Business Associate or Travelling Companion** acting in violation or contravention of any government or government authority regulation or prohibition;
 - (b) in the event that a government authority seizes, withholds, or destroys anything of **Yours;**
 - (c) any criminal proceedings taken against **You**, whether **You** are actually convicted or not;
 - (d) any interference with **Your** travel plans by a government, government regulation or official authority including but not limited to travel or transportation restrictions, refusal of a visa or permit to **You** or to any **Relative or Travelling Companion** or restriction of access to any locality; or
 - (e) any action taken by government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
6. Aerial activities

Piloting or crewing of any aircraft, skydiving/parachuting (except tandem skydiving/parachuting when undertaken with a commercial company), gliding, hang-gliding, para- gliding and any other like airborne activities.
7. Activities exclusions

You participating in:

 - (a) **Extreme Sports and Sporting Activities;**
 - (b) **Competition Sports;**
 - (c) any professional sports or any sport in which **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - (d) racing other than on foot;
 - (e) **Expeditions;**
 - (f) hunting trips and safaris that are not provided by a licensed commercial operator;
 - (g) off-piste skiing/snowboarding;
 - (h) white water rafting grade 4 or above;
 - (i) sailing outside of territorial waters;
 - (j) scuba diving unless **You** hold a PADI certification (or similar recognised qualification) or **You** are diving with a qualified instructor. In these situations, the maximum depth that **We** will cover is as specified under **Your** PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and **You** must not be diving alone; or
 - (k) motor cycling unless:
 - (a) the motor cycle is 125cc or less and **You** or the person in control of the motor cycle holds a current and valid motor cycle licence for the country the motor cycle is being operated in; or
 - (b) the motor cycle is 126cc or greater and **You** or the person in control of the motor cycle holds a current and valid licence for the motor cycle being used in their home country and also holds a current and valid motor cycle licence for the country the motorcycle is being operated in; and

- (c) at all times local road rules are being adhered to and a motor cycle helmet and appropriate safety gear is being worn.

8. **Mountaineering**, adventure climbing, high altitude activity and **Trekking**.

You participating in:

- (a) **Mountaineering**;
- (b) outdoor rock climbing or abseiling; or
- (c) in any activity or **Trekking** above 3,000 meters.

Exclusion 8(b) and 8(c) above shall not apply to organised harnessed outdoor rock climbing and harnessed abseiling that are:

- (i) available to the general public without restriction, other than general health and fitness warnings;
- (ii) provided by a recognised commercial local tour operator or activity provider;
- (iii) provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to **You** following their advice and/or instruction; and
- (iv) below 4,000 meters.

9. Travelling against advice

- (a) **You** are travelling against the advice of a **Medical Practitioner**; or
- (b) **Your** failure to follow the advice or instruction of **Us** or **ATAM** including with respect to any decision including but not limited to **Your** return to **Your Home** country; or
- (c) **You** are acting in a way which goes against the advice of a **Medical Practitioner**.

10. **Indirect losses**

Any **Indirect Losses**. For example, this **Policy** does not cover loss of earnings if **You** cannot work after **You** have been injured or the cost of replacement locks if **Your** keys are stolen.

11. Economic sanctions

This **Policy** will not cover:

- (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; or
- (b) any loss, injury, damage or legal liability suffered or sustained directly or indirectly by a **Terrorist** or member of a **Terrorist** organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
- (c) any **Claim**, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region.

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.

12. Error or omission on booking arrangements

Any error or omission in **Your** booking arrangements made by **You**, **Your** travel agent or any other person acting on **Your** behalf.

13. Drugs and alcohol

- (a) the use of alcohol or drugs; or
- (b) the effects of alcohol or drugs;

unless the drugs have been prescribed and used as directed by a **Medical Practitioner**.

14. Return to **Home**

- (a) If **You** do not intend to return **Home** on completion of **Your** travel; or
- (b) if **You** are not a resident with full rights to enter and return to Malaysia regardless of **Your** medical status.

15. Pregnancy and childbirth

Pregnancy, miscarriage, childbirth, infertility, contraception or operations related to sterilisation or any complication arising therefrom.

16. Sexually transmitted diseases, mental health and other conditions

- (a) Sexually transmitted diseases or infection of any sort including Acquired Immune Deficiency Syndrome (AIDS) and AIDS related complications (including infections), Human Immunodeficiency Virus (HIV) or any variant, disease or illness in the presence of HIV and AIDS;
- (b) any illness or disorders of a psychological nature including insanity, nervous conditions, depressions, mental illness, stress, anxiety, psychosis or any psychosomatic condition; or any sleep disorder.

17. Purpose of Trip

If the primary reason of **Your trip** is to obtain medical treatment, vaccination, medical check-up, care or advice **Overseas**.

18. Carrier caused delay

Delays, rescheduling or cancellation by a **Covered Transport** provider unless otherwise expressly covered under this **Policy**.

19. Awareness of circumstances

- (a) An incident or circumstance of which **You** were aware of or could reasonably be expected to be aware of at the time **You** purchased this **Policy** or booked **Your** travel (whichever occurs last) and which could reasonably be expected to lead to **You** making a **Claim** under this **Policy**;
- (b) **You** not taking precaution to avoid a **Claim** after there was a warning in the mass media of a **Strike**, riot, bad weather or other circumstances;
- (c) any circumstances that already existed or are known to the public before **You** book **Your** travel; or
- (d) in the event that **You** have done any laboratory/medical/health test prior to purchase of **Policy**, and which the test result could reasonably be expected to lead to **You** making a **Claim** under this **Policy**.

20. Financial default

The refusal, failure or inability of any person, company or organisation including any carrier or travel provider to provide services, facilities or accommodation by reason of their own **Financial Default** or the **Financial Default** of any person, company or organisation with whom or with which they have business dealings.

21. Protection of property and person

- (a) **You** not acting in a responsible way to protect **Yourself** and **Your** property or to prevent or reduce **Your** loss of any **Claim** under this **Policy**; or
- (b) **You** failing to follow the safety guidelines for the activities **You** undertake or, where applicable, **Your** failure to use the appropriate and recommended safety equipment and act under the guidance of supervised instruction.

22. Health condition

Any losses, liability or expenses that are for, related to or as a result of:

- (a) an **Existing Health Condition**. Note, this Exclusion 22(a) does not apply to Section C – Repatriation of Mortal Remains or Funeral Expenses Overseas.
- (b) terminal condition diagnosed before date of departure of the **Trip**.

23. Loss circumstances not covered

- (a) Any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this **Policy**; or
- (b) any loss, event or liability giving rise to a **Claim** under this **Policy** that **We** are legally prohibited to pay by law.

24. Any **Loss** or expenses incurred which arises from, in connection with or is contributed by **You** while **You** were:

- (a) engaging in an **Overseas** secondment as part of **Your** occupation; or

(b) a **Trip** which is made as part of **Your Daily Commute**.

25. Any **Claim** involving **You** taking part in any:

- (a) **Manual Work**;
- (b) missionary work and related travel;
- (c) humanitarian work and related travel;
- (d) deliberate, malicious, reckless, illegal or criminal act
- (e) naval, military or air-force service or operation; or
- (f) testing or calibration of any kind of vehicle or equipment.

26. Any **Claim** directly or indirectly relating to:

- (a) an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by a governmental body, official health authority or the World Health Organization; or
- (b) any disease (including any mutation, strain or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern ((including any mutation, strain or variation of any such disease); or
- (c) the threat or fear of any such epidemic, pandemic, disease or event.

POLICY CONDITIONS

1. Compensation

All compensation payable under this **Policy** shall be payable to **You** or at **Our** discretion to the **Service Provider** directly. In a scenario where **You** pass away, any compensation owing to **You** at the date of **Your death** will be paid to **Your** nominee(s) if any or **Your** estate.

2. Cancellation and refund

- (a) i) **Single Trip** - Cancellation for single **Trip Plan** is at **Our** discretion and shall be deemed cancelled on the cancellation request date provided that the request date is prior to the commencement of the **Trip** or period of insurance whichever is earlier.

We will refund the premium to **You** that has been paid for the unexpired term provided no **Claim** has been or will be submitted by **You** before or after the **Policy Expiry Date**. No refund of premium is allowed after the commencement of **Your Trip**.

- ii) **Annual multi-Trip** - **You** may cancel this **Policy** by giving **Us** notice in writing. Cancellation for an annual multi-**Trip Plan** will take effect from the 1st day of the calendar month following **Our** receipt of the cancellation notice.

We will refund the premium to **You** that has been paid for the unexpired term provided no **Claim** has been or will be submitted by **You** before or after the **Policy Expiry Date**.

- (b) **We** can cancel this **Policy** or cover in respect of a **Trip** by giving **You** thirty (30) days' notice in writing to **Your** last known address. **We** will refund the premium to **You** that has been paid for the unexpired term.

3. Fitness for travel

At the time of taking out this insurance, **You** must be medically fit to travel and **You** must not be aware of any circumstances which could lead to cancellation or disruption of a **Trip** or any other **Claim** under this **Policy**.

4. Offset clause

To the extent permitted by law, **We** will not cover **You** for any loss, event or liability giving rise to a **Claim** under this **Policy** to the extent that it is claimable and reimbursable under or from any of the following:

- (a) another insurance policy;
- (b) a medical or health scheme or in accordance with local legislation;
- (c) act of government; or
- (d) any other source (including but not limited to a hotel, **Covered Transport** or travel agent or any other provider of travel and/or accommodation).

We will however pay the difference of what is payable under the other insurance policy, medical or health scheme, act of government or any other source, and what **You** would have been entitled to recover under this **Policy**.

This offset clause does not apply to the Personal Accident or Daily Hospitalisation Income sections of this **Policy**.

5. Duplication of cover

If **You** are covered under more than one (1) voluntary leisure travel insurance policy underwritten by **Us** for the same **Trip**, **We** will consider **You** to be insured only under the policy which provides the highest level of cover and **We** will apply the benefits payable in accordance with that insurance policy.

6. Automatic extension of cover

If on the last day of the **Policy Period** and provided **You** for have purchased cover for **Your** return **Trip** (meaning **Your** departure from to **Your** return to Malaysia):

- (a) through circumstances outside **Your** control, including but not limited to **You** suffering a covered Injury or illness that prevents **You** from travelling, unexpected **Strike**, industrial action, adverse weather conditions, or mechanical breakdown, equipment failure or structural defect of **Covered Transport**, **You** have to extend **Your Trip** beyond the period stated in the **Policy Schedule** **We** will automatically extend the **Policy Period** without charge for a maximum period of ten (10) consecutive days.
- (b) **You** are hospitalised or quarantined **Overseas** and the reason for such hospitalisation or quarantine is covered by this **Policy**, and **You** are following the directions of the attending **Medical Practitioner** or in case of quarantine the relevant government authority, **We** will automatically extend **Your Policy Period** without an additional premium charge for the earlier of thirty (30) consecutive days from the date of expiry of the **Policy** or forty-eight (48) consecutive hours after the date of discharge from **Hospital** or the place of quarantine, unless **ATAM** has approved an extension beyond the forty-eight (48) consecutive hours for reasons such as availability of flight or fitness to fly, in which case **You** must take the first available flight confirmed by **ATAM**.

It is a condition of this automatic extension cover that **You** must make every endeavour to return **Home** at the first available opportunity.

If **You** have purchased one-way cover and **Your** arrival at **Your** first **Overseas** destination on **Your** outbound **Covered Transport** from Malaysia is delayed beyond the **Policy Expiry Date** because of an unexpected **Strike**, industrial action, adverse weather conditions, mechanical breakdown, equipment failure or structural defect of **Your Covered Transport**, **We** will automatically extend the **Policy Period** for the earlier of three (3) consecutive days or **Your** arrival at **Your** first **Overseas** destination.

7. Eligibility criteria including age limitation. To be eligible for cover under this **Policy**, **You** must be:

- (a) the age of thirty (30) days up to eighty-five (85) years for single-**Trip Plans**; or
- (b) the age of eighteen (18) years up to seventy (70) years for annual multi-**Trip Plans**.; and
- (c) **You** must be either a Malaysian citizen, Malaysian permanent resident, or a holder of a valid work permit or employment pass (of which **Your** place of employment must be in Malaysia during the **Policy Period**), dependent pass, student pass or long-term social visit pass not including travelling visa (that is issued by the relevant governmental authority in Malaysia) with full rights to enter into and return to Malaysia regardless of medical status;
- (d) **You** must be returning to **Your Home** at the end of **Your** travel, or be intending to return **Home** on completion of **Your** travel; and
- (e) **Your** pre-travel arrangements must be made and paid for in Malaysia and **Your Trip** must commence in Malaysia.

Please note:

Age is determined based on the age **You** will be on the **Policy Expiry Date**.

8. Compliance with **Policy** provisions

It is a condition precedent to **Our** liability that the **Policyholder** must comply with the **Policy** terms and conditions or any obligation to act in a certain way specified in this **Policy**. Failure to comply will invalidate all claims made under this **Policy**.

9. Length of **Trip**

- (a) Maximum **Trip** period for an **Overseas** single-**Trip Plan** is one hundred and eighty (180) days.
- (b) Maximum **Trip** period for a domestic single-**Trip Plan** is thirty (30) days.
- (c) Maximum **Trip** period for any one (1) **Trip** under an **Overseas** annual multi-**Trip Plan** is ninety (90) days.
- (d) Maximum **Trip** period for any one (1) **Trip** under an add-on domestic annual multi-**Trip Plan** is thirty (30) days.

10. Subrogation

In the event of any payment under this **Policy**, **We** shall be subrogated to the extent of such payment to all of **Your** rights of recovery, contribution and indemnity and **You** will provide all reasonable assistance to secure these rights and **You** will do nothing to prejudice such rights.

11. Settlement of dispute

Any dispute or difference which may arise between **You** and **Us** can be referred to **Asian International Arbitration Center**. All arbitration proceedings must take place, within six (6) months from the date of disclaimer, failing which **We** would have no obligation over the **Claim**.

12. Governing law

This **Policy** shall be governed by and interpreted in accordance with Malaysia law.

13. Data privacy

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>. 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 **Us**, 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.

Consent to Update Payment Details: **You** are also deemed to have agreed and given consent to **Us** to the inquiry and use of **Your** updated payment details of all the credit cards maintained with the same issuing bank providing **Your** credit card facilities.

You reserves the right to obtain access, request correction or withdraw **Your** consent to the use of any of **Your** personal information held by AIG Malaysia. Such request can be made by writing to **Us** at:

AIG Malaysia Insurance Berhad
Attn: Customer Care Executive
Level 18, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur.

Email : AIGMYCare@aig.com
Phone : 1800-88-8811
Fax : 603-21180288

14. Obligation of disclosure

You have a duty to take reasonable care not to make a misrepresentation when purchasing this **Policy**, to answer all questions fully and accurately and to disclose any matter that **You** knows 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 this **Policy**, refusal or reduction of claims, change of terms or termination of this **Policy**. This duty of disclosure shall continue until the time this **Policy** is entered into, varied or renewed. **You** also have a duty to tell **Us** immediately if at any time after this **Policy** has been entered into, varied or renewed with **Us**, any of the information given when **You** purchased for this **Policy** is inaccurate or has changed.

If **You** or a person to be covered under this **Policy** suffers a new medical or dental event or **Your** general state of health deteriorates after **You** have purchased this **Policy**, but before **Your** departure for **Your Trip**, **You** must contact **Us**, otherwise the consequences of **Your** change in health may not be covered under the **Policy** once **Your Trip** commences.

In such circumstances, **We** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **Trip**. If **We** apply new cover restrictions and the new restrictions imposed by **Us** prevent **You** from undertaking the planned **Trip**, then **You** will have the right to lodge a **Claim** under **Policy** Section A – Trip Cancellation (Pre- Departure).

15. Fraud, mis-statement or non-disclosure

- (a) **Your** fraud, deliberate mis-statement or non- disclosure of information in connection with the application for insurance or when making a **Claim**, will invalidate this **Policy**.
- (b) Any benefit due to **You** in the event **You** have committed fraud, deliberate mis-statement or non- disclosure, shall be forfeited and any benefit that has previously been paid to **You**, must be repaid to **Us** in full.
- (c) Under such circumstances, **We** will not refund any premium paid by **You** if **You** have committed the fraud, deliberate mis-statement or non- disclosure.

16. Assignment

This **Policy** and any rights under or in respect of it cannot be assigned without **Our** prior written consent.

17. Interest

No interest shall be payable by **Us** in respect of any payment made under this **Policy** unless required by law.

18. Loss mitigation

You must take all reasonable steps to avoid or reduce any loss or the occurrence of any circumstance which may lead to a **Claim** under this **Policy**.

19. Payment of premium

We shall have the right to cancel this **Policy** in event of non-payment of the premium.

20. Method of premium payment

Premium payment may be made through charging to **Your** credit card, transfer, debit card or other payment method provided by **Us**.

21. Admitted premium payment date

The date and time in which the payment of premium is recorded in **Our** bank account.

22. Termination of insurance

The entire **Policy** shall automatically terminate on the earliest of the following dates:

- (i) the **Policy Issue Date**, if any premium due on this **Policy** remains unpaid prior to the **Policy Issue Date**;
- (ii) after the full amount of the lump sum benefit has been paid under Section A – Trip Cancellation (Pre- Departure) or Section H – Personal Accident;
- (iii) on cancellation of **Your Policy** as follows:
 - (a) single **Trip** - the cancellation request date provided that the request date is prior to the commencement of the trip or period of insurance whichever is earlier and no **Claim** has been or will be submitted by **You** before or after the **Policy Expiry Date**;
 - (b) annual multi-**Trip** - from the 1st day of the calendar month following **Our** receipt of the cancellation notice provided no **Claim** has been or will be submitted by **You** before or after the **Policy Expiry Date**;
- (iv) thirty (30) days from the date of written notice of cancellation from **Us** to **You** at **Your** last known address;
- (v) the discovery of fraud, misleading or bad faith conducted by or from **You** prior to the issuance of the **Policy**; and
- (vi) any provision of this **Policy** becomes null and void because it violates the regulations in Malaysia which is declared during the validity of this **Policy**.

In the event of **Policy** cancellation, refund of premium will be made by **Us** proportionally after deduction(s) of commission(s) or fee(s) paid by **Us** to any third party provided no **Claim** has been or will be submitted by **You** before or after the **Policy Expiry Date**.

Termination of this **Policy** shall be without prejudice to any **Claim** arising prior to such termination.

23. Prevailing Language

The text of this **Policy** shall be in English and Bahasa Malaysia, and in the event of different interpretation between the texts, the English text will prevail.

24. Currency

In case of payment of any **Claim** of this insurance **Policy** is made in a currency other than Malaysian Ringgit, such payment shall use the exchange rate equivalent to the rate published by Bank Negara Malaysia at the time of the payment.

25. Service Tax ("ST"): 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.

26. Residence exclusion: This policy offers coverage only to individuals ordinarily resident in Malaysia and is null and void as to non-residents of Malaysia.

After Your travel

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**.

- loss or theft – police report
- loss, theft, damage by an airline – property irregularity report, flight tickets and baggage check tags
- delay by airline – written confirmation of the length of delay from the airline, reason of the delay, flight tickets/boarding pass, baggage check tags, receipts for the hire of business equipment
- proof of value and ownership
- proof of travel (confirmation invoice, travel tickets)
- invoices and receipts for **Your Business Associates** expenses
- an official letter from the treating **Medical Practitioner** to confirm **Your** inability to take part in the planned business meeting

Note, if **You** wish to make a **Claim** for follow up treatment – in **Home** country under Section B3, 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

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 **Policyholder** cannot complete claim documents within this ninety (90) days' time due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident happening.

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

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

----- **End of Policy Wording** -----

DISCLOSURE & POLICY STATEMENT
KETERANGAN & KENYATAAN POLISI

1. Under the prudential framework of Corporate Governance, the following avenues have been set up to handle customer grievances:
Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan: -
- a) The Customer Care Officer of AIG Malaysia Insurance Berhad (795492-W) ("Company") at tel: 1800 88 8811 or fax: 603 2685 4896 or via e-mail to AIGMYCare@aig.com. At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.
Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (795492-W) ("Syarikat") di tel: 1800 88 8811 atau faks: 603 2685 4896 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.
- b) Ombudsman for Financial Services (OFS) at tel: 03-2272 2811 or fax: 03-2272 1577
Any policyholder who is not satisfied with the decision of an insurance company may write to the OFS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate OFS's reference.
Ombudsman Perkhidmatan Kewangan (OPK) di tel: 03-2272 2811 atau faks: 03-22721577
Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada OPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada OPK untuk rujukan.

An award of the OFS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the OFS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the OFS.

Pihak Syarikat adalah terikat kepada keputusan OPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan OPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicaj untuk perkhidmatan OPK.

The address is / Alamat ialah: -

Ombudsman Perkhidmatan Kewangan
Tingkat 14, Blok Utama
Dataran Kewangan Darul Takaful
No 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur

- c) Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (1300-88-LINK) or fax: 03-2174 1515.
Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.
Laman Informasi Nasihat dan Khidmat di Bank Negara Malaysia (BNM) di tel: 1-300-88-5465 (1300-88-LINK) atau faks: 03-2174 1515.
Pemunya polisi yang tidak berpuas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Dokumen sokongan perlu diserahkan untuk rujukan.

The address is / Alamat ialah: -

Pengarah
Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok C
Bank Negara Malaysia
Peti Surat 10922
50929 Kuala Lumpur

2. By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.
Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.
3. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.
Boleh dikatakan di mana terdapat konflik atau keaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.
4. **PERSONAL DATA CONSENT:** You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>. If you submit information relating to other individuals, you are further deemed to 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 AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2685 4896 or email: AIGMYCare@aig.com.

KESETUJUAN DATA PERIBADI: *Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemrosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembedahan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2685 4896 atau e-mel: AIGMYCare@aig.com.*

IMPORTANT NOTICE

Please take note that a Product Disclosure Sheet is attached to your policy contract:

The Product Disclosure Sheet contains a summary of the product features. If you have any queries or are unsure of any of the policy terms or conditions, kindly call our Customer Service at **1800 88 8811** (Monday - Friday, 9am - 5pm).

NOTIS PENTING

Sila ambil perhatian bahawa sesalinan Helaian Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:

Helaian Pendedahan Produk mengandungi ringkasan ciri-ciri produk. Jika anda ada sebarang pertanyaan atau tidak pasti mengenai apa jua terma-terma atau syarat-syarat polisi, sila hubungi Talian Perkhidmatan Pelanggan kami di **1800 88 8811** (Isnin - Jumaat, 9pagi - 5petang).



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