

Summary of Benefits



PERSONAL ACCIDENT

Accidental Death	
• Per Adult Individual / Family	300,000
• Per Child Individual / Family	550,000
• Per Family	750,000
Permanent Disablement	
• Per Adult Individual / Family	300,000
• Per Child Individual / Family	300,000
• Per Family	750,000
Child Education Fund	
Individual / Family	7,500



BURIAL OR CREMATION AND / OR REPATRIATION EXPENSES

• Per Adult / Child Individual / Family	8,000
• Per Family	16,000



MEDICAL & OTHER EXPENSES

• Per Adult / Child Individual / Family	300,000
• Per Family	900,000

The following are subject to overall medical expenses limit :

i) Alternative Medicine	
• Per Adult / Child Individual / Family	1,000
ii) Follow_up Treatment	
• Per Adult / Child Individual / Family	30,000
• Per Family	90,000
iii) Compassionate Care (Due to Hospitalisation)	
• Per Adult / Child Individual / Family	5,000
• Per Family	15,000
iv) Compassionate Care (Due to Death of Insured)	
• Per Adult / Child Individual / Family	5,000
• Per Family	5,000
v) Child Care	
• Per Event Individual	5,000
Family	15,000
vi) Emergency Medical Evacuation / Repatriation	
• Per Adult / Child Individual / Family	1,000,000



HOSPITAL ALLOWANCE (RM350 PER DAY)

• Per Adult / Child Individual / Family	10,500
• Per Family	31,500



PERSONAL LUGGAGE & PERSONAL EFFECTS

• Per Adult / Child Individual / Family	5,000
• Per Family	15,000

Sub-limit per single item, article, pair or set of articles : RM 500



LUGGAGE DELAY RM200 FOR EVERY 6 CONSECUTIVE HOURS

• Per Adult / Child Individual / Family	800
• Per Family	2,400

(An insured cannot claim under both Section 5 & 6 for the same event)



PERSONAL MONEY & TRAVEL DOCUMENTS

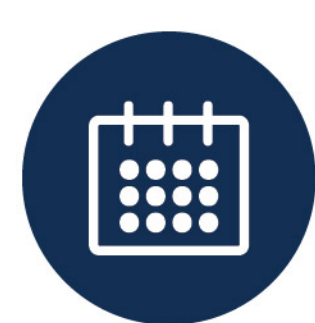
• Per Adult / Child Individual / Family	5,000
• Per Family	15,000

Sub-limit for theft of money : RM 750



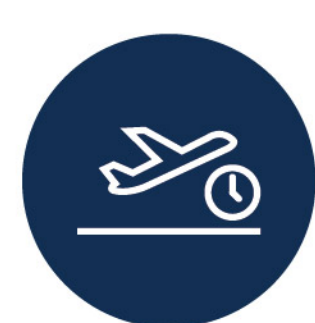
CANCELLATION (LOSS OF DEPOSITS)

• Per Adult / Child Individual / Family	20,000
• Per Family	60,000



CURTAILMENT

• Per Adult / Child Individual / Family	20,000
• Per Family	60,000

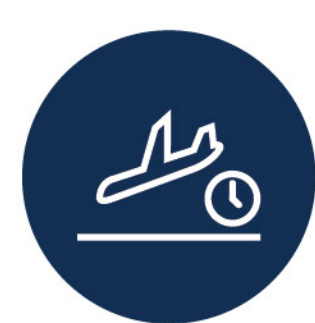


DELAY IN DEPARTURE

i) Pays RM 200 for every 6 consecutive hours of delay	
• Per Adult / Child Individual / Family	3,600
• Per Family	6,000

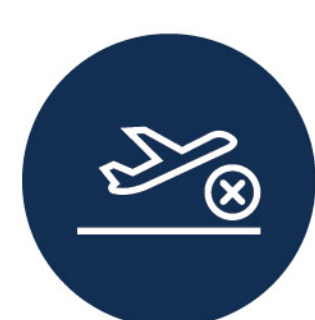
iv) Irrecoverable deposits due to delay in departure

• Per Adult / Child Individual / Family	500
• Per Family	1,500



DELAY IN ARRIVAL

• Per Adult / Child Individual / Family	250
• Per Family	750



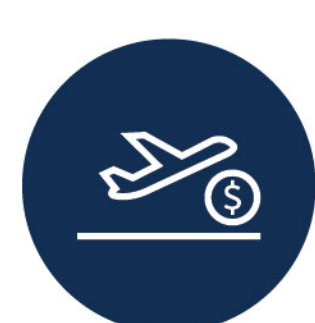
MISSED DEPARTURE

• Per Adult / Child Individual / Family	1,000
• Per Family	3,000



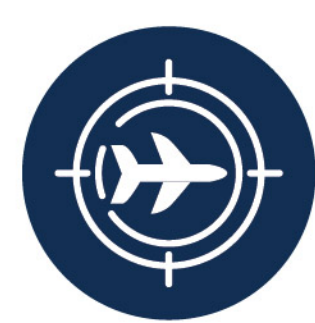
FLIGHT MISCONNECTION

• Per Adult / Child Individual / Family	200
• Per Family	600



OVERBOOKED FLIGHT

• Per Adult / Child Individual / Family	200
• Per Family	600



HIJACKING INCONVENIENCE RM 300 FOR EACH 24 HOURS DELAY

• Per Adult / Child Individual / Family	900
• Per Family	2,700



HOME CARE BENEFIT

• Per Adult / Child Individual / Family	1,000
• Per Family	3,000

Sub-limit per single item, article, pair or set of articles : RM 500



PERSONAL LIABILITY

• Per Adult / Child Individual / Family	1,000,000
• Per Family	3,000,000



LOSS OF TRAVEL DEPOSITS / TRAVEL PACKAGE PAYMENT

• Per Adult / Child Individual / Family	3,000
• Per Family	9,000
• Per Travel Agent Individual / Family	3,000,000



ADDITIONAL COSTS OF RENTAL CAR RETURN

• Per Event Individual / Family	1,000
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TOKIO MARINE TRAVEL ASSISTANCE SERVICES

Individual / Family	Included
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Terms & Conditions

We will not be liable for the same claim under more than one Policy and / or Certificate of Insurance for the same Insured Person relating to the same Period of Insurance issued by us or our authorized agents.

TABLE OF PREMIUM

AREA 1

Days 1 - 5	Individual - RM 33.00 Family - RM 82.00
Days 6 - 10	Individual - RM 50.00 Family - RM 128.00
Days 11 - 18	Individual - RM 75.00 Family - RM 193.00
Days 19 - 31	Individual - RM 86.00 Family - RM 243.00
Each additional week thereafter	Individual - RM 21.00 Family - RM 55.00

AREA 2

Days 1 - 5	Individual - RM 45.00 Family - RM 115.00
Days 6 - 10	Individual - RM 70.00 Family - RM 160.00
Days 11 - 18	Individual - RM 110.00 Family - RM 260.00
Days 19 - 31	Individual - RM 124.00 Family - RM 345.00
Each additional week thereafter	Individual - RM 35.00 Family - RM 85.00

AREA 3

Days 1 - 5	Individual - RM 62.00 Family - RM 150.00
Days 6 - 10	Individual - RM 94.00 Family - RM 221.00
Days 11 - 18	Individual - RM 138.00 Family - RM 348.00
Days 19 - 31	Individual - RM 180.00 Family - RM 450.00
Each additional week thereafter	Individual - RM 44.00 Family - RM 110.00

Premium is subject to 6% Service Tax* and RM10 Stamp Duty

*Refers to travel from Peninsular Malaysia to East Malaysia or vice versa (Applicable to Area 1 only)

Do you travel two or more times in a year?

Our Annual Plan is perfect for you. Choosing an annual plan is cost-effective and let you have the peace of mind knowing you are constantly protected on your travels. Walk in to our branch or talk to our agent to know more about Annual Travel Partner.

Travel from Malaysia to :	Area 1	Area 2	Area 3
Annual Premium	RM285.00	RM335.00	RM390.00

- Premium is subject to 6% Service Tax and RM10 Stamp Duty
- Only applicable to Individual Plan