

## TRAVEL ASSIST

|                          | Schedule of Benefits  | Maximum Sum Insured (RM)      |                                |                            |
|--------------------------|---|-------------------------------|--------------------------------|----------------------------|
|                          |   | Superior                      | Premier                        | Domestic                   |
| <b>A</b>                 | <b>Medical Related Benefits</b>   | <b>Accident &amp; Illness</b> |                                | <b>Accident</b>            |
| 1                        | Medical Expenses (Deductible of RM200 for mountain sickness claim)<br>- Up To The Age Of 70 Years<br>- Above The Age Of 70 Years  | 300,000<br>75,000             | 10,000,000<br>100,000          | 20,000<br>10,000           |
| 2                        | Medical Expenses In Malaysia (Subject to Medical Expenses Limit in A1)<br>- Up To The Age Of 70 Years<br>- Above The Age Of 70 Years<br>Maximum days of treatment in Malaysia   | 100,000<br>30,000<br>30 days  | 150,000<br>50,000<br>30 days   | N/A<br>N/A<br>N/A          |
| 3                        | Daily Hospital Income - RM250 for every complete day<br>(Subject to Medical Expenses Limit in A1)   | 15,000                        | 30,000                         | N/A                        |
| 4                        | Alternative Medicine (Subject to Medical Expenses Limit in A1)  | 500                           | 1,000                          | N/A                        |
| 5                        | Emergency Medical Evacuation and Repatriation of Mortal Remains   | Unlimited                     | Unlimited                      | 20,000                     |
| 6                        | Compassionate visit due to hospitalization or death   | 5,000                         | 7,500                          | N/A                        |
| 7                        | Child Guard   | 5,000                         | 7,500                          | N/A                        |
| <b>B</b>                 | <b>Personal Accident Benefit</b>  |                               |                                |                            |
| 1                        | Accidental Death & Permanent Disablement  | 250,000                       | 300,000                        | 50,000                     |
| <b>C</b>                 | <b>Travel Inconvenience &amp; Other Travel Related Benefits</b>   |                               |                                |                            |
| 1.1                      | Travel Cancellation: Per Individual<br>Per Family   | 18,000<br>54,000              | 25,000<br>75,000               | 1,000<br>3,000             |
| 1.2                      | Travel Curtailment: Per Individual<br>Per Family  | 18,000<br>54,000              | 25,000<br>75,000               | N/A                        |
| 2                        | Travel Delay:<br>Common Carrier: (RM150 for every 6 consecutive hours delay)<br>Overseas<br>Malaysia<br>Chartered Flight: (RM150 for every 10 consecutive hours delay)<br>Overseas and Malaysia   | 3,150<br>300<br>900           | 3,600<br>600<br>1,200          | N/A<br>300<br>150          |
| 3.1<br>3.2<br>3.3<br>3.4 | Travel Re-route<br>Travel Overbooked<br>Travel Misconnection<br>Missed Departure<br>(RM 200 for every 6 consecutive hours delay)  | 600                           | 1,200                          | N/A                        |
| 4                        | Baggage Delay (RM200 for every 6 consecutive hours delay)<br>Overseas: Per Individual<br>Per Family<br>Malaysia: Per Individual<br>Per Family   | 800<br>2,400<br>200<br>600    | 1,000<br>3,000<br>400<br>1,200 | N/A<br>N/A<br>400<br>1,200 |
| 5                        | Damage/loss of baggage and/or personal effects due to theft/common carrier negligence<br>• Baggage Damage (per baggage)<br>• Loss of Baggage and/or Personal Effects: Per Individual<br>Per Family<br>(Maximum limit any one item is RM500, laptop or golf equipment is RM 1,000) | 250<br>5,000<br>15,000        | 250<br>7,500<br>22,500         | N/A<br>1,000<br>3,000      |
| 6                        | Loss of Travel Documents due to theft   | 5,000                         | 6,500                          | N/A                        |
| 7                        | Loss of Money due to theft  | 750                           | 1,000                          | N/A                        |
| 8                        | Personal liability  | 1,000,000                     | 1,000,000                      | 500,000                    |
| 9                        | Home Inconvenience Allowance due to theft   | 1,000                         | 2,000                          | N/A                        |
| <b>D</b>                 | <b>Trip Assistance Solutions</b>  |                               |                                |                            |
| 1                        | 24/7 Worldwide Travel Assistance<br>Travel related information, advise and assistance before and during your trip   | Included                      | Included                       | Included                   |
| 2                        | Doctor or Physician On Call<br>24/7 doctors and medical professionals on call to provide medical advice and assistance  | Included                      | Included                       | N/A                        |
| 3                        | World Event Alert Services<br>Information on worldwide political and mass medical events  | Included                      | Included                       | N/A                        |
| 4                        | Global Weather<br>Worldwide weather forecasts and travel related information  | Included                      | Included                       | N/A                        |
| 5                        | Emergency Travel Services<br>Assistance to re-book flight, hotel and car rental during emergency  | Included                      | Included                       | N/A                        |
| 6                        | Emergency Language Interpreter<br>Telephone translation services and referrals to interpreter services during emergency   | Included                      | Included                       | N/A                        |
| 7                        | Ambassador Services<br>Local information and delivery of urgent messages during emergency   | Included                      | Included                       | N/A                        |
| 8                        | Global Cash<br>Emergency cash transfer from home bank account   | Included                      | Included                       | N/A                        |

| PREMIUM TABLE (RM)                 | SUPERIOR |     |     | PREMIER |     |     | DOMESTIC |
|------------------------------------|----------|-----|-----|---------|-----|-----|----------|
|                                    | R1       | R2  | R3  | R1      | R2  | R3  |          |
| <b><u>INDIVIDUAL</u></b>           |          |     |     |         |     |     |          |
| 1 - 5 Days                         | 36       | 52  | 64  | 62      | 85  | 113 | 18       |
| 6 - 10 Days                        | 54       | 72  | 98  | 77      | 106 | 141 | 22       |
| 11 - 20 Days                       | 75       | 106 | 138 | 117     | 159 | 204 | 33       |
| 21 - 31 Days                       | 95       | 136 | 184 | 155     | 212 | 270 | 44       |
| Each Additional Week               | 23       | 35  | 40  | 31      | 43  | 54  | 9        |
| Annual Plan                        | 218      | 294 | 351 | 311     | 454 | 539 | *80      |
| <b><u>FAMILY</u></b>               |          |     |     |         |     |     |          |
| 1 - 5 Days                         | 90       | 129 | 159 | 155     | 213 | 282 | 45       |
| 6 - 10 Days                        | 135      | 180 | 244 | 193     | 265 | 354 | 55       |
| 11 - 20 Days                       | 187      | 265 | 345 | 293     | 397 | 511 | 83       |
| 21 - 31 Days                       | 239      | 339 | 460 | 388     | 529 | 674 | 109      |
| Each Additional Week               | 58       | 86  | 101 | 78      | 106 | 135 | 23       |
| <b><u>INSURED &amp; SPOUSE</u></b> |          |     |     |         |     |     |          |
| 1 - 5 Days                         | 68       | 98  | 121 | 118     | 162 | 214 | 34       |
| 6 - 10 Days                        | 103      | 137 | 186 | 146     | 201 | 269 | 42       |
| 11 - 20 Days                       | 142      | 201 | 262 | 223     | 302 | 388 | 63       |
| 21 - 31 Days                       | 181      | 258 | 350 | 295     | 402 | 512 | 83       |
| Each Additional Week               | 44       | 66  | 76  | 59      | 81  | 102 | 17       |

\*Domestic Annual Plan is available as an add-on option for overseas Annual Plan

**Region 1 (R1):** Australia, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Dubai, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (west to east & vice versa), Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam;

**Region 2 (R2):** Europe Countries including Region 1 Countries

**Region 3 (R3):** Worldwide including Bangladesh, Middle East, Mongolia (Inner & Outer), Nepal, Tibet

We will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

#### Maximum Trip Duration

**Per Trip Plan:** 210 consecutive days for an overseas trip, 60 consecutive days for a domestic trip

**Annual Plan:** 100 consecutive days for an overseas trip, 60 consecutive days for a domestic trip.

#### Family Coverage

Includes you, your legal spouse and all your accompanying children aged between 30 days to 18 years old, or 25 years old if they are financially dependent and are in full time education

Your spouse's coverage is equal to yours. Each child shall receive the same benefit as you except for Accidental Death and Permanent Disablement benefit where they are covered up to 25% of the amount stated in the Schedule of Benefits

#### Age Limit

**Per Trip Plan:** Minimum 30days old, no maximum age limit

**Annual Plan:** Entry age from 18 to 70 years old, renewable up to 80 years old

#### Commencement of coverage for overseas travel

**Travel Cancellation** - 24hours from the date of purchase of the policy, unless due to accidental causes in which cover commences from the policy purchase date

**Travel Overbook/Missed Departure/Delay/Accidental Death & Disablement** – 12 hours prior to departure from Malaysia

**All other benefits** – upon departure from Malaysia

**24hours Worldwide Travel Assistance:** 603 2772 5600

If you are covered by more than one travel policy underwritten by Chartis Malaysia Insurance for the same trip, we will cover you based on the policy which provides the highest benefit level. No refund of premium is allowed once the policy has been issued. Please refer to policy for terms, conditions and exclusions applicable to this insurance.