

**STAMP
DUTY
PAID**

TRAVEL FOR MORE

This is Your Travel Personal Accident Policy. Please read it carefully and if You find any information contained herein as incorrect, immediately return it to Us for correction.

Your Policy comprises this document, the Policy Schedule and any endorsement. They should be read as one document and any word or expression which has a particular meaning shall have the same meaning wherever it may appear throughout the Policy.

The written proposal and the declaration submitted by You shall form the contract of this insurance. The conditions appearing in this Policy or in any endorsement are part of this contract and must be complied with by You and/or the Insured Person before We pay a claim.

Our Agreement

STATEMENT Pursuant to Schedule 9 of the Financial Services Act 2013

A 'consumer insurance contract' is a contract of insurance entered into, varied or renewed by an individual wholly for purposes unrelated to Your trade, business or profession.

Consumer Insurance Contract (Insurance wholly for purposes unrelated to Your trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

If You are required by Us, before this Policy is renewed or varied, to answer questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Policy, it is Your duty not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to this Policy if such changes had taken place after You have submitted the application for renewal or variation but before this Policy is renewed or varied.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

A 'non-consumer insurance contract' is a contract of insurance other than a consumer insurance contract.

Non-Consumer Insurance Contract (Insurance for purposes related to Your trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. In the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

If You are required by Us, before this Policy is renewed or varied, to answer questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Policy, it is Your duty not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to this Policy if such changes had taken place after You have submitted the application for renewal or variation but before this Policy is renewed or varied.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

GEORGRAPHICAL AREA OF TRAVEL

Area 1: Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Thailand, South Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, Taiwan and Vietnam.

Area 2: Worldwide EXCLUDING Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria and Venezuela.

DEFINITION

For the purpose of this Policy, the following definitions apply:

“AAN” means ASIA ASSISTANCE NETWORK (M) SDN BHD.

“Accident” means a sudden, unforeseen and fortuitous external event happening during the period of insurance anywhere in the world.

“Biological Agent” shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which causes illness and/or death in humans, animals or plants.

“Chemical Agent” shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Children” means Your legitimate children including stepchildren and legally adopted children aged between three (3) months and eighteen (18) years (or twenty-three (23) years if attending tertiary education) who are unmarried, unemployed and wholly dependent on You for support, named in the Schedule.

“Chiropractor/Sinseh/Bonesetter/Physiotherapist” shall mean a person qualified by a medical degree/certification and duly licensed or registered to practice medicine in the geographical area of his practice and who in rendering such services is practicing within the scope of his licensing and training, who is not the Insured Person or You yourself.

“Dental Treatment” shall mean medical dental treatment due to an accident only.

“Domestic Travel” means the Insured Person leaves his/her Home to travel to the intended destination(s) within Malaysia other than to his/ her normal place of work.

“Family” shall mean You, Your Spouse and Children.

“Hijack” means the act of criminal elements (not amounting to an act of terrorism as defined in General Exclusion No. 2 of the Policy) accompanied by the use of violence or threat of violence in unlawfully seizing and detaining a public conveyance.

“Home/Residence” shall mean the Insured Person(s)' permanent residential address in Malaysia.

“Home Contents” shall mean all household goods and personal effects at Insured Person Home in Malaysia which belong to you or your Family, or for which you or your Family are legally responsible, including furniture and furnishings, carpets whether fixed or unfixed, children's motor or trail bikes, garden equipment or motorised wheelchairs if they are not registered as motor vehicles. If you are a tenant, your own fixtures and fittings or for which you are legally liable.

Contents do not include:

- Any building or part of any building
- Living plants or trees
- Livestock, pets, aquatic and marine life
- Goods or stock used in your business
- The data or information recorded on a tape, disk or other form of electronic, magnetic or other types of storage device
- Motor vehicles or motor cycles licensed for road use, caravans, trailers, watercraft or parts or accessories thereof

- Monies, credit cards, securities, bonds, collectibles, telephone cards and documents of any kind and coin, medal and stamp collections.

“Hospital” means an establishment lawfully constituted and registered as a hospital for the care and treatment of sick and injured persons, and which:

- a. has facilities for diagnosis and major surgery;
- b. provides a 24 hour daily nursing service by registered and graduate nurses;
- c. is under the supervision of one or more physicians; and
- d. is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescence home or a home for the aged or similar establishments.

“Illness” shall mean a physical condition marked by a pathological deviation from the normal healthy state and contracted by the Insured Person while travelling overseas. Illness includes the term "Disease" and "Sickness".

“Immediate Family Member” shall mean Your spouse, parent, parent-in-law, grandparent or grandparent-in-law, child, grandchild, brother, sister, brother or sister-in-law who are residing in Malaysia.

“Injury” shall mean bodily injuries suffered by the Insured Person caused solely and directly by Accident which, independently and exclusively of any other causes, results in death or disablement.

“Insured Person(s)” shall mean You and/or Your Spouse, and must be a Malaysian or a Malaysian permanent resident or work permit holder who is legally employed in Malaysia, between eighteen (18) and eighty (80) years old, and/or Your Children.

“Journey” shall mean:

(a) For Overseas Travel:

Commencing from the time the Insured Person(s) leaves his/her Home for a direct trip to the place of embarkation in Malaysia to travel to the intended destination(s) out of Malaysia and in any event not more than twenty-four (24) hours prior to booked departure time and ceases on the following, whichever occurs first:

- (i) the expiry of the Period of Insurance;
- (ii) the Insured Person(s) return(s) Home; or
- (iii) twenty-four (24) hours upon arrival in Malaysia.

For one-way Overseas Travel under Annual Policy, cover will cease seventy-two (72) hours after the scheduled time of arrival at the final destination abroad. Any stop-over for one-way travel should not exceed thirty (30) days.

(b) For Domestic Travel:

Commencing from the time the Insured Person(s) leaves his/her Home for a direct trip to the intended destination(s) in Malaysia and ceases on the following, whichever occurs first:

- (i) the expiry of the Period of Insurance;
- (ii) the Insured Person(s) return(s) Home.

In any event, the Journey shall not exceed ninety (90) consecutive days from the aforesaid commencement date of the Journey unless prior agreement has been obtained from Us.

“Loss” as used in reference to limbs shall mean physical severance or total and irrecoverable loss of use.

“Loss of Hearing” shall mean total and irrecoverable loss of hearing, which is medically certified as beyond remedy by surgical or other treatment.

“Loss of Sight” of eye shall mean the total and irrecoverable loss of sight of the eye, which is medically certified as beyond remedy by surgical or other treatment.

“Loss of Speech” shall mean total and permanent inability to communicate verbally, which is medically certified as beyond remedy by surgical or other treatment.

“Medical Expenses” shall mean expenses paid by the Insured Person to a Medical Practitioner, medical clinic, nurse, Hospital and/or ambulance services for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies, ambulance hire and cost of Dental Treatment due to accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed.

“Medical Practitioner” shall mean a person qualified by a degree in western medicine and legally registered to practice medicine in the geographical area of practice, but excluding a Medical Practitioner who is the Insured Person, or You yourself.

“Nuclear, chemical or biological terrorism” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the period of this insurance by any person or group(s) of persons, whether political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Overseas Travel” means the Insured Person leaves his/her Home to travel to the intended destination(s) outside Malaysia.

“Period of Insurance” shall mean:

(a) In the case of a Two-Way Journey (Return Trip) Policy:

The commencement date of the Policy when the Insured Person leaves his Home for a Journey and ends upon return to his Home or on the expiry date of the Policy whichever shall first occur. A new Journey which begins after the Insured Person has arrived at the final destination of an earlier Journey or returned to his Home after such earlier Journey is not covered.

(b) In the case of an Annual Policy:

A period of twelve (12) months from the commencement date of the Policy during which period of cover the Insured Person leaves his Home for any number of Journeys.

“Pre-existing Illness” means any condition for which the Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs within a six (6) month period preceding the effective date of this Policy or a condition for which medical advice or treatment was recommended by a registered Medical Practitioner within a six (6) month period preceding the effective date of the Policy.

“Registered Chinese Physician” shall mean a traditional Chinese medical practitioner who is registered under the Malaysia Chinese Medical Association (MCMA) or any other Chinese medical practitioner registered association in the country of visit, but excluding a Registered Chinese Physician who is the Insured Person, or You yourself.

“Serious Injury or Illness” whenever applied to You, is an Injury or Illness which requires treatment by a Medical Practitioner in a Hospital and is such that the Medical Practitioner deems You unfit to travel or continue with Your planned Journey. When applied to the Immediate Family Member, it shall mean an Injury or Illness suffered by the Immediate Family Member certified as life threatening by a Medical Practitioner and which results in Your discontinuation or cancellation of Your planned Journey.

“Spouse” means Your legally married wife or husband named in the Schedule. For the purpose of this Policy, a common law marriage is not considered a legal marriage except as provided under the Law Reform (Marriage & Divorce) Act 1976.

“Sum Insured” means the maximum amount of the Benefits specified in the Schedule which We will pay in the event of a claim.

“Terrorism” shall mean an act or acts, of any person, or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorism** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of **Terrorism** can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

“Travelling Companion” means Your Immediate Family Members, relative, friend or close business associate with whom You have booked to travel on a planned Journey.

“Use of any Nuclear Weapon” shall mean the use of any explosive nuclear weapon or devise or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

“We/Us/Our/the Company” means GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD.

“You/Your” means the person named as the Insured in the Schedule.

SCHEDULE OF BENEFITS

Benefits			Sum Insured (RM)			
			Overseas			Domestic
			Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)	
A. Travel Personal Accident						
1	Accidental Death	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
2	Permanent Disablement as specified below, if occurring within 365 days after accident		% As Per Accidental Death Sum Insured			
(i)	Total and incurable paralysis, complete and incurable insanity or injuries resulting in being permanently bedridden		100%	100%	100%	100%
(ii)	Loss of two limbs at or above wrist or ankle		100%	100%	100%	100%
(iii)	Loss of Sight of both eyes		75%	75%	75%	75%
(iv)	Loss of Hearing of both ears		50%	50%	50%	50%
(v)	Loss of Speech		50%	50%	50%	50%
(vi)	Loss of one limb at or above wrist or ankle		50%	50%	50%	50%
(vii)	Loss of Sight of one eye		50%	50%	50%	50%
(viii)	Loss of Hearing of one ear		25%	25%	25%	25%
3	Accidental Death or Permanent Disablement due to Terrorism	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
4	Child Education Fund		10,000	10,000	10,000	5,000
B. Medical & Other Expenses						
5.	Medical Expenses, reimbursement up to	Each Insured Person (Up to age 70)	50,000	300,000	300,000	50,000

Benefits			Sum Insured (RM)			
			Overseas			Domestic
			Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)	
	(Overseas: Plan A and B: due to Injury or Illness Plan C: due to Injury, Illness or hospitalisation due to COVID-19; Domestic: due to Injury only)	Each Insured Person (above age 70)	25,000	150,000	250,000	25,000
		Per Family	100,000	600,000	600,000 (up to 450,000 due to COVID-19)	100,000
6.	Follow-up Medical Treatment in Malaysia (Reimbursement for follow up treatment within 90 days upon return to Malaysia)	Each Insured Person (Up to age 70)	10,000	30,000	30,000	NA
		Each Insured Person (above age 70)	5,000	15,000	15,000	NA
		Per Family	30,000	90,000	90,000	NA
7.	Alternative Medicine (Registered Chinese Physician, Chiropractor, Sinseh, Bonesetter or Physiotherapist)	Each Insured Person	500	1,000	1,000	NA
		Per Family	1,500	3,000	3,000	NA
8.	Compassionate Visit Benefit (Due to hospitalisation or death of Insured Person)	Each Insured Person	5,000	7,500	7,500	NA
		Per Family	15,000	22,500	22,500	NA
9.	Child Companion	Each Insured Person	5,000	10,000	10,000	NA
		Per Family	15,000	30,000	30,000	NA
10	Hospital Allowance	Each Insured Person	100 per day up to 5,000	300 per day up to 10,000	300 per day up to 10,000	NA
		Per Family	100 per day up to 15,000	300 per day up to 30,000	300 per day up to 30,000	NA
C. Emergency Medical Evacuation & Repatriation (by ASIA ASSISTANCE NETWORK (M) SDN BHD)						
11.	Emergency Medical Evacuation & Repatriation	Per Event (Up to age 70)	1,000,000	1,000,000	1,000,000 (up to 150,000 due to COVID-19)	NA
		Per Event (above age 70)	500,000	500,000	500,000 (up to 75,000 due to COVID-19)	NA
12.	Repatriation of Mortal Remains	Per Event (Up to age 70)	1,000,000	1,000,000	1,000,000 (up to 15,000 due to COVID-19)	NA
		Per Event (above age 70)	500,000	500,000	500,000 (up to 15,000 due to COVID-19)	NA

Benefits			Sum Insured (RM)			
			Overseas			Domestic
			Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)	
D. Travel Inconveniences						
13.	Baggage Delay (RM200/every 6 hours)	Each Insured Person	400	800	800	400
		Per Family	1,200	2,400	2,400	1,200
14.	Loss of Baggage / Personal Effects (Excess = RM 50)	Each Insured Person	2,000	6,000	6,000	1,000
		Per Family	6,000	18,000	18,000	3,000
		Per Article	1,000	1,000	1,000	500
15.	Loss of Travel Documents & Personal Money (Reimbursement for cost of obtaining replacement passports, travel tickets and other relevant travel documents. (Loss of money due to theft is covered up to RM 1,000 per Insured Person)	Each Insured Person	3,000	8,000	8,000	NA
		Per Family	15,000	25,000	25,000	NA
16.	Flight Delay (RM200/every 6 hours)	Each Insured Person	1,000	3,000	3,000	400
		Per Family	3,000	9,000	9,000	1,200
17.	Loss of Deposit or Payment due to abscondment or insolvency of travel agents	Each Insured Person	3,000	5,000	5,000	1,000
		Per Family	15,000	25,000	25,000	5,000
18.	Personal Liability		1,000,000	1,000,000	1,000,000	NA
19.	Hijacking Inconvenience	Each Insured Person	500 per day up to 5,000	1,000 per day up to 10,000	1,000 per day up to 10,000	NA
		Per Family	1,500 per day up to 15,000	3,000 per day up to 30,000	3,000 per day up to 30,000	NA
20.	Trip Cancellation (Overseas: Plan A and B: due to any specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	5,000	20,000	20,000 (up to 5,000 due to COVID-19)	2,500
		Per Family	15,000	60,000	60,000 (up to 15,000 due to COVID-19)	7,500

Benefits			Sum Insured (RM)			
			Overseas			Domestic
			Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)	
21.	Trip Postponement (Overseas: due to any specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	NA	2,000	2,000	NA
		Per Family	NA	6,000	6,000	NA
22.	Trip Curtailment Expenses (Reimbursement for proportion of irrecoverable prepaid costs, if it is necessary and unavoidable to curtail your trip)	Each Insured Person	5,000	20,000	20,000	2,500
		Per Family	15,000	60,000	60,000	7,500
23.	Travel Missed Connections (Pays for common air carrier misconnection and no alternative transportation is available within 6 hours)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
24.	Travel Overbooked (Pays for overbooked common air carrier and no alternative transportation is available within 6 hours) (RM200/6 hours)	Each Insured Person	1,000	3,000	3,000	NA
		Per Family	3,000	9,000	9,000	NA
25.	Travel Reroute (Pays if the arrival of the scheduled carrier is delayed for at least 6 hours due to rerouting)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
26.	Missed Departure (Reimbursement for additional accommodation and travel expenses necessarily and reasonably incurred)	Each Insured Person	NA	1,000	1,000	NA
		Per Family	NA	3,000	3,000	NA

Benefits		Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
27.	Home Content Benefit (Pays damage resulting from fire)	NA	Up to 10,000 per household	Up to 10,000 per household	NA	
28.	Rental Car Excess Cover	Up to 1,000	Up to 1,000	Up to 1,000	NA	
29.	Emergency Telephone Charges	100	100	100	NA	
30.	Automatic Extension of Cover	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	
E. Optional Cover [NOT APPLICABLE TO AGE GROUP 71-80]						
31.	Adventurous Activities Cover					
	A. Accidental Death/Total Permanent Disablement	Per Adult	100,000	300,000	300,000	NA
		Per Child	25,000	75,000	75,000	NA
		Per Family	250,000	700,000	700,000	NA
	B. Medical Expenses	Per Adult	50,000	300,000	300,000	NA
		Per Child	25,000	150,000	150,000	NA
		Per Family	100,000	600,000	600,000	NA
	C. Accidental Damage to Equipment (Any one article or pair or set of articles – RM1,000)	Per Event	Up to 5,000	Up to 5,000	Up to 5,000	NA

BENEFITS APPLYING TO DOMESTIC AND OVERSEAS TRAVEL

BENEFIT 1 AND 2 – ACCIDENTAL DEATH OR PERMANENT DISABLEMENT

BENEFIT	Benefits Payable To Any One Person Per Accident	Percentage Payable of Capital Sum
1	ACCIDENTAL DEATH , if occurring within 365 days after the date of Accident – Adult (up to age 70)	100%
	ACCIDENTAL DEATH , if occurring within 365 days after the date of Accident – Adult (above age 70)	50%
	ACCIDENTAL DEATH , if occurring within 365 days after the date of Accident – Child	25%
2	PERMANENT DISABLEMENT specified below, if occurring within 365 days after the date of Accident:	
	(i) Total and incurable paralysis, complete and incurable insanity or Injuries resulting in being permanently bedridden	100%
	(ii) Loss of two limbs at or above wrist or ankle	100%
	(iii) Loss of Sight of both eyes	75%
	(iv) Loss of Hearing of both ears	50%

BENEFIT	Benefits Payable To Any One Person Per Accident	Percentage Payable of Capital Sum
	(v) Loss of Speech	50%
	(vi) Loss of one limb at or above wrist or ankle	50%
	(vii) Loss of Sight of one eye	50%
	(viii) Loss of Hearing of one ear	25%

Limitations As To Payment of Benefits

1. The aggregate of all percentages payable for Accidental Death and Permanent Disablement in respect of any one Accident shall not exceed 100% of the Sum Insured of the individual Insured Person specified in the Schedule of Benefits. If We have paid a total of 100% of the Sum Insured to any Insured Person, the insurance in respect of such Insured Person shall immediately cease to be in force.
2. We will pay the Benefit under Benefit 2(i) only if the paralysis, insanity or disablement is certified by a Medical Practitioner that the paralysis, insanity or disablement sustained by such Insured Person is beyond hope of improvement and will continue for the remainder of his life. For Benefit 2(ii) till 2(viii), subject to Limitation No. 1, we will pay the aggregate of percentages as specified in the Schedule of Benefits for any condition that is beyond hope of improvement as certified by a Medical Practitioner (irrecoverable).
3. We will not pay the Benefits if the Insured Person does not seek, obtain and comply with proper medical treatment within 48 hours from the time of the Injury.

BENEFIT 3 – ACCIDENTAL DEATH OR PERMANENT DISABLEMENT DUE TO TERRORISM

This Policy covers the Insured Person against Accidental Death or Permanent Disablement arising from Terrorism which is confirmed by the relevant government as an act of terrorism but shall not include any act of Nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Accidental Death or Permanent Disablement, as the case may be.

This extension is only valid and We will only pay if the Insured Person did not take part in the act of Terrorism or make an agreement with other people to carry out the said act.

In respect of any one Accident and in the event Benefit 3 is paid to the Claimant, then Benefit 1 or 2, as the case may be, will cease to be payable and the insurance of such Insured Person shall immediately cease to be in force.

BENEFIT 4 – CHILD EDUCATION FUND

In the event of the You or Your Spouse's Accidental Death which is payable under Benefit 1 We will pay the amount as specified in the Schedule of Benefits according to the selected plan for each surviving Child enrolled as a full time student in a recognised learning institution up to a maximum of four (4) Children subject to the terms and conditions of this Policy.

BENEFIT 5 – MEDICAL EXPENSES

We will, subject to presentation of original medical bills, reimburse You for the actual cost of Medical Expenses necessarily and reasonably incurred and expended by an Insured Person for the treatment of an Illness as attended by a Medical Practitioner (in the case of Overseas Travel only) or an Injury suffered by the Insured Person during a Journey up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

BENEFIT 6 – FOLLOW-UP MEDICAL TREATMENT IN MALAYSIA (Applicable to Overseas Travel Only)

Overseas Travel – We will reimburse You up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits for Medical Expenses incurred for treatment or follow-up treatment in Malaysia for Injury or Sickness which the Insured Person sustained whilst on a Journey. The time limit for seeking such medical treatment is as follows:

- a. If the medical treatment has not been sought overseas, the Insured Person must seek medical treatment from a Medical Practitioner within 7 days upon return to Malaysia. From the date of return to Malaysia, the Insured Person has a maximum of 90 days to continue medical treatment in Malaysia.
- b. If the medical treatment has already been sought overseas, the Insured Person has up to a maximum of 90 days upon return to Malaysia to continue medical treatment in Malaysia. But We will not pay this Benefit if the Insured Person does not first seek, obtain and comply with proper medical treatment from a Medical Practitioner within 48 hours from the date of Illness (in the case of Overseas Travel only) or Injury.

This Benefit shall not cover nursing care or charges and expenses that are non-medically related.

BENEFIT 7 – ALTERNATIVE MEDICINE (Applicable to Overseas Travel Only)

Follow-up medical treatment by a Registered Chinese Physician, Chiropractor, Sinseh, Bonesetter, Physiotherapist, or any other traditional and complementary physicians who are duly licensed or registered to practice medicine in the geographical area of his practice and who in rendering such services is practicing within the scope of his licensing and training, on Injury or Sickness sustained overseas is limited to RM80 per visit, up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

However, this Benefit is not payable if the Insured Person does not first seek, obtain and comply with proper medical treatment from a Medical Practitioner within 48 hours from the date of Illness (in the case of Overseas Travel only) or Injury.

Your claim must be accompanied with an official payment receipt.

BENEFIT 8 - COMPASSIONATE VISIT BENEFIT (Applicable to Overseas Travel Only)

For Overseas Travel, We will reimburse the reasonable travel (by economy class) and hotel accommodation expenses necessarily incurred by one relative or friend of the Insured Person, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits:

- a. until the Insured Person can return to Malaysia or able to resume his/her Journey or until completion of the Period of Insurance, whichever occurs first provided that the Insured Person is hospitalised in a Hospital overseas for more than 5 continuous days due to Injury or Sickness contracted during his Journey and his/her medical condition forbids discharge from the Hospital or evacuation and no adult member of his/her family is with him/her; and
- b. assist in the final arrangement at the place of death of the Insured Person in the event that the Insured Person dies due to Injury or Sickness whilst overseas.

This Policy shall only pay for any claim either under Benefit 8 or under Emergency Evacuation and Repatriation Services (Applicable to Overseas Travel Only) Part A (iii), but not both.

This Benefit is further subject to the terms and conditions for Emergency Evacuation and Repatriation (EER) set out in the Policy. In the event of any conflict between this Benefit description and the EER, the terms and conditions for EER shall prevail.

BENEFIT 9 – CHILD COMPANION (Applicable to Overseas Travel Only)

In the event that the Insured Person is hospitalised overseas and there is no other adult to accompany the Child/Children who is/are below the age of 16, We will reimburse reasonable travelling (by economy class) and hotel accommodation expense necessarily incurred by one relative or friend of the Insured Person, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits, to accompany the Child/Children back to Malaysia.

This Policy shall only pay for any claim either under Benefit 9 or under Emergency Evacuation and Repatriation Services (Applicable to Overseas Travel Only) Part A (iv), but not both.

This Benefit is further subject to the terms and conditions for Emergency Evacuation and Repatriation (EER) set out in the Policy. In the event of any conflict between this Benefit description and the EER, the terms and conditions for EER shall prevail.

BENEFIT 10 – HOSPITAL ALLOWANCE (Applicable to Overseas Travel Only)

We will reimburse the Insured Person the amount for each day of hospital confinement incurred during the Journey, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits if the Insured Person is being confined in a Hospital due to Injury or Sickness (for Overseas Travel Only) sustained during his Journey. Such payment shall be made after the period of hospital of confinement and upon his/her return to Malaysia.

BENEFIT 11 – EMERGENCY MEDICAL EVACUATION & REPATRIATION (Applicable to Overseas Travel Only)

We will pay for expenses of emergency medical evacuation up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits as a result of Injury or Sickness (in accordance with Benefit 5) sustained or contracted by the Insured Person whilst on a Journey for Overseas Travel based on the opinion of the AAN or their authorised representative(s) where the condition of the Insured Person is certified medically appropriate to move/evacuate to another location for medical treatment, or return to Malaysia.

AAN shall arrange and make all decisions as to the means of evacuation and the final destination which is best suited, based on the medical severity of the Insured Person's condition. We shall also pay for expenses, which are medically necessary and unavoidably incurred to return the Insured Person to Malaysia, following an emergency medical evacuation to a place outside Malaysia.

Covered expenses are expenses for services provided and/or arranged by the AAN for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and repatriation of the Insured Person subject to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits. We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Journey.

This Benefit is further subject to the terms and conditions for Emergency Evacuation and Repatriation (EER) set out in the Policy. In the event of any conflict between this Benefit description and the EER, the terms and conditions for EER shall prevail.

BENEFIT 12 – REPATRIATION OF MORTAL REMAINS (Applicable to Overseas Travel Only)

In the event of Insured Person's demise while travelling outside Malaysia, AAN will assist in obtaining the necessary clearances and shall organise for the return of body or remains back to Malaysia or the Home. Upon written request of Insured Person's legal representative, and wherever possible, AAN will arrange for local burial in the country or place where death occurred.

The cost incurred for this service shall be paid for by Us but not exceeding the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

This Benefit is further subject to the terms and conditions for Emergency Evacuation and Repatriation (EER) set out in the Policy. In the event of any conflict between this Benefit description and the EER, the terms and conditions for EER shall prevail.

BENEFIT 13 – BAGGAGE DELAY

We will pay You an allowance consequent upon temporary deprivation of baggage due to misdirection in delivery for every full six (6) consecutive hours of delay from the time of the Insured Person's arrival at destination.

We will pay an allowance under this Benefit to any one Insured Person and per Family during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

BENEFIT 14 – LOSS OF BAGGAGE/ PERSONAL EFFECTS

If the Insured Person's baggage (including clothing and personal effects worn or carried on the Insured Person, trunks, suitcases and the like receptacles) taken or purchased during the Journey is lost or damaged, We will, at our option,

- a. pay the reasonable cost of repairing the damaged article which can be "economically repaired" i.e. it will cost less to repair the article than to replace it;
- b. replace the lost article;
- c. pay the cost of replacing the lost article, less an amount for wear and tear and depreciation if the article is more than 2 years old at the time of loss or the Insured Person cannot prove the age of the article.

For damaged article which is beyond economical repair, the claim will be dealt with as if the item had been lost.

If an article is part of a pair, set or collection, We will pay no more than actual value (less any deductions) of the article. No allowance will be made for special value an article may have as pair of the pair, set or collection, or for reduction in value of the remaining part or parts.

The maximum amount payable for any one article, pair, set or collection of articles is limited to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

We will not pay:

- a. the **first RM50** of each and every loss or damage.
- b. breakage of glass, or articles of a fragile or brittle nature.
- c. loss or damage to business goods or samples.
- d. loss or damage to sports equipment when in actual use.
- e. loss or damage to unaccompanied baggage and/or articles sent by post, courier service or cargo.
- f. loss or damage arising from confiscation or detention by Customs or other officials.
- g. theft losses or malicious damage not reported to the Police or other authority within 24 hours of discovery and a written report obtained.
- h. loss or damage to baggage in the custody of an airline or other carrier unless the loss or damage is immediately reported to the airline or carrier on discovery and a property irregularity report obtained.
- i. loss or damage to data or information recorded on a tape, film, disc or other form of electronic, magnetic or other types of storage device.
- j. loss or damage to baggage left unattended in a public place.
- k. loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.
- l. normal wear and tear, any process of cleaning, gradual deterioration, depreciation, mechanical or electrical breakdown or derangement, rot, fungus, action of moth, insects or vermin.
- m. for more than Our proportionate share if there is any other insurance covering the same loss or damage.

BENEFIT 15 – LOSS OF TRAVEL DOCUMENTS & PERSONAL MONEY (Applicable to Overseas Travel Only)

The maximum amount We will reimburse under this Benefit for any one claim or series of claims arising from the same incidence including cost of replacing lost travel documents during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits. Travel documents shall exclude identity cards, any stored-valued cards and any cards issued by financial institutions/associations/government authorities/companies.

We will not pay:

- a. loss or damage to unaccompanied baggage and/or articles sent by post, courier service or cargo.
- b. theft losses or malicious damage not reported to the Police or other authority within 24 hours of discovery and a written report obtained.
- c. loss or damage to baggage left unattended in a public place.

The maximum amount payable for any loss of money due to theft is up to RM1,000 (Ringgit Malaysia One Thousand) per incident for each Insured Person.

BENEFIT 16 – FLIGHT DELAY

We will pay You RM200 for every six (6) full consecutive hours delay up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits if the common carrier in which the Insured Person has arranged to travel is delayed provided that You shall provide proof satisfactory to Us of the number of hours of delay.

BENEFIT 17 – LOSS OF DEPOSIT OR PAYMENT DUE TO ABSCONDMENT OR INSOLVENCY OF TRAVEL AGENTS

In the event before the departure date of Your planned Journey, the travel agency from where You have purchased your air tickets or tour packages has absconded or has been declared insolvent, We will reimburse You for loss of irrecoverable deposits or full payments paid in advance for air tickets or tour packages, up to the selected plan as specified in the Schedule of Benefits.

We will not pay for any loss if this insurance is purchased less than **thirty (30) days** prior to the commencement of the scheduled Journey.

But We will only pay if:-

Your tickets or tour packages are purchased from a travel agency which is registered or licensed by the relevant authorities as required by Malaysia regulations.

BENEFIT 18 – PERSONAL LIABILITY (Applicable to Overseas Travel Only)

We will pay all sums for which You or Your Family shall become legally liable to pay for claims arising from accidents occurring during the Journey causing: -

- a. Bodily Injury to or death of any person and/or
- b. Loss of or damage to property belonging to any person and occurring anywhere in the world

The maximum amount payable is as specified in the Schedule of Benefits.

In addition, We will pay for all legal costs and expenses incurred when Our panel lawyers are appointed by Us to defend the claim. We will only pay compensation in respect of judgements delivered by or obtained from a Court of competent jurisdiction in Malaysia. We will not pay for: -

- a. death of, bodily Injury or illness to You, any member of Your Family or Your employee.
- b. loss of damage to property belonging to or held in the custody or control of You, Your family or Your employee.
- c. liability You or Your family members have assumed by agreement or contract for which You or Your family members would not be legally liable.
- d. liability arising out of any profession, occupation, trade or business engaged in by You or any member of Your family.
- e. liability resulting directly or indirectly from the transmission of any communicable disease.
- f. fines, penalties, or for punitive, aggravated or exemplary damages.
- g. more than our proportionate share if there is any other insurance covering the same liability.

BENEFIT 19 – HIJACKING INCONVENIENCE (Applicable to Overseas Travel Only)

In the event of the Hijack by criminal elements of the conveyance in which the Insured person is travelling, we will pay the amount up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

In the event a claim is paid under Benefit 1, 2 or 3 to the Insured arising from Hijacking event, the Hijacking Benefit will cease to pay.

BENEFIT 20 – TRIP CANCELLATION

We will reimburse You for the irrecoverable loss by the Insured Person of travel and/or accommodation deposits or expenses paid in advance in the event of the unexpected and unavoidable cancellation of a planned Journey as a result of one of the following occurrences before the commencement date of the Journey:

- a. death, or Serious Injury or Illness suffered by the Insured Person or an Immediate Family Member of the Insured Person;
- b. Your Home building being damaged or destroyed by a natural disaster;
- c. the happening of a natural disaster at the destination country; or
- d. prevention of travel by government restriction following the outbreak of an epidemic at a destination country.

The maximum amount We will pay under this Benefit to any one Insured Person and per Family during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

Exclusions applicable to Benefit 20

We will not pay for any loss if this insurance is purchased less than fourteen (14) days prior to the commencement of the scheduled Journey.

This Policy shall only pay for any claim either under Benefit 20 or 21, but not both for a single Journey. All Benefits under this Policy shall cease to apply once a claim has been made under this Benefit.

BENEFIT 21 – TRIP POSTPONEMENT (Applicable to Overseas Travel Only)

If Your Journey is deferred or postponed, arising from causes beyond Your control occurring after this insurance has been effected which is as a result of the **causes stated in Benefit 20 (a to d)**, We will reimburse You up to the Sum Insured applicable to the selected plan as stated in the Schedule of Benefits, for additional charges levied in relation to any prepaid costs paid by You, due to amendment of the travel dates.

Exclusions applicable to Benefit 21

We will not pay for any loss if this insurance is purchased less than fourteen (14) days prior to the commencement of the scheduled Journey.

This Policy shall only pay for any claim either under Benefit 20 or 21, but not both for a single Journey. All Benefits under this Policy shall cease to apply once a claim has been made under this Benefit.

BENEFIT 22 – TRIP CURTAILMENT EXPENSES

We will reimburse You for the irrecoverable loss by the Insured Person of prepaid travel and/or accommodation expenses calculated on the pro-rated number of unutilised days of his Journey, and extra flight charges (if any) incurred by the Insured Person to return to his Home if his planned Journey is necessarily and unavoidably curtailed as a result of one of the following occurrences during the Journey:

- a. Death, or Serious Injury or Illness, of:
 - the Insured Person; or
 - an Immediate Family Member; or
 - Your Travelling Companion.
- b. Hijacking of the conveyance the Insured Person is travelling in.
- c. Natural disaster occurring at the departure or disembarkation point which prevents the Insured Person from continuing the Journey.
- d. Your Home building being damaged or destroyed by a natural disaster.
- e. Prevention of travel by government restriction following the outbreak of an epidemic at a destination country.

The maximum amount We will pay under this Benefit to any one Insured Person and per Family during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

BENEFIT 23 – TRAVEL MISSED CONNECTIONS (Applicable to Overseas Travel Only)

If the Insured Person's outgoing flight is delayed within six (6) full consecutive hours of the actual arrival time of the incoming flight and no alternative onward transportation is made available to Insured Person, causing him to miss his connecting flight at the point of transfer, We will pay an allowance of up to an amount not exceeding the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits in respect of any one Journey.

The travel misconnection details to be obtained by You must be verified in writing by the operator(s) of the airline operator or their handling agent.

BENEFIT 24 – TRAVEL OVERBOOKED (Applicable to Overseas Travel Only)

We will pay RM200 every six (6) full consecutive hours up to the amount as specified in the Schedule of Benefits if no alternative onward transportation is provided to the Insured Person within six (6) full consecutive hours of the actual arrival time of the incoming flight as a result of the Insured Person failing to board the common carrier arising from overbooking of the flight in which a confirmed reservation had been received from the airline operator or their handling agent.

The failure to board the common carrier due to the overbooking of the flight must be verified in writing by the airline operator or their handling agent. This benefit is payable only once for each Journey out of Malaysia.

BENEFIT 25 – TRAVEL REROUTE (Applicable to Overseas Travel Only)

We will pay the amount as specified in the Schedule of Benefits if Your covered scheduled carrier is delayed for six (6) full hours consecutively from the original scheduled arrival time as specified in your printed itinerary due to rerouting of the scheduled carrier. The number of hours delayed must be verified and confirmed in writing by the operator(s) of the carrier.

In the event of claim under Benefit 1, 2 or 3 to the Insured Person arising from travel reroute, the travel reroute Benefit will cease to pay.

BENEFIT 26 – MISSED DEPARTURE (Applicable to Overseas Travel Only)

We will reimburse You up to the amount as specified in the Schedule of Benefits for additional accommodation and travel expenses necessarily and reasonably incurred during the departure point(s) of Your Journey as a result of mechanical breakdown-of public/fare paying transport services to transfer You to the departure port, airport or train station as stated in your schedule ticket.

We will not pay for any event which is a result of Your failure or late arrival other than mechanical breakdown of the public/fare paying transport services to check in at the departure port, airport or train station as stated in Your schedule ticket.

BENEFIT 27 – HOME CONTENT BENEFIT (Applicable to Overseas Travel Only)

We will, by payment or at Our option by reinstatement or repair, indemnify the Insured Person up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits per household against physical loss or damage to the Home Contents contained within the Home of the Insured Person in Malaysia that was left vacant during the Journey caused by fire during the Period of Insurance. Any claim must be accompanied by written documentation from the police.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than **RM10,000** in respect of any one article or pair or set of articles.

In the event where the Insured person has a Home Contents Insurance, the compensation shall be first made based on the Home Contents Insurance sum insured and upon exhaustion of the said sum insured, the remnants of the uncompensated amount (if any) will be subsequently claimed under this Benefit, up to the sum insured applicable to the selected plan as specified in the Schedule of Benefits.

Exclusions applicable to Benefit 27

We will not pay for claims arising directly or indirectly from, in respect of, or due to any loss or damage occasioned through Your willful act or with Your connivance.

BENEFIT 28 – RENTAL CAR EXCESS COVER (Applicable to Overseas Travel Only)

We will reimburse the Insured for any excess or deductible imposed (up to the amount applicable to the selected plan as specified in the Schedule of Benefits), which the Insured becomes legally liable to pay under a car rental contract as a result of loss or damage to the rented car arising from an Accident provided that the following conditions are observed:

- a. the car must be rented from a licensed rental agency;

- b. the rented car must be insured under a comprehensive motor insurance by the car rental agency during the Insured's rental period;
- c. the Insured must comply with all requirements of the rental agency under the rental agreement, the insurer under the motor insurance policy of the rented car as well as the laws, rules and regulations of the country of visit (including Malaysia); and
- d. the car must be rented and driven by the Insured or any of his/her Immediate Family Member who holds a valid license(s) to drive the rented car at the country of visit and is named as the Insured Person under the Schedule.

Your claim must be accompanied with an official payment receipt.

Exclusions applicable to Benefit 28

- a. loss or damage arising from failure of the Insured Person to observe any of the conditions listed in this Benefit;
- b. the Insured Person or the said Immediate Family Member was during the Period of Insurance, disqualified by any order from any Court of Law or prohibited from renting and/or driving by reason of any law, enactment, rule or regulation of the country of visit (including Malaysia) or
- c. loss or damage not due to an Accident involving the rented car.

BENEFIT 29 – EMERGENCY TELEPHONE CHARGES (Applicable to Overseas Travel Only)

We will reimburse the Insured Person up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits for the phone charges incurred for the sole purpose of engaging the services of AAN during a medical assistance/emergency and for which a claim has been admitted under Benefit 1, 2, 11 and 12 of the Policy.

BENEFIT 30 – AUTOMATIC EXTENSION OF COVER

If the Insured Person cannot complete the planned Journey for Overseas Travel or Domestic Travel due to:-

- a. an Injury or Illness for which a Medical Practitioner has advised the Insured Person in writing to suspend the Journey; or
- b. the transport on which the Insured Person has booked to travel in is delayed for circumstances beyond the Insured Person's control

We will extend the cover for a further period up to 30 days to enable Insured Person complete the Journey.

BENEFIT 31 – ADVENTUROUS ACTIVITY COVER (OPTIONAL BENEFIT) (Applicable to Overseas Travel Only)

Notwithstanding General Exclusion 6, this policy is extended to cover the Insured Person up to age 70 years old in respect of Benefit 1, Benefit 2 and Benefit 5 and accidental damage to equipment which may be sustained during the Journey (overseas travel only) as a result of engaging in:

Winter Activities (All within officially approved areas of a ski resort):

1. Skiing
2. Snowboarding
3. Snow tubing
4. Snow rafting
5. Snowmobiling
6. Glacier walking

Water Activities:

1. Surfing
2. Scuba diving
(Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification)
3. Snorkelling
4. Kite surfing
5. Canoeing
6. White water rafting (with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
7. Water skiing & wakeboarding

8. Stand up paddling

Mountain Activities (Below the height of three thousand (3,000) meters above sea level):

1. Trekking
2. Hiking
3. Mountain biking
4. Sightseeing in caves

Condition applicable to Mountain Activities:

Benefit 31 – Adventurous Activity Cover does not cover Insured Person engaging or taking part in mountaineering or rock climbing necessitating the use of climbing equipment or ropes.

Other Activities:

1. Bungee Jumping
2. Sky Diving
3. Horseback polo playing
4. Steeple-chasing
5. Boxing
6. Wrestling
7. Hot air ballooning
8. Ice hockey
9. Sea-angling
10. Go-karting
11. Parachuting
12. Hang-gliding
13. Skydiving
14. Bare hand rock or cliff scaling
15. Hunting outside the territorial limits of Malaysia

Benefit 1, 2 and 5 are not payable if death or Permanent Disablement occurs, or if Medical Expenses are incurred as a result of any of the Adventurous Activities above and is payable under Benefit 31, provided always that the adventurous activities are for leisure purpose with a licensed operator.

EMERGENCY EVACUATION AND REPATRIATION SERVICES (APPLICABLE TO OVERSEAS TRAVEL ONLY)

The Emergency Evacuation and Repatriation (hereafter called the EER) is distinct from and independent of the scope of Insurance cover as provided under the Policy and are subject to the provisions prescribed hereunder. We reserve the rights to revise, change and cancel any of the provisions of this EER at any time by giving You thirty (30) days' written notice by registered letter at Your address last known to Us. The EER provides the Insured Person the following services described hereunder for Overseas Travel.

Scope of Services

The Services under the EER are provided in accordance with and subject to the terms and conditions of the agreement signed between Asia Assistance Network (M) Sdn Bhd (hereinafter referred to as "AAN") and Us. The Insured Person may call reverse charge/call collect to the GEGM Assist Hotline at AAN's Alarm Center 24 hours a day, 365 days (or 366 days, in a leap year) anywhere within or outside Malaysia.

- A. **The EER** means the AAN's services as described hereunder when the Insured Person is traveling outside Malaysia or the Home for a period not exceeding ninety (90) consecutive days on any one Journey.
- i. **Emergency Medical Evacuation** - AAN will arrange and We will pay for the medically necessary expenses of air and/ or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the Insured Person in the event of Serious Medical Condition to the nearest hospital where appropriate medical care is available and not necessarily to Malaysia or the usual country of residence.

Serious Medical Condition:

Means a condition, which in the opinion of AAN constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person's immediate or long term

health prospects. The seriousness of the medical condition will be judged within the context of the Insured Person's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

AAN retains the absolute right to decide whether the Insured Person's Sickness or Injury is sufficiently serious to warrant emergency medical evacuation. AAN further reserves the right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which AAN is aware at the relevant time.

- ii. **Medically Supervised Repatriation** - AAN will arrange and We will pay for the medically necessary expenses and unavoidably incurred in returning the Insured Person to Malaysia or the usual country of residence following an Emergency Medical Evacuation for in-patient treatment to a place outside Malaysia or usual country of residence. AAN reserves the right to decide the means or by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which AAN is aware at the relevant time. usual country of residence means the country of permanent residence if it differs from Malaysia.

Note: -The maximum liability for Emergency Medical Evacuation and Emergency Medical Repatriation services shall not exceed RM1,000,000.00 (Ringgit Malaysia One Million) per Insured Person per event.

- iii. **Compassionate Visit** - If an Insured Person is hospitalized outside Malaysia or the usual country of residence for more than 5 consecutive days, AAN will arrange and We will pay for one economy class return airfare for one of the Insured Person's relative or friend to be with the Insured Person. AAN will also arrange for the accommodation of such relative or friend subject to a Sum Insured of the Plan purchased.
- iv. **Return of Dependant Children** - In the event that the Insured Person is hospitalised outside Malaysia or usual country of residence and the Insured Person's medical condition prevents the Insured Person from caring for his/her children who are travelling along with the Insured Person, AAN will arrange and We will pay for the one-way economy class airfare for the return of children (aged 16 and below) back to Malaysia or the usual country of residence.
- v. **Repatriation of Remains** - In the event of Insured Person's demise while travelling outside Malaysia or the usual country of residence, AAN will assist in obtaining the necessary clearances and shall organize for the return of body or remains back to Malaysia or the usual country of residence. Upon written request of Insured Person's legal representative, and wherever possible, AAN will arrange for local burial in the country or place where death occurred. The cost incurred for this service shall be paid for by Us but not to exceed RM1,000,000 (Ringgit Malaysia One Million) any one Insured Person.
- vi. **Telephone Medical Referral** - Upon request, AAN will provide the name, address and telephone number of physicians (including both general practitioners and specialists), hospitals, dentists, and dental clinics. When requested, AAN will assist to arrange for appointments with the medical facility. All consultation and medical fee incurred shall be borne by the Insured Person.

Note: Such call does not construe the establishment of a diagnosis and must be considered as an advice only.

- vii. **Hospitalisation**
 - a. If the medical condition of the Insured Person is of such gravity that requires emergency hospitalisation, AAN will assist the Insured Person by arranging for Hospital admission.
 - b. During Hospitalisation, the appointed doctor of AAN shall monitor Insured Person's condition and keep family members of Insured Person informed.
 - c. Upon the request of the Insured Person and subject to AAN receiving payment guarantee from Insured Person or his/her family member, AAN shall assist in the arrangement of the guarantee for Hospital admission and the medical expenses incurred during the Hospitalisation.
- viii. **Dispatch of Medication Not Available Locally** - Whilst the Insured Person is outside Malaysia or the usual country of residence, AAN will dispatch the necessary medication not available locally in case of emergency provided local rules and regulations allow such a dispatch. Cost of dispatching and medication shall be borne by the Insured Person.

- ix. **Pre-Trip Travel Information** - AAN will provide information concerning Visa, inoculation, passport or immunization requirements of the foreign countries in which the Insured Person will be travelling.
- x. **Retrieval of Lost Items** - AAN will assist the Insured Person in the location of lost luggage, documents and personal items. Airlines, government authorities and credit card issuers are among those who will be contacted, if necessary.
- xi. **Emergency Message Relay** - In case of an emergency, AAN will establish a national or international message relay to a designated addressee.
- xii. **Arrangement of Flights** - In the event of an emergency happening to an Insured Person, AAN will assist with the arrangement of return flights for family members if travelling with the Insured Person.
- xiii. **Legal Referral** - Should the Insured Person seek legal assistance for an emergency while outside Malaysia, AAN will refer the Insured Person to local legal advisors. All third party cost incurred shall be borne directly by the Insured Person.
- xiv. **Referral to Interpreter / Translator** - Should the Insured Person need translation assistance during an emergency in the course of the Insured Person's trip outside Malaysia or the usual country of residence, AAN will refer the Insured Person to a local translator. Cost incurred shall be borne entirely and directly by the Insured Person.

Limitations

We will not be held responsible for failure to provide services or for any delays caused by strike or conditions beyond Our control including, but not limited to, flight conditions or where local laws of regulatory agencies prohibit Us and AAN from rendering such services.

Exclusions

The following circumstances are excluded from the EER:

- i. Emergency medical evacuation, repatriation or cost not approved in advance and in writing by AAN and/or not arranged by AAN.
- ii. If the Insured Person is travelling contrary to the advice of a medical practitioner.
- iii. If the Insured Person is travelling for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- iv. If the Insured Person is not suffering from a serious medical condition or if the treatment can be reasonably delayed until the Insured Person returns to Malaysia or the usual country of residence.
- v. The Insured Person's participation in any armed conflicts (whether civil or military), strikes, riots or civil commotion, rebellion, revolution, insurrection or military usurped power including services in military or any armed forces of any country or international authority other than peace time reservist training.
- vi. Medical conditions caused by nuclear weapons material, ionizing radiations or contamination by radioactivity from any nuclear fuel or nuclear waste.
- vii. Failure by the Insured Person to take reasonable precautions following warnings of any intended strike, riot or civil commotion via the mass media.
- viii. Self-inflicted Injury, suicide or attempted suicide, mental or psychiatric disorder, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
- ix. Any expenses arising from childbirth, miscarriage, pregnancy (except abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn children).

- x. Any expenses arising from racing of any kind (other than racing on foot), sports exhibitions, bungee jumping, mountaineering or rock climbing necessitating the use of guides or ropes, scuba diving, aeronautics or aviation activities other than as a fare paying passenger in a properly licensed commercial or private carrier and all sports practiced as a profession.
- xi. If the Insured Person is engaged in or taking part in any unlawful or illegal act.
- xii. Retention, destruction, confiscation by customs or government authorities, breach of government regulations.
- xiii. Any health condition which constitutes one of the reasons to undertake the trip.
- xiv. The cost of burial in Malaysia or the Insured Person's usual country of residence.

SPECIAL PROVISIONS APPLYING TO DOMESTIC AND OVERSEAS TRAVEL

1. **EXPOSURE**

Benefit 1 is payable if as a result of Accident, an Insured Person is unavoidably exposed to the natural elements and suffers Death.

2. **DISAPPEARANCE**

If an Insured Person is travelling and his means of transportation disappears, sinks, crashes or is wrecked and after 365 days his body has not been found and a Court of Law has pronounced the Insured Person as legally dead, We will pay the benefit accordingly. If at any time after payment of the benefit has been made by Us, the Insured Person is found to be alive, such payment shall be immediately refunded to Us.

GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY

This Policy does not cover Death, Disablement, Medical Expenses, Loss or Damage or Liability directly or indirectly caused by or occasioned by or contributed to by or resulting from or traceable to or in consequence of:

1. Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil commotion amounting to a popular rising civil war, rebellion, revolution, Insurrection of military or usurped power.
2. Nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion including any self-sustaining process of nuclear fission of nuclear fuel.
3. Any Pre-existing Illness, physical or mental defect or infirmity, pregnancy, childbirth, miscarriage or any complications associated with pregnancy.
4. HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof however caused, and any communicable diseases which require quarantine by law.
5. Provoked murder or assault, intentional self-Injury, suicide or attempted suicide while sane or insane, the effects of drugs unless taken as prescribed by a registered Medical Practitioner for an illness and not for the treatment of the drug addiction.
6. The Insured Person(s) engaging in or taking part in:
 - (a) Winter sports, boating or yachting beyond five (5) kilometers off any coastline, scuba diving unless the Insured Person is a member of recognized diving club and holds a valid diving license or diving under the guidance of a professional diving instructor, motor sports rallies or competition, speed testing, reliability trials or racing of any kind other than on foot, professional or semi-professional sports, mountaineering or rock climbing necessitating the use of climbing equipment or ropes, mountain trekking/hiking/biking/sightseeing in caves.
 - (b) The activities below, except as provided under Benefit 31 - Adventurous Activity Cover, if you choose to purchase the said Benefit:

Winter Activities:

Skiing, snowboarding, snow tubing, snow rafting, snowmobiling, glacier walking

Water Activities:

Surfing, scuba diving (underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification), snorkelling, kite surfing, canoeing, white water rafting (with a qualified guide and up to grade 3 (of international scale of river difficulty), water skiing & wakeboarding, stand up paddling

Mountain Activities (Below the height of three thousand (3,000) meters above sea level):

Trekking, hiking, mountain biking, sightseeing in caves

Other Activities:

Bungee jumping, sky diving, horseback polo playing, steeple-chasing, boxing, wrestling, hot air ballooning, ice hockey, sea-angling, go-karting, parachuting, hang-gliding, bare hand rock or cliff scaling, hunting outside the territorial limits of Malaysia

- (c) Flying or any aerial activities otherwise than as a fare-paying passenger in a common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
 - (d) Serving in any branch of the armed forces or fire-fighting services or agencies (whether voluntary or otherwise) including police of any country or international authority (whether in time of peace or war).
 - (e) Criminal or illegal activities.
7. The Insured Person travelling against the advice of a Medical Practitioner.
8. The Insured Person travelling for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness that occurred before the commencement date of cover.

GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

1. Communicating With Us

Every notice or communication to be given or made under this Policy must be delivered in writing to Our Head Office or any of Our Branch Offices.

2. Alterations

The terms and provisions of this Policy may be varied by the Company pursuant to any legislative changes, statutory modifications or amendments (including requirement, directive, or guideline issued by any regulatory authority) or the Company's policies in response to prevailing market standards and changes in business strategies, or due to any advancement in technology, or to rectify any errors, if it deems necessary by giving a thirty (30) days prior notice in writing by ordinary post to Your last known address in Our records, and such amendment will be effective upon the next Policy renewal immediately following the expiry of the thirty (30) days advance written notice.

No alteration to this Policy shall be valid unless authorised by the Company and such approval is endorsed thereon.

3. Ownership

We shall only recognise You as the absolute owner of the Policy.

4. Fraud

We may refuse a claim or cancel this Policy or do both if You are not truthful and frank in any statement You make in Your proposal form and declaration or the claim is fraudulent or exaggerated.

5. Reasonable Care

The Insured Person must take reasonable care to protect himself and his property against Accident, Injury, loss and/or damage.

6. Payment of Benefits

- (a) Payment of any benefit under this Policy is subject to the Definitions, Exclusions, and all other terms and conditions pertinent to the benefits.
- (b) All the benefits payable under this Policy shall be paid to the Insured Person. In the event of Insured Person's Accidental Death, where the Insured Person has currently valid nominee(s) with or without trustee(s) under this Policy, payment of all existing benefits for Accidental Death will be paid in accordance with the provisions of the Financial Services Act 2013 or to legal representative if there is no such named Nominee. In respect of an Insured Person who is a Muslim, payment of all existing benefits under this Policy shall be determined by the appropriate Islamic Laws and the applicable Shariah Laws.

7. Currency Exchange Rates

All Benefits under this Policy are payable in Malaysian Ringgit. Medical or other bills rendered in terms of foreign currency shall be converted to Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) on the date of issue of the bills.

8. Enforcing Your Rights

We may at Our expense and in Your or the Insured Person's name take any necessary steps to enforce Your or their rights against any other person either before or after We pay a claim.

9. Cancelling The Policy

- (a) If the Policy is issued as an Annual Policy You may cancel the Policy at any time before the commencement date of cover or after the commencement date of cover but before the departure for any of Your Journey during the Period of Insurance, by notifying Us in writing and returning the Policy to Us and provided no claim has arisen, We will make a refund of premium paid for the unused portion of the period of insurance calculated at Our usual short-term rates as follows:

Period of Insurance	Refund of Premium
Not exceeding 1 month	3/4 of the annual premium
Not exceeding 2 months	5/8 of the annual premium
Not exceeding 3 months	1/2 of the annual premium
Not exceeding 4 months	3/8 of the annual premium
Not exceeding 6 months	1/4 of the annual premium
Not exceeding 8 months	1/8 of the annual premium
Exceeding 8 months	No refund of premium allowed

- (b) If the Policy is issued as other than an Annual Policy, Your Policy will be non-cancellable and the premium is non-refundable once the Policy is issued.
- (c) We may also cancel this Policy at any time by giving You fourteen (14) days' written notice by Registered Letter at Your address last known to Us. Upon cancellation of the Policy, We will refund to You a proportionate part of the premium corresponding to the unexpired period of insurance.

10. Remedies for misrepresentation for consumer insurance contract

10.1 We may, at Our sole and absolute discretion, avoid the Policy in the event of any pre-contractual misrepresentation made by You in relation to any answers or disclosure made in Your Proposal Form and declaration:-

- (a) is a deliberate or reckless misrepresentation; or

- (b) is a careless or innocent misrepresentation, and but for the misrepresentation, We would not have issued or renewed this Policy.

In the event that this Policy is invalidated or is avoided pursuant to this Clause 10.1, Our liability shall be limited to the refund of premiums paid without interest less any indebtedness to Us under this Policy.

10.2 In the event of any pre-contractual misrepresentation made by You in relation to any answers or disclosure made in Your Proposal Form and declaration is a careless or innocent misrepresentation, and but for the misrepresentation, We would have issued or renewed this Policy but on different terms and conditions, We may, at Our sole and absolute discretion:-

- (a) vary any of the terms and conditions of this Policy and treat this Policy as if it had been issued or renewed on the varied terms and conditions; and
- (b) in addition to Clause 10.2(a), reduce proportionately the amount to be paid on a claim in accordance with Our relevant policy at the material time.

11. Making a Claim

- a. All claims must be made through You and in case You die Your legal personal representatives.
- b. You must give Us written notice within thirty (30) days of any Accident, loss or damage on which a claim may arise. We will not deny a claim on the grounds that You or the Insured Person failed to notify Us within the prescribed time if it can be shown to Our satisfaction that it was not reasonably possible to give such notice within the prescribed time Sum Insured.
- c. Upon receipt of such notice We shall furnish You with Our usual claim form to be completed giving full details of the Accident, loss or damage and, at Your own expense, return it to Us with such documentary evidence e.g. police report, medical report, original bills, original bills, estimates for repair, ticket counterfoils, luggage tags and other reports which We may reasonably require to assess the claim.
- d. You must send Us, unanswered, any letter, claim, write or summons or other communication to do with a claim as soon as You receive it.
- e. You or the Insured Person must not admit, deny, negotiate or settle a claim unless with Our written permission.
- f. You should, wherever possible, keep the damaged articles so that We can inspect them and if We make a payment for or replace the damaged article, the article will then belong to Us.
- g. In the event of Accidental Death of the Insured Person, unless it is prohibited by law, We shall have the right at Our expense to conduct any post-mortem examination before making any payment of the Sum Insured under this Policy.

12. Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator who shall be appointed in writing by You and Us. If there is no agreement on a single Arbitrator, then two Arbitrators are to be appointed in writing, one by You and the other by Us, within one calendar month of the disagreement. In case of disagreement between the Arbitrators, an Umpire is to be appointed by the Arbitrators in writing before hearing the reference. The Arbitrator or Arbitrators and/or Umpire must make an award before You can commence legal proceedings against Us.

13. Time Limitation

We will not be liable to pay a claim made after the expiration of twelve (12) calendar months from the happening of the Accident, loss or damage. Also, if We disclaim liability for any claim, You must refer the claim to arbitration within twelve (12) calendar months from the date of Our disclaimer. If You do not do so then the claim shall for all purposes be deemed to have been abandoned and shall not be recoverable under this Policy.

14. Applicable Law

This Policy is governed by, and shall be construed in accordance with the Laws of Malaysia.

15. Auto Renewal (Applicable for Annual Policy only)

We will automatically renew Your Policy upon the expiry of Your Policy unless You have informed otherwise. This auto renewal condition is further subject to the Cash Before Cover Clause.

16. Cash Before Cover Clause

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by Us before cover commences. If this condition is not complied with, then this insurance is automatically null and void.

We reserve the right to refuse any coverage and/or reject any claim resulting from non-payment of premium to Us.

17. Government Tax

Please be informed that the premiums on this policy are subject to the prevailing Government tax during the term of this policy.

Your obligation to pay the prevailing Government tax shall form part of the terms and conditions of Your insurance policy.

18. Duplication of Cover

In the event You are covered under more than one Travel Insurance policy underwritten by Us for the same Journey, We will only allow a claim under the policy which provides the highest Sum Insured.

19. Sanction Limitation and Exclusion Clause (SANC)

The Company shall not be deemed to provide cover and shall not receive any payment(s) under the Policy; or be liable to pay any sums (including payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the Policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Company to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

LODGING COMPLAINTS AND GRIEVANCES

HOW TO MAKE A COMPLAINT?

You may refer your complaint pertaining to any insurance related matters to **Our** Complaint Handling Unit for an amicable resolution before referring to the Ombudsman for Financial Services (OFS) (664393P) (formerly known as Financial Mediation Bureau) or BNMLINK / BNMTELELINK, Bank Negara Malaysia (BNM). In order to resolve **Your** complaint, it is important that **You** provide **Us** with as much information as possible when contacting **Us**, i.e. **Your** full name, address, contact number, policy number and the nature of **Your** complaint.

The following are the contact details of **Our** Complaint Handling Unit:-

Complaint Handling Unit

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD
Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur
Telephone No. : 03-4259 7828
Fax No : 03-4813 2737
Email : gicare-my@greasterngeneral.com

RESPONSE TO COMPLAINTS

For non-complicated case, **We** will respond within fourteen (14) working days from the date of receipt of the complaint.

For complicated case, **We** will respond within fourteen (14) days from the date of receipt of the complaint and the complainant will be updated of the progress every subsequent thirty (30) calendar days until it is resolved.

OMBUDSMAN FOR FINANCIAL SERVICES OR BANK NEGARA MALAYSIA

If **You** are not satisfied with the response or the decision of **Our** Complaint Handling Unit, **You** may submit **Your** complaint either to OFS within six (6) months from the date of **Our** Complaint Handling Unit's final decision, or to BNM. Kindly check with **Our** Complaint Handling Unit on the proper avenue for dealing with **Your** complaint. The following are the contact details of OFS or BNM:-

Authority	BNMLINK/BNMTELELINK, Bank Negara Malaysia (BNM)	Ombudsman for Financial Services (OFS)
Address	Laman Informasi Nasihat dan Khidmat (BNMLINK) (Walk-in Customer Service Centre) Ground Floor, D Block. Jalan Dato' Onn, 50480 Kuala Lumpur. Contact Centre (BNMTELELINK) Corporate Communication Department, Bank Negara Malaysia P.O. Box 10922, 50929 Kuala Lumpur.	Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Telephone No	1-300-88-5465	03-2272 2811
Fax No	03-2174 1515	03-2272 1577
Email	bnmtelelink@bnm.gov.my	enquiry@ofs.org.my

In the event of any ambiguity, discrepancy or omission between the English version and other translated versions of this document, the English version shall prevail.

Endorsement Note

This Endorsement Note is issued for **Your Overseas Travel (Plan C)** that is eligible for the **COVID-19 Benefits Extension** (this “**Endorsement**”). For the purpose of this **Endorsement**, the following words or expressions, wherever mentioned in this endorsement note, shall have the following meanings unless otherwise stated. Any word or expression not specifically defined in this **Endorsement** shall have the same meaning as ascribed to it in **Your Policy**:

“**COVID-19**” means the unequivocal, final and confirmed diagnosis of such infection by a Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence.

“**Fully Vaccinated**” shall means fourteen (14) days after the **Insured Person** has received the second dose of their double doses of a **COVID-19** vaccine or twenty-eight (28) days after inoculation with their single dose of a **COVID-19** vaccine; or subject to the prevailing guidelines and requirements as may be determined from time to time by the Ministry of Health (MOH) Malaysia.

“**COVID-19 Clinical Stages**” shall means:

Clinical Stages		
Moderate Disease	Symptomatic, pneumonia	<ul style="list-style-type: none">• Upper Respiratory Tract (URT) symptoms with others like vomiting, diarrhea, abdominal pain, myalgia, loss of smell/taste.• Signs of increased work of breathing and increased respiratory rate, but no hypoxemia (i.e. NO oxygen requirement).
Severe Disease	Symptomatic, Pneumonia, requiring supplemental oxygen OR New requirement of supplemental oxygen or increase requirement from baseline without need for non-invasive or invasive ventilation).	<ul style="list-style-type: none">• Tachypnoea* with hypoxemia (SpO2<94% on room air).• Central Nervous System (CNS) effect: Lethargy, decreased level of consciousness, seizure.• GI effects: Dehydration, difficulty feeding, raised liver enzymes.• Myocardial effect: Raised Creatinine Kinase, Troponin.
Critical Illness	Critically ill with multi-organ involvement OR New or increased need for non-invasive or invasive ventilation, sepsis, multi-organ failure or rapidly worsening clinical disease	Rapid disease progression with: <ul style="list-style-type: none">• Respiratory failure requiring mechanical ventilation (acute respiratory distress syndrome (ARDS))• Persistent hypoxemia• Septic shock• Organ failure requiring invasive monitoring and mechanical ventilation (myocardial injury/heart failure; liver injury/ coagulation dysfunction; kidney injury).

Important Note:

- (1) This Endorsement only applies if **Your Journey** complies with the latest permitted travel arrangement issued or advised by the Government of Malaysia.
- (2) This Endorsement shall form part of **Your Policy**.
- (3) 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 “**GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY**” and “**GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY**” sections of the **Policy**.

COVID-19 BENEFITS EXTENSION

It is agreed and understood that while this Endorsement is in force and subject to the terms, exclusions, provisions, limitations and conditions contained in this Endorsement and **Your Policy**, Benefits 5, 11, 12, 20 and 21 of the Benefits Applying To Overseas Travel (Plan C) of **Your Policy** shall be extended to cover losses due to **COVID-19** as stipulated below:

BENEFIT 5 – MEDICAL EXPENSES

We will reimburse **You** up to the limit of **Your** Overseas Travel (Plan C) for the **Medical Expenses** incurred for hospitalisation if **You** are diagnosed under the **COVID-19 Clinical Stages** as defined in this Endorsement by a Medical Practitioner while **You** are at Your destination.

This **Medical Expenses** incurred due to **COVID-19** benefit shall only be payable for Overseas Travel (Plan C).

The following limits apply for this **COVID-19 Benefits Extension**:

COVID-19 BENEFITS EXTENSION		Plan C (RM)
5. Medical Expenses - Due to Injury, Illness , or hospitalisation due to COVID-19	Each Insured Person (up to age 70)	300,000
	Each Insured Person (above age 70)	250,000
	Per Family	600,000 (up to 450,000 due to COVID-19)

BENEFIT 11 – EMERGENCY MEDICAL EVACUATION & REPATRIATION

We will pay up to the limit that applies to **Your** Overseas Travel (Plan C) for the reasonable expenses of an emergency medical evacuation, if **You** are diagnosed under the **COVID-19 Clinical Stages** as defined in this Endorsement by a Medical Practitioner while **You** are at **Your** destination as covered under the extension for Benefit 5 above.

This emergency medical evacuation incurred due to **COVID-19** benefit shall only be payable for Overseas Travel (Plan C).

The following limits apply for this **COVID-19 Benefits Extension**:

COVID-19 BENEFITS EXTENSION		Plan C (RM)
11. Emergency Medical Evacuation & Repatriation	Per Event (up to age 70)	1,000,000 (up to 150,000 due to COVID-19)
	Per Event (above age 70)	500,000 (up to 75,000 due to COVID-19)

We will not pay any expenses for services provided by a party other than AAN, or expenses that are already included in the cost of the Journey.

BENEFIT 12 – REPATRIATION OF MORTAL REMAINS

In the event of Your demise while travelling outside Malaysia, within thirty (30) days from the date **You** are diagnosed with **COVID-19** by a Medical Practitioner while **You** are at **Your** destinations, **We** will pay up to the limit that applies for **Your** Overseas Travel (Plan C) for the necessary expenses of transporting **Your** body back to Malaysia.

We will not pay any expenses for services provided by a party other than AAN or expenses that are already included in the cost of the Journey.

This **Repatriation of Mortal Remains** incurred due to **COVID-19** benefit shall only be payable for Overseas Travel (Plan C).

The following limits apply for this **COVID-19 Benefits Extension**:

COVID-19 BENEFITS EXTENSION		Plan C (RM)
12. Repatriation of Mortal Remains	Per Event (up to age 70)	1,000,000 (up to 15,000 due to COVID-19)
	Per Event (above age 70)	500,000 (up to 15,000 due to COVID-19)

BENEFIT 20 – TRIP CANCELLATION

We will reimburse **You** for the irrecoverable loss of travel and/or accommodation deposits or expenses paid in advance in the event of the unexpected and unavoidable cancellation of a planned **Journey** if **You** are diagnosed with **COVID-19** by a Medical Practitioner, before the commencement date of the **Journey**.

This **Trip Cancellation** benefit due to **COVID-19** shall only be payable for Overseas Travel (Plan C).

The following limits apply for this **COVID-19 Benefits Extension**:

COVID-19 BENEFITS EXTENSION		Plan C (RM)
20. Trip Cancellation - Due to any specified cause or COVID-19	Each Insured Person	20,000 (up to 5,000 due to COVID-19)
	Per Family	60,000 (up to 15,000 due to COVID-19)

BENEFIT 21 – TRIP POSTPONEMENT

If **Your Journey** is deferred or postponed, as a result of **You** being diagnosed with **COVID-19** after this insurance has been effected, **We** will reimburse **You** up to the Sum Insured applicable to Overseas Travel (Plan C) as stated in the Schedule of Benefits, for additional charges levied in relation to any prepaid costs paid by **You**, due to amendment of the travel dates.

This **Trip Postponement** benefit due to **COVID-19** shall only be payable for Overseas Travel (Plan C).

The following limits apply for this **COVID-19 Benefits Extension**:

COVID-19 BENEFITS EXTENSION		Plan C (RM)
21. Trip Postponement - Due to any specified cause or COVID-19	Each Insured Person	2,000
	Per Family	6,000

Special conditions that apply to this COVID-19 Benefits Extension

- **You** must be **Fully Vaccinated** as prescribed in the vaccination certificate issued by the Government of Malaysia or **Your** country of residence.
- **Your Journey** is under the latest permitted travel arrangement as issued or advised by the Government of Malaysia.
- **You** have not served quarantine due to **COVID-19** or travelled to any countries other than the list of countries permitted as per the Government of Malaysia's travel advisory within fourteen (14) before **Your Journey commences**.
- **You** are not aware of any circumstances that could lead to **Your Journey** being disrupted.
- **You** must adhere to the latest travel requirements and guidelines issued by the relevant government of every country **You** will travel to and transit through, which includes **Your** departure country, **Your** transit country, and country of **Your** destination. Otherwise, there is no cover for Benefit 5 – Medical Expenses, Benefit 11 – Emergency Medical Evacuation & Repatriation and Benefit 12 – Repatriation of Mortal Remains under this Endorsement.
- **We** will not cover **You** if **You** buy this insurance after **You** are diagnosed with **COVID-19**.
- **We** will not pay **You** for any travel expenses or accommodation costs **You** paid using mileage points, holiday points or any reward schemes.
- **We** will not cover **You** if the airline, hotel, travel agent or any other travel or accommodation provider has offered a voucher or credit or re-booking of the trip for cancellation refund or compensation.
- **We** will not pay **You** for any expenses relating to diagnostic tests, **COVID-19** vaccinations, quarantine and/or transport expenses.
- **We** will not pay any **Benefit** under this extension if **You** or any **Insured Person** under this **Policy** does not comply with the requirements and regulations imposed by the Government of Malaysia.
- The maximum amount payable to each **Insured Person** during one **Period of Insurance** under this **Policy** for this **COVID-19 Benefits Extension** shall not exceed RM450,000.

Subject otherwise to the terms, conditions and exclusions of the **Policy**.