

## The travel insurance that gives you a world of protection!



SmartTraveller is designed the way travellers want a travel insurance to be – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world.

You can choose between the VIP and Classic Plans or enjoy greater savings under the Family Plan when you travel with your loved ones.

### Table of benefits

Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)				
		VIP Plan		Classic Plan		
		Individual	Family	Individual	Family	
<b>1 PERSONAL ACCIDENT</b>						
+ Accidental death	Per adult Per child Per family	200,000 25,000 Not Covered	200,000 25,000 450,000	100,000 10,000 Not Covered	100,000 10,000 220,000	
+ Permanent disablement	Per adult Per child Per family	200,000 200,000 Not Covered	200,000 200,000 450,000	100,000 100,000 Not Covered	100,000 100,000 220,000	
<b>2 MEDICAL &amp; OTHER EXPENSES</b>						
<b>a Medical, Hospital &amp; Treatment Expenses</b>						
Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness		Per adult/child Per family	300,000 Not Covered	300,000 900,000	50,000 Not Covered	50,000 150,000
<b>b Repatriation of Mortal Remains</b>						
Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia		Per adult/child Per family	5,000 Not Covered	5,000 15,000	5,000 Not Covered	5,000 15,000
Subject to Medical, Hospital & Treatment Expenses limit						
<b>c Compassionate Visitation Benefit (due to hospitalisation of the Insured Person)</b>						
Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you		Per adult/child Per family	5,000 Not Covered	5,000 15,000	5,000 Not Covered	5,000 15,000
Subject to Medical, Hospital & Treatment Expenses limit						
<b>d Compassionate Visitation Benefit (due to the Insured Person's death)</b>						
In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expenses for one relative		Per adult/child Per family	5,000 Not Covered	5,000 15,000	5,000 Not Covered	5,000 15,000

<b>6. Child Care Benefit</b>					
Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	Per day Per event	500 5,000	500 15,000	500 5,000	500 15,000
Subject to Medical, Hospital & Treatment Expenses limit					
<b>7. Follow-up Treatment</b>					
Reimburses for follow-up treatment within 3 months upon return to Malaysia	Per adult/child Per family	30,000 Not Covered	30,000 90,000	30,000 Not Covered	30,000 90,000
Subject to Medical, Hospital & Treatment Expenses limit					
<b>8. EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION</b>					
<b>a. Emergency Medical Evacuation</b>					
Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	Per event	Unlimited	Unlimited	Unlimited	Unlimited
<b>b. Emergency Medical Repatriation</b>					
In an event that the Insured Person is hospitalised abroad and if a medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person	Per event	Unlimited	Unlimited	Unlimited	Unlimited
<b>9. HOSPITAL ALLOWANCE</b>					
Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day)	Per adult/child Per family	10,500 Not Covered	10,500 15,000	Not Covered	Not Covered
<b>10. BAGGAGE AND PERSONAL EFFECTS</b>					
Pays for loss of or damage to your baggage, including articles worn or carried (up to RM5,000 for any one article or pair or set of articles)	Per adult/child Per family	5,000 Not Covered	5,000 15,000	Not Covered	Not Covered
Excess each and every claim: RM50					
<b>11. PERSONAL MONEY &amp; DOCUMENTS</b>					
Pays for travel and communication expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM500	Per adult/child Per family	5,000 Not Covered	5,000 15,000	Not Covered	Not Covered
<b>12. BAGGAGE DELAY</b>					
Reimburses for purchase of essential items if your baggage is delayed for 6 consecutive hours upon arrival at your destination abroad	Per adult/child Per family	700 Not Covered	700 2,100	Not Covered	Not Covered
<b>13. PERSONAL LIABILITY</b>					

<b>TRAVEL DELAY</b>					
Pays if your conveyance is delayed from the scheduled departure time for each full 8 consecutive hours delay (RM200 for first 8 hours delay and RM300 for every 8 consecutive hours thereafter)	Per adult/child Per family	3,200 Not Covered	3,200 9,600	Not Covered	Not Covered
Reimburses on top of the above limits for irrecoverable deposits or charges paid for the cancelled parts of the trip due to the above	Per adult/child Per family	500 Not Covered	500 1,500	Not Covered	Not Covered
<b>LOSS OF DEPOSIT OR CANCELLATION</b>					
Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased on the date of full payment of your trip	Per adult/child Per family	20,000 Not Covered	20,000 60,000	Not Covered	Not Covered
<b>CURTAILMENT</b>					
Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	Per adult/child Per family	20,000 Not Covered	20,000 60,000	Not Covered	Not Covered
<b>OVERBOOKED FLIGHT</b>					
Pays due to overbooked flight and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200 Not Covered	200 600	Not Covered	Not Covered
<b>FLIGHT MISCONNECTION</b>					
Pays due to flight misconnection and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200 Not Covered	200 600	Not Covered	Not Covered
<b>HIJACKING INCONVENIENCE</b>					
Pays for each full 24 consecutive hours of hijack (RM300/ 24 hours)	Per adult/child Per family	900 Not Covered	900 2,700	Not Covered	Not Covered
<b>HOME CARE BENEFIT</b>					
Pays for damages to your home contents as a result of fire when your house is left vacant while you are travelling	Per adult/child Per family	1,000 Not Covered	1,000 3,000	Not Covered	Not Covered
<b>MISSED DEPARTURE</b>					
Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	Per adult/child Per family	1,000 Not Covered	1,000 3,000	Not Covered	Not Covered
<b>REROUTING OF FLIGHT</b>					

**18 RENTAL CAR EXCESS COVER**

Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	Per adult/child Per family	1,000 Not Covered	1,000 3,000	Not Covered	Not Covered
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**> Table of premium**

VIP Plan (covers items 1 to 18)

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	29	69	40	99	50	130
6 to 10	44	107	59	139	80	194
11 to 18	60	167	90	229	116	300
19 to 31	70	218	108	320	161	415
Each additional week thereafter	18	40	30	75	40	100

Classic Plan (only covers items 1,2 &amp; 3)

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239
Each additional week thereafter	14	30	22	50	28	70

Travel from Malaysia to:

- Area 1: Singapore, Brunei, Thailand, Indonesia, Philippines, Myanmar, Nepal, Cambodia, Laos, China, India, Japan, Korea, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong or Macau and within Malaysia. For travel within Malaysia (other than travel from East Malaysia to West Malaysia and vice versa) coverage under this policy is limited to Section 1, Section 2a (due to accidental causes only) and Section 2f (upon return from trip).
- Area 2: Worldwide excluding USA/Canada
- Area 3: Worldwide including USA/Canada

**> Special coverages**

Terrorism (except use of chemical and or biological substances), scuba diving and winter sports are covered.

**> 24-hour Free hotline service - (603) 2053 5771**

Medical and emergency assistance hotline is available for you to call on reverse charge through international operator anywhere in the world - we are just a phone call away!

- **Who is eligible to apply?**  
All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders of Pass Holders.
- **Who is eligible to be covered under the family plan?**  
The family plan includes you, your spouse and all your accompanying children aged old or up to 23 years old, if he/she is a full time student in a recognised institution.
- **What is the maximum age limit?**  
As long as you are below 80 years old, you are eligible to enrol. For family plan below 18 years old or up to 23 years old, if he/she is a full time student in a recognised higher learning.
- **Can a child buy a separate Individual Plan even if he is accompanied by an adult?**  
Yes. 50% of the individual plan premium will be charged for him.
- **Is there a maximum period of cover?**  
The maximum period of cover is 190 days.
- **Under what circumstances is an applicant allowed to take up 'One Way' trip cover?**  
It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days of departure (including stopover(s)).
- **When will my insurance terminate on a 'One Way' trip?**  
The 'One Way' trip will terminate 72 hours (3 days) from the scheduled time of arrival at the final destination.
- **Who is AXA Affin General Insurance Berhad?**  
AXA Affin General Insurance Berhad is a member of the AXA Group, with over 869 years of experience under management and more than 50 million customers around the world. AXA is a leading insurer. In Malaysia, it is also a member of the Affin Group, a leader in the insurance services sector.

Ask your insurance agent for more details

Underwritten by:



**AXA AFFIN GENERAL INSURANCE BERHAD** (23820-W)

(formerly known as AXA Affin Assurance Berhad)

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