



Liberty
Insurance®

UOB Traveller's Insurance Plus
Terms & Conditions

Schedule of Benefit - Overseas

Benefit		Overseas				
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	
Section 1: Personal Accident						
1.	Death/ Permanent Disablement	Adult	300,000	300,000	300,000	300,000
		Child	75,000	NIL	75,000	75,000
		Family Limit	NIL	600,000	600,000	1,000,000
Section 2: Medical and Other Expenses						
2.	Medical Expenses		300,000	300,000	300,000	500,000
3.	Post Hospitalisation		50,000	50,000	50,000	100,000
4.	Hospital Confinement (RM300 per day, max up to 45 Days)		13,500	13,500	16,500	18,000
5.	Compassionate Visit		7,000	7,000	7,000	7,000
6.	Child Care		NIL	NIL	10,000	10,000
Section 3: Emergency Medical Evacuation & Repatriation						
7.	Emergency Medical Evacuation & Repatriation		1,000,000	1,000,000	1,000,000	1,000,000
8.	Repatriation of Mortal Remains					
Section 4: Travel Inconveniences						
9.	Trip Cancellation		20,000	20,000	20,000	20,000
10.	Trip Curtailment		20,000	20,000	20,000	20,000
11.	Travel Delay (RM250 per every 6 hours)		2,500	2,500	2,500	2,500
12.	Missed Departure		2,000	2,000	2,000	2,000
13.	Baggage Delay (RM250 per every 6 hours)		1,000	1,000	1,000	1,000
14.	Loss or Damage of Baggage & Personal Effects		5,000	5,000	5,000	5,000
15.	Loss of Travel Documents		5,000	5,000	5,000	5,000
16.	Loss of Personal Money		1,000	1,000	1,000	1,000
17.	Personal Liability		1,000,000	1,000,000	1,000,000	1,000,000
18.	Credit Card Indemnity		5,000	5,000	5,000	5,000
19.	Damage or Loss of Laptop Computer		1,250	1,250	1,250	1,250
20.	Home Guard		5,000	5,000	5,000	5,000
21.	Pet Insurance (minimum 24 hours and above)		100	100	100	100
22.	Quarantine cover as a result of denial from boarding due to pandemic influenza (RM100 per every 24 hours, up to 20 days)		2,000	2,000	2,000	2,000
23.	Sports Equipment Cover		3000	3000	3000	3000
24.	Additional Cost of Car Rental		1,500	1,500	1,500	1,500
25.	Loss of Deposit / Full Payment due to insolvency of Airlines		8,000	8,000	8,000	8,000
26.	Hijacking Coverage (RM200 per day up to 20 days)		4,000	4,000	4,000	4,000
27.	Travel Reroute (RM200 per every 6 hours delay)		1,000	1,000	1,000	1,000
28.	Travel overbooked		1,000	1,000	1,000	1,000
29.	Missed Travel Connection		300	300	300	300
30.	Terrorism		Available			

Optional Add-on 1		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	
31.	Extreme Sports Coverage	Adult	300,000	300,000	300,000	300,000
		Child	75,000	NIL	75,000	75,000
		Family Limit	NIL	600,000	600,000	1,000,000

Optional Add-on 2		Overseas			
		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	
32.	Covid'19 Medical Expenses	Individual	100,000	200,000	300,000
		Family Limit	300,000	600,000	900,000
33.	Covid'19 Diagnosis Quarantine Allowance (Per day up to 14 days)	Individual/ Family Limit	100	200	400
34.	Reimbursement of Sanitization due to Covid'19	Individual/ Family Limit	200	250	300
35.	Travel Cancellation and/or Postponement	Individual/ Family Limit	5,000	10,000	15,000
36.	Travel Curtailment and/or Interruption	Individual/ Family Limit	5,000	10,000	15,000

The benefits for Annual policy will apply as per limit by trip basis except Section 1 that applies on an Annual basis.

Schedule of Benefit - Domestic

Benefit		Domestic				
		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	
Section 1: Personal Accident						
1.	Death/ Permanent Disablement	Adult	150,000	150,000	150,000	150,000
		Child	NIL	NIL	37,500	37,500
		Family Limit	NIL	300,000	300,000	450,000
Section 2: Medical and Other Expenses						
2.	Medical Expenses		20,000	20,000	20,000	20,000
3.	Post Hospitalisation		Not Available			
4.	Hospital Confinement (RM100 per day, max up to 45 Days)		4,500	4,500	5,000	6,000
5.	Compassionate Visit		3,000	3,000	3,000	3,000
6.	Child Care		NIL	NIL	2,000	2,000
Section 3: Emergency Medical Evacuation & Repatriation						
7.	Emergency Medical Evacuation & Repatriation		50,000	50,000	50,000	50,000
8.	Repatriation of Mortal Remains					
Section 4: Travel Inconveniences						
9.	Trip Cancellation		3,000	3,000	3,000	3,000
10.	Trip Curtailment		Not Available			
11.	Travel Delay (RM250 per every 6 hours)		1,000	1,000	1,000	1,000
12.	Missed Departure		Not Available			
13.	Baggage Delay (RM250 per every 6 hours)		1,000	1,000	1,000	1,000
14.	Loss or Damage of Baggage & Personal Effects		1,000	1,000	1,000	1,000
15.	Loss of Travel Documents		500	500	500	500
16.	Loss of Personal Money		Not Available			
17.	Personal Liability		50,000	50,000	50,000	50,000
18.	Credit Card Indemnity		Not Available			
19.	Damage or Loss of Laptop Computer		500	500	500	500
20.	Home Guard		Not Available			
21.	Pet Insurance (minimum 24 hours and above)		Not Available			
22.	Quarantine cover as a result of denial from boarding due to pandemic influenza (RM100 per every 24 hours, up to 20 days)		Not Available			
23.	Sports Equipment Cover		500	500	500	500
24.	Additional Cost of Car Rental		Not Available			
25.	Loss of Deposit / Full Payment due to insolvency of Airlines		Not Available			
26.	Hijacking Coverage (RM200 per day up to 20 days)		4,000	4,000	4,000	4,000
27.	Travel Reroute (RM200 per every 6 hours delay)		Not Available			
28.	Travel overbooked		Not Available			
29.	Missed Travel Connection		Not Available			
30.	Terrorism		Available			

Optional Add-on 1		Individual (RM)	Individual and Spouse (RM)	Individual and Child (RM)	Family (RM)	
31.	Extreme Sports Coverage	Adult	150,000	150,000	150,000	150,000
		Child	NIL	NIL	37,500	37,500
		Family Limit	NIL	300,000	300,000	450,000

Optional Add-on 2		Domestic			
		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	
32.	Covid'19 Medical Expenses	Individual	100,000	200,000	300,000
		Family Limit	300,000	600,000	900,000
33.	Covid'19 Diagnosis Quarantine Allowance (Per day up to 14 days)	Individual/ Family Limit	50	100	200
34.	Reimbursement of Sanitization due to Covid'19	Individual/ Family Limit	200	250	300
35.	Travel Cancellation and/or Postponement	Individual/ Family Limit	1,500	2,000	2,500
36.	Travel Curtailment and/or Interruption	Individual/ Family Limit	Not Available		

Optional Add-on 3		Domestic				
		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	
37.	Hospital Cash Allowance due to Dengue	Individual	50	100	150	200

The benefits for Annual policy will apply as per limit by trip basis except Section 1 that applies on an Annual basis.

JOB TRAVEL PA POLICY

This Policy, the **Schedule** and any Endorsement or Memorandum thereon, shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them, shall bear such meaning throughout.

PART A – OUR AGREEMENT

You, the Insured/ Insured Person, and We, the Company, agree

1. The **Proposal** shall be incorporated in and be the basis of the contract.
2. **We** will provide the insurance subject to the terms of this Policy.
3. The following shall be conditions precedent to any liability on **Our** part:
 - (a) Observance of the terms of this Policy relating to anything to be done or complied with by **You** or the **Insured Person**.
 - (b) The truth of the **Proposal** as per Schedule 9 of the Financial Services Act.
 - i) This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given (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**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply. This Policy reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us**.
 - ii) Where **You** have applied for this Insurance wholly for purposes unrelated to your trade, business or profession, **You** had a duty to take reasonable care not to make a misrepresentation in answering the questions (or when **You** applied for this insurance) i.e. **You** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. **You** were also required to disclose any other matter that you knew to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. **You** also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given to **Us** (or when **You** applied for this insurance) is inaccurate or has changed. This Policy reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us**.

- iii) **You** must observe and fulfil the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

PART B – DEFINITION OF WORDS

Certain words have been defined. These have the same meaning wherever they are used in the Travel Insurance Policy.

1. **AAN** shall mean Asia Assistance Network (M) Sdn Bhd.
2. **Accident** shall mean Any sudden or unexpected and violent event to the insured person, resulting directly and independently from the action of an external cause, other than any intentionally self-inflicted injury.
3. **Carrier(s)** shall mean The entity that transports you and your luggage in the course of the journey by land, water or air conveyance which operates under a licence for the transportation of passengers.
4. **Curtailement** shall mean cutting short your journey by early return to your home after its commencement.
5. **Children** shall mean Insured Person's biological or legally adopted child(ren) who is/are unemployed and unmarried, aged thirty (30) days and above and up to eighteen (18) years.
6. **Domestic Trip** shall mean travel undertaken by you during the period of insurance for the purpose of leisure and/or business travel which is:
 - (a) Within Malaysia including travel to and from West and East Malaysia; and
 - (b) Beyond 80 kilometres from your place of residence or stay; and
 - (c) Excludes any daily commute.
7. **Excess Amount** shall mean the first part of each and every claim that you are required to bear yourself.
8. **Immediate Family member(s)** shall mean your legal spouse, parents, parents in-law, grandparents, grandparents in-law, great grandparents, brother, brother-in-law, sisters sister-in-law, children, grandchildren, great grandchildren and biological/legally adopted child or sibling, all of whom are resident in your home.
9. **Family plan** shall mean you, your selected one (1) legal spouse and your children.
10. **Home/ Residence** shall mean Your usual place of residence in Malaysia
11. **Home territory** shall mean Malaysia
12. **Hospital** shall mean an institution which is legally licensed as a medical or surgical hospital in the country in which it is located. It must be under the constant supervision of a Physician.
13. **Insured person/You/Your** shall mean each person named in the Certificate of Insurance must be a Malaysian, Malaysian Permanent Resident, Work Permit Holder, Employment Pass Holder or otherwise legally employed in Malaysia and/or their Spouse and Children.

14. **Insolvency** means the inability of an individual or entity to pay its debts when they are due and resulting in the total cessation with or without the filling of a bankruptcy/winding out the petition.
15. **Insured and Spouse Plan** shall mean you and your legal spouse. We only cover one legal spouse during your journey/ trip.
16. **Insured and Children Plan** shall mean You and your biological or legally adopted children aged 18 years or below.
17. **Illness** shall mean any sudden and unexpected deterioration of health certified by a registered or competent Medical Practitioner during the Period of Insurance.
18. **Injury/injuries** shall mean bodily injuries suffered anywhere in the world caused solely by an accident and not by sickness, disease or gradual physical or mental wear and tear occurring during the Period of Insurance.
19. **Journey** shall mean a trip or holiday that commences when you leave your home or business in your home territory (whichever is the later) until the time you return to your home or business in your home territory (whichever is the earlier) on completion of the trip. In any event, it does not commence more than 24 hours prior to scheduled departure time or cease more than 24 hours after scheduled return to your home territory.

Any subsequent trip, which commences after your return to your home, is not covered. In any event, the maximum number of days per journey or trip is 185 days other than one way cover which is limited to 90 days.

20. **Laptop** shall mean the complete laptop including accessories and/or attachments that come as standard equipment with the laptop. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.
21. **One-way cover** shall mean a journey that commences when you leave your home until your scheduled time of arrival at your final destination or expiry of Period of Insurance whichever is earlier. Any stop over should not exceed 30 days unless the delay is beyond your control.
22. **Pre-existing condition** shall mean any injury, illness, condition or symptom: -
- for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable during the twelve (12) months prior to the commencement of the journey.
 - Which was known or unknown by you to exist prior to the commencement of the journey whether or not treatment or medication, or advice or diagnosis was sought or received.

Note: Pre-existing condition is not applicable to Covid'19 and communicable diseases which is fully recovered from the past treatment before the journey.

23. **Period of Insurance** shall mean:
- In case of a One-Way Journey Policy:
Coverage under this policy will cease within 5 days upon your arrival at the destination aboard.
 - In the case of a Two-Way Journey (Return Trip) Policy:
The Policy commences 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 return to his Home after such earlier Journey is not covered.

- 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.
24. **Medical practitioner/ Physician** shall mean a properly qualified medical practitioner licensed by the competent Medical Authorities of the country in which treatment is provided and the person who is rendering such treatment is practicing within the scope of his or her licensing and training.
25. **Overseas Trip** shall mean a travel undertaken by you during the period of insurance for the purpose of leisure and/or business travel which is:
- Trip plan or annual plan; and
 - Out of Malaysia; and
 - Within the Asia and Worldwide region as stated under Geographical Areas
26. **Personal luggage** shall mean each of your suitcases, trunks and containers of a similar nature and their contents and articles worn or carried by you including your valuables.
27. **Personal effects** shall mean personal items belonging to You such as clothing, handbags, belts, shoes, pens and lighters which are taken by You during the Journey/ Trip.
28. **Personal money** shall mean Bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have a monetary value and travel tickets, all held for your private purpose whilst away from your home, and while in your personal custody at all times unless deposited in a hotel safe.
29. **Public transport services** shall mean any licensed bus or taxi or a scheduled service which any member of the public can join at a recognised stop as a fare-paying passenger.
30. **Quarantine** means a period of time during which a person that might have a disease is kept away from other people so that the disease cannot spread.
31. **Scheduled Carrier(s)** shall mean scheduled aircraft, train or sea vessel where the airlines, train and sea vessels are listed with the relevant authorities in the countries in which the aircraft, train or sea vessel is registered and hold a Certificate, License or similar authorisation for schedule transportation and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports, train stations and ports at regular and specific times.
32. **Serious Injury or Illness** whenever applied to the Insured Person is an Injury or Illness which requires treatment by a Medical Practitioner in a Hospital and is such that the Medical Practitioner deems Insured Person is unfit to travel or continue with the planned Trip. 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 Insured Person's discontinuation or cancellation of the planned Trip.

33. **Valuables** shall mean items composed of precious metals or precious stones, jewellery, watches, furs, gold and silver articles, camera (including digital) and its accessories, binoculars and notebook computer.
34. **We/Our/Us/The Company/Liberty Insurance** shall mean Liberty Insurance Berhad
35. **You/Your** shall mean the person named as the Insured in the Schedule

GEOGRAPHICAL AREAS

- (a) **Domestic** shall mean anywhere within Malaysia only.
- (b) **Asia** includes as Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia (East to West or vice-versa), Myanmar (Burma), Nepal, Singapore, Philippines, South Korea, Thailand, Taiwan, Vietnam, Pakistan, Maldives, Sri Lanka, etc.
- (c) **Worldwide** is defined as all countries including Asia (as defined above) except Excluded Countries.

For the purposes of the definition of "Geographical Area", the term "Excluded Countries" Iran, Yemen, Syria, North Korea, Russia, Cuba, Israel, Venezuela, Ukraine and Belarus and all other sanctioned and war declared countries.

GENERAL CONDITIONS

We will act in good faith in all our dealings with you. Equally, the payment of claims happening in the selected Geographical Area during the Period of Insurance is dependent on:

1. You observing the following:
 - (a) Taking ordinary and proper care to safeguard against accident, injury, loss or damage, as if the insurance was not in force.
 - (b) Reporting in writing to us within thirty (30) days upon return to your home with full details of any incident, which may result in a claim under the Policy.
 - (c) Producing the Certificate of Insurance before a claim is admitted.
 - (d) Forwarding to us immediately (in any event, not later than seven (7) days) upon receipt, every writ, summons, legal process or other communication in connection with the claim.
 - (e) Giving all necessary information and assistance that we may require at your expense (including where necessary medical certification and details of your household insurance).
 - (f) Not admitting liability or making an offer or promise of payment without our consent.
 - (g) Giving notice within 24 hours to the Police of any loss or theft or to the carriers when the loss or damage has occurred in transit. In either case, a report form must be obtained from the Police or carriers and forwarded to us.
 - (h) Not abandoning any property.
 - (i) Having sought medical advice on the advisability of taking the journey when you have received medical treatment as a hospital in-patient during the 6 months preceding the journey booking.
 - (j) Not travelling contrary to medical advice or specifically to obtain medical treatment.
 - (k) Not having received a terminal prognosis from a registered medical practitioner prior to the date of issue of the Certificate of Insurance.
 - (l) Not awaiting medical treatment as a hospital in-patient at the date of issue of the Certificate of Insurance.

- (m) Suffering from any previously diagnosed anxiety state.
 - (n) No alterations and/or additions to the printed terms and conditions of the Policy are valid unless initialled at our office by an authorised employee of the company.
2. You recognising our right to :-
 - (a) avoid paying any claim, which is in any way fraudulent.
 - (b) take over and deal with in your name the defence or settlement of any claim made under the Policy.
 - (c) take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the Policy.
 - (d) not be liable for the same claim under more than one Travel Insurance Certificate and/or policy for the same insured person relating to the same Period of Insurance issued by Liberty Insurance Berhad.
 - (e) cancel all benefits provided by the Policy without refund of any premium when a payment made for cancellation or curtailment of the journey.
 - (f) only pay a proportion of a claim where there is other insurance in force covering the same risk, and to require details of such other insurance.
 - (g) not to refund the premium after the Policy has been issued.
 - (h) cancel all covers under the Policy immediately if the claim is dishonest or exaggerated in any way and we reserve the right to notify the police of any such claim.

PART C – GENERAL EXCLUSIONS

1. We will not pay for any deterioration of, or loss of or damage to property, or any legal liability, injury, illness, death or expenses caused by or contributed to, or arising from:
 - (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism (when there are traces of nuclear, chemical or biological agents), insurrection or military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege. Acts of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with an organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence a government and/or to put the public or any section of the public, in fear.
 - (b) Riot or civil commotion, lockout or threat of such event.
 - (c) HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivatives, variations or treatments thereof however caused.
 - (d) Delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulations by Customs or other Government Officials or Authorities of any country.
 - (e) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
 - (f) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - (g) Any pre-existing physical or mental defect or infirmity, pregnancy, childbirth, miscarriage or any complications associated with pregnancy.

- (h) 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.
- (i) The Insured Person travelling against the advice of a Medical Practitioner.
- (j) 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.
2. We will not pay for: -
- (a) any consequential loss unless specified in the Policy.
- (b) any loss due to currency exchanges of any and every description.
- (c) claims in respect of babies aged thirty (30) days and below and persons aged eighty five (85) years and above.
- (d) More than RM1,000,000 in respect of coverage effected under the Insured and spouse Plan, Insured and Children Plan and Family Plan.
- (e) any payment you would normally have made during your travel, if nothing had gone wrong.
3. Under each of the Section 1, 2, 9 and 10 we will not pay for any event which is the result of:
- (a) you travelling in an aircraft (other than a fully licensed passenger carrying aircraft).
- (b) Medication, which at the time of departure is known to be required or to be continued outside the home territory.
- (c) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
- (d) you receiving in-patient treatment or are on a waiting list for in-patient treatment.
- (e) you have received a terminal prognosis.
- (f) you intend to travel against the advice of a medical practitioner or are intending to obtain medical treatment during the journey.
- (g) your suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life)
- (h) you being under the influence of drugs or other substance abuse (other than those prescribed by a registered medical practitioner but not prescribed for the treatment of drug addiction)
- (i) solvent abuse.
- (j) you being under the influence of alcohol or intoxicating liquor.
- (k) you participating in a hazardous adventure.
- (l) any costs of treatment in respect of pregnancy, childbirth, miscarriage, abortion or menopause.
- (m) pre-existing condition
- (n) cosmetic surgery.
- (o) non-emergency medical check-ups
- (p) failure to obtain required vaccinations before departure.
- (q) illness or disorders of a psychological nature, nervous depressions, any anxiety state and/or nervous depressions, mental illness.
- (r) motorcycling (as rider or pillion)
- (s) any consequential loss not specified in the policy.
4. Under each of Section 2, 3 and 4 the amount for which we shall not be liable for each claim is limited to twice the Excess Amount in the aggregate where one occurrence relates to two or more family members insured under this Policy.
5. Under Section 1, if there is more than one insured person covered, our maximum aggregate liability in respect of all

insured persons travelling in one aircraft or surface transport vehicles or vessel shall not exceed the conveyance limit of RM1,000,000 or the aggregate amount of compensation payable in respect of such insured persons, whichever is the less.

6. Cyber Risk Clause (Applicable to Section 4) (Information Technology Hazards Clarifications Clause) The indemnity expressed in this policy shall not apply to liability in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, extranet and/or via the insured persons own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.

PART D – DESCRIPTION OF BENEFITS

SECTION 1 – PERSONAL ACCIDENT

In the event of an Accident while on a Journey/Trip during the Period of Insurance causing Injury resulting in Permanent Disablement (verified by a Medical Practitioner) set out in the Scale of Benefits within three hundred sixty five (365) days from the date of such Accident, We will pay the Permanent Disablement benefit according to the percentage of the Principal Sum Insured for the relevant type of Permanent Disablement as stated in the Scale of Benefits.

	<u>Scale</u>
(A) Accidental Death	100%
(B) Permanent Disablement due to accident	100%
Loss of two Limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Loss of Hand at wrist	100%
Any part of leg except toes	100%
Loss of arm – at shoulder	100%
– between shoulder and elbow	100%
– at elbow	100%
– between elbow and wrist	100%
Total paralysis from neck down	100%
Loss of Sight of both eyes/ Whole eyes	100%
Loss of Sight of one eyes	50%
Loss of one limb	50%
Loss of four fingers and thumb of one hand	50%
Loss of speech	50%

We will not pay:

- (a) more than one of the benefits resulting from the same injury; or
- (b) injuries arising from manual work in connection with any trade, employment and profession; or
- (c) the percentages payable under the Schedule of Benefit shall not exceed 100% of the Sum Insured.

SECTION 2 – MEDICAL AND OTHER EXPENSES

BENEFIT 2 – MEDICAL EXPENSES

We will pay the medical expenses incurred within the Period of Insurance as per Schedule of Benefits if you suffer from illness as attended by a Medical Practitioner (for Overseas Travel only) or bodily injury during the journey outside the home territory except for follow-up treatment.

Covered expenses:

- (a) medical, surgical, hospital, nursing home or nursing services;
- (b) emergency dental treatment for the alleviation of sudden pain or treatment for damage to sound and natural teeth provided such damage is caused solely by injury;
- (c) ambulance fees;
- (d) alternative medicine treatment up to the maximum limit of RM500

BENEFIT 3 - POST HOSPITALISATION

For Overseas Travel, we will reimburse you the follow-up medical expenses incurred following your return from your

journey to your home territory as per Schedule of Benefits. However, nothing will be payable in respect of expenses incurred more than 45 days after You return home. We will reimburse Alternative Medicine expenses up to RM1,000.

This benefit is applicable to Overseas Travel only.

BENEFIT 4 - HOSPITAL CONFINEMENT

We will pay you the benefit as per Schedule of Benefits for each complete 24 hours confined to hospital as an inpatient during the period of the journey up to maximum 45 days in the event that you suffer bodily injury or sickness, while you are on journey/ trip during the period of insured.

BENEFIT 5 - COMPASSIONATE VISIT

Due to Bodily Injury or Illness

(a) We will, in Our sole discretion, pay for reasonable additional accommodation and travelling expenses limited to trip economy class air ticket incurred by one immediate family member who is required to travel to or with you and to remain with you at the medical advice of the treating physician, as a result of your hospitalisation for more than 5 days.

Due to Death

(b) We will, in Our sole discretion, pay for reasonable additional accommodation and travelling expenses limited to trip economy class air ticket incurred by one immediate family member to assist in the burial or cremation arrangements in your death due to an accident or illness.

This benefit under this Section is only payable for one (1) claim made in the event of death or Illness or Injury to You, but not both, for any one event.

BENEFIT 6 - CHILD CARE

We will pay the limit as per Schedule of Benefit under the Family Plan for reasonable additional accommodation and travelling expenses and a round trip economy class air ticket incurred by one immediate family member to take care and/or accompany the dependent children, not older than 12 years of age, back to your home who is left unattended as a result of your hospitalisation, for more than 5 days. This child care is applicable to the Family plan only.

SECTION 3 – EMERGENCY MEDICAL EVACUATION & REPATRIATION

BENEFIT 7 – MEDICAL EMERGENCY

Following a medical emergency, when hospitalised and local medical facility is inadequate, AAN will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility.

BENEFIT 8 – REPATRIATION OF MORTAL REMAINS

If the Insured person dies while on the trip from a sickness or an accident, AAN or its authorised representative will organise for the return of body or remains to the Insured person's usual home in Malaysia.

SECTION 4 – TRAVEL INCONVENIENCES

BENEFIT 9 – TRIP CANCELLATION

We will pay your loss of personal accommodation or transport charges and additional travel expenses paid or contracted to be paid by or for you and loss of excursion charges pre-booked and prepaid in your home territory by or for you which are not recoverable from any other source if your trip is unavoidably cancelled at the time of departure up to the limit as per Schedule of Benefit.

1. The above benefits are payable in the event of the following cancellation due to:
 - (a) your death or death of any of your immediate family member.
 - (b) confinement to you or any of your immediate family member in a hospital arising from bodily injury or serious illness.
 - (c) death of your travelling companion that was registered for the journey with you and is an insured person whose name is duly mentioned on the Proposal Form and Certificate of Insurance.
 - (d) confinement to your travelling companion that was registered for the journey with you and is an insured person whose name is duly mentioned on the Proposal Form and Certificate of Insurance in a hospital arising from bodily injury or serious illness.
 - (e) your home becoming uninhabitable following fire, storm or flood or similar natural disaster like earthquake, hurricane or tornado.
2. For each insured person we will not pay for any event which is result of:
 - (a) the first RM50 of each and every incident giving rise to a claim.
 - (b) your failure to obtain the required passport or visa.
 - (c) any government requirement, regulation or act.
 - (d) delay caused by carrier or re-scheduling in your home territory or the delayed departure at any point in or outside your home territory during the journey if you choose to abandon the trip.
 - (e) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked trip including error, omission or default by the transport or accommodation provider or their agent or any person acting as your agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation was booked.
 - (f) you arranging your journey through an unlicensed travel agent.
 - (g) failure of your own vehicle.
 - (h) your financial circumstances.
 - (i) your disinclination to travel or your loss of enjoyment of the journey.
 - (j) weather conditions other than severe weather conditions in your home territory, which prevent you from getting to the airport or port in time to catch your flight or ship.
3. For any losses under this Section, it is not payable,
 - (i) if this insurance is purchased and payment of insurance premium is made less than one (1) week prior to departure of Your Trip;
 - (ii) If You purchased this insurance or made the payment of the insurance premium after the commencement or announcement of the Natural Disaster.

BENEFIT 10 – TRIP CURTAILMENT

We will pay you the refund of the unused and non-refundable part of your trip in proportion to the unused days paid or contracted to be paid by you or for you in your home territory in the event of necessary and unavoidable cancellation by you arising from causes beyond your control occurring during your journey. The refund for accommodation will be based on each day of the journey you have lost. A proportion of travel expenses will be refunded only if you cannot use your return ticket and you are not claiming return travel expenses under other Section of this policy.

1. The above benefits are payable in the event of the following curtailment due to:

- (a) your death or your confinement to hospital for the duration of your journey as a result of bodily injury or illness.
- (b) unexpected death of any of your immediate family member remaining in your home territory.
- (c) unexpected illness or accident of any of your immediate family member remaining in your home territory which requires hospitalisation for more than 48 hours.
- (d) death of your travelling companion during the journey that was registered for the journey with you and is an insured person whose name is duly mentioned on the Proposal Form and Certificate of Insurance or confined to a hospital due to bodily injury or serious illness.
- (e) natural disasters, which prevent You from continuing with Your Scheduled Trip

In the event of curtailment, compensation for the irrecoverable prepaid charges or expenses would be computed on the basis of each completed day from the day of arrival back in your home territory to the scheduled return as shown on the booking invoice.

2. For each insured person we will not pay for any event which result of:
- (a) the first RM50 of any loss, charge or any expenses incurred in respect of each and every claim under this Section.
 - (b) your failure to obtain the required passport or visa.
 - (c) any government requirement, regulation or act.
 - (d) delay caused by carrier or re-scheduling in your home territory or the delayed departure at any point in or outside your home territory during the journey if you choose to abandon the trip.
 - (e) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked trip including error, omission or default by the transport or accommodation provider or their agent or any person acting as your agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation was booked.
 - (f) you arranging your journey through an unlicensed travel agent.
 - (g) failure of your own vehicle.
 - (h) your financial circumstances.
 - (i) your disinclination to travel or your loss of enjoyment of the journey.
 - (j) weather conditions other than severe weather conditions in your home territory, which prevent you from getting to the airport or port in time to catch your flight or ship.
 - (k) Curtailment Expenses claim relates to travel tickets, the reimbursement will only be on the unused sector of the travel tickets.
 - (l) this coverage is effective only if You purchased this Policy before You become aware of any circumstances, which could lead to the disruption of the planned Journey.
 - (m) You or the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, we will only be liable for the excess of the amount recoverable from such other source or insurance.

You can only claim under either Benefit 9 or 10 for any one event.

This benefit is applicable to Overseas Travel only.

BENEFIT 11 – TRAVEL DELAY

We will pay you RM250 for each full 6 hours' delay and/or up to Schedule of Benefits, whichever is the lesser, compensation if the schedule aircraft, train, or sea vessel on which you are booked is delayed in departure for at least 6 hours at any single destination stop (including transit) from the time specified in the carrier or tour operator travel itinerary during your journey from home territory or return to your home due to strike or industrial action, adverse weather conditions or mechanical failure of the aircraft, train or ship.

The coverage under this Section only applies to schedule carriers, which you had duly confirmed according to the carrier rules and regulations.

We will not pay for any event which is result of:

- (a) your failure to check in at the airport, station or port according to the travel itinerary given to you.
- (b) your late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to industrial action).
- (c) misconnection due to delay at any single destination stop (including transit).
- (d) compensation unless you have obtained written confirmation from the airline, railway or shipping line or their handling agents showing the schedule departure time and the actual departure time of the flight, journey or sailing.
- (e) travel delay arising from strike or industrial action which commenced or was announced before purchase of the insurance.
- (f) failure of public transport services arising from strike or industrial action which commenced or was announced before the date of departure from your home.
- (g) Your failure to obtain verification in writing of the period of delay from the operator of the Common Carrier.

BENEFIT 12 – MISSED DEPARTURE

We will pay you for additional accommodation and travel expenses necessarily and reasonably incurred, in Our sole discretion, in reaching your destination abroad or returning to the home territory as a result of failure of public transport services to get you to the departure port, airport or train station as state in your ticket.

The Insured must obtain confirmation of the mechanical breakdown in writing by the operator(s) of the public transport services or their handling agent(s).

We will not pay for any event which is result of:

- (a) the first RM50 of any and every incident giving rise to a claim
- (b) your failure other than failure of the public transport services to check in at the airport, station or port to the travel itinerary given to you
- (c) late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to failure of the public transport services)
- (d) misconnection of any carrier due to delays at any single destination point
- (e) failure of the public transport services arising from strike or industrial action which commenced or was announced before the date of departure from your home.

This benefit is applicable to Overseas Travel only.

BENEFIT 13 – BAGGAGE DELAY

We will pay you for the emergency purchase of essential items less any amount of compensation paid either by carrier or others if your personal belongings and luggage other than documents are delayed or misplaced for at least 6 hours from the time of arrival at the journey destination abroad. The receipts for all items purchased must be submitted to us with your claim and any amount paid will be deducted from the

final claim settlement payable under Section 3 (Loss & Inconveniences) should the items be permanently lost.

We will not pay for any event which is result of:

- (a) claims not declared to carrier within 24 hours if your luggage is late or lost.
- (b) loss or delay for which you have received replacement or compensation from the carrier or others.
- (c) any purchase made after you received your luggage by the carrier.
- (d) luggage delay when it occurs on the return journey to your home territory.
- (e) claims made under this Section if claim has been made under Section 3 of this policy.
- (f) the Insured's failure to obtain a written confirmation from the carriers or their handling agents on the actual date and time of baggage delivery.

BENEFIT 14 – LOSS OF BAGGAGE AND PERSONAL EFFECTS

We will pay you in respect of your personal luggage and personal effects (including clothing worn) due to theft or attempted theft or damage to or loss of your personal luggage and personal effects by the carrier less a deduction for any wear, tear or depreciation or any compensation paid either by the carrier or other party. The luggage and personal effects must be owned by and accompanied by you and include suitcase, trunks, hand luggage and the like receptacles as well as their contents.

All valuables are only covered against theft and only if carried by you or while deposited with and under the care of a hotel.

We will not pay for:

1. any event which is result of:
 - (a) the first RM50 of each and every incident giving rise to a claim.
 - (b) more than RM500 in respect of every single article, pair or set of articles.
 - (c) more than the limit stated in the Schedule of Benefits in respect of valuables.
 - (d) more than the proportionate part of the value of an article belonging to a pair or set in the event of loss or damage.
2. loss of or damage to:
 - (a) animals
 - (b) bonds, stamps, identity documents, credit and payment cards, travel documents, cash, stock, negotiable instruments and securities or document of any kind.
 - (c) perishable and consumable goods or bottles or any subsequent damage caused as a result thereof
 - (d) property more specifically insured elsewhere
 - (e) Valuables unless at all times they are attended by you or deposited in a hotel safe or hotel safety deposit box
 - (f) personal money
 - (g) handphones, pagers, portable computer equipment (other than notebook computer), including personal digital assistant and its accessories and equipment for the recording of sound and/or pictures and its accessories
 - (h) jewellery, howsoever occasioned;
3. Loss or damage due to atmospheric or climatic conditions, wear, tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice.
4. Loss or damage to personal luggage while away from your journey accommodation unless it is at all times attended by you.
5. Loss or damage by theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicles which is fully locked and whose windows are closed and there was visible evidence of forced entry.

6. Loss or damage due to negligence on your part.
7. Mysterious disappearance.
8. Loss or damage in respect of which you have received replacement or compensation either from the carrier or others
9. Losses not reported to the authorities within 24 hours of discovery
10. The Insured's failure to obtain a written confirmation from the carriers or their handling agents on the actual date and time of baggage delivery.

BENEFIT 15 – LOSS OF TRAVEL DOCUMENTS

We will pay you for the reasonable additional accommodation, travel expenses and communication expenses necessarily incurred in obtaining the replacement of your lost passport or visa and/or travel documents abroad during your journey provided always that you shall exercise reasonable care for safety and that any loss must be reported to the police within 24 hours of discovery.

We will not pay for any event which is the result of:

- (a) the first RM50 of each and every incident giving rise to a claim.
- (b) loss of or theft of passport and travel documents left unattended in a public place or as a result of your failure to take care and precaution to safeguard and ensure the security of the travel documents.
- (c) loss of passport and travel documents in a suitcase while in transit outside your control.
- (d) loss of passport and travel documents in your suit or jacket, which are left unattended in a public place or while in transit outside your control.
- (e) loss of or damage whilst in custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a property irregularity report obtained.
- (f) Any additional expenses incurred in obtaining the replacement of loss of your passport and loss of travel documents in your home territory.
- (g) Mysterious disappearance.

Travel documents includes passport, visa, entry permit, conveyance tickets and travel vouchers.

BENEFIT 16 – LOSS OF PERSONAL MONEY

We will pay you in respect of accidental loss of your personal money during your journey provided that such loss is reported to the police within 24 hours from the incident.

We will not pay:

1. loss of:
 - (a) personal money left unattended in a public place or as a result of your failure to take care and precaution for the safeguard and security of such money
 - (b) personal money from an unattended vehicle unless secured and contained in its locked boot or in the locked glove compartment of such vehicle and out of view and there was a visible evidence of forced entry
 - (c) personal money in a suitcase while in transit by air or in sea-going vessel or a train and outside your control
 - (d) personal money in your suit or jacket which is left unattended in a public place or while in transit by air or in a sea-going vessel or a train and outside your control
 - (e) traveller's cheques where the banker provides a replacement service
 - (f) or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airlines, a property irregularity report obtained
2. shortage due to error, omission, exchange or depreciation in value
3. mysterious disappearance

This benefit is applicable to Overseas Travel only.

BENEFIT 17 – PERSONAL LIABILITY

1. We will pay you up to the limit stated in the Schedule of Benefits for legal liability liable to a third party arising during the period of insurance as a result of:
 - (a) injury, illness or disease of any person.
 - (b) loss or damage to property that does not belong to and is neither in the charge or under the control of you or any family member.
 - (c) loss of or damage to your journey accommodation that does not belong to you or any family member occurring during the Period of Insurance.
 - (d) legal costs and legal expenses for settling or defending the claim made against You.
2. For each insured person we will not pay for:
 - (a) any liability for loss of or damage to property or injury, illness or disease
 - (i) suffered by anyone under the Contract of Service with you or family member and arising out of the work they are employed to do.
 - (ii) to any family member.
 - (iii) arising out of any deliberate act or omission.
 - (iv) any wilful, malicious or unlawful act by you or family member.
 - (v) arising out of your own employment, profession or business or that of any family member.
 - (vi) arising from your ownership, care, custody or control of any animal.
 - (vii) which indemnity is provided under any insurance assumed by you by agreement which would not have attached in the absence of such agreement.
 - (b) Compensation or other costs arising from accidents involving:
 - (i) any land or building or the use thereof by or on your behalf other than your temporary journey accommodation.
 - (ii) property belonging to or held in trust by or in the charge or control of you or any family member.
 - (iii) mechanically propelled vehicles and any trailers attached.
 - (iv) aircraft, motorised waterborne craft or yacht.
 - (c) Judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.

BENEFIT 18 – CREDIT CARD INDEMNITY

In the event You suffer death or Permanent Disablement due to Accident, We will pay You compensation for charges on Your credit card/charge card held with a financial institution, incurred from the start of the Journey/Trip up to the date of Accident when You suffered death due to Accident or sustain Permanent Disablement.

This Credit Card/Charge Card Indemnity Benefit is not applicable to child plan/child annual plan.

This benefit is applicable to Overseas Travel only.

BENEFIT 19 – DAMAGE OR LOSS OF LAPTOP COMPUTER

We will pay you up to the limit stated in the Schedule of Benefits for the damage or loss of laptop computer less any excess, for loss of or damage of Laptop on a Trip, which is taken, or purchased on a Trip and owned by You due to the negligence of the Common Carrier or theft.

We will not pay for any event which is result of:

- (a) the first RM50 of each and every incident giving rise to a claim, Personal Effects - limited to Ringgit Malaysia Five Hundred (RM500) for any one article or a pair or a set of articles
- (b) your failure to take care and precautions to safeguard and secure the laptop
- (c) data loss in your laptop
- (d) Mysterious disappearance
- (e) laptop that is checked-in with the Common Carrier
- (f) Cosmetic damage to your laptop

BENEFIT 20 – HOME GUARD

We will pay you up to the limit stated in the Schedule of Benefits against physical loss or damages to your Home Contents as a result of Burglary or fire to Your Home while it is left vacant during your trip provided always that you shall exercise reasonable care for safety and that any loss must be reported to the police within 24 hours of discovery.

We will not pay:

- (a) for more than Ringgit Malaysia Five Hundred (RM500) in respect of any one article or pair or set of articles
- (b) for any loss or damage occasioned through your wilful act or involvement
- (c) for theft during or after the occurrence of fire
- (d) in respect of shortage due to error, omission, exchange or depreciation in value
- (e) Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation.
- (f) The burning of property through the order of any public authority
- (g) Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
- (h) Consequential loss or damage of any kind.
- (i) Stocks and/or items related to Your business or profession.
- (j) Photographic and sports equipment and accessories and musical instruments.
- (k) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- (l) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

Any claim must be accompanied by a report issued by the police or relevant authorities and provided that losses are not recoverable from any other sources.

This benefit is applicable to Overseas Travel only.

BENEFIT 21 – PET INSURANCE

1. We will pay you an additional pet hotel charges up to the Schedule of Benefits for a minimum 24 hours period delay in the event that you are unable to return in time to collect the pet, due to:
 - (a) You suffer an Injury or Illness which requires Hospital Confinement for a minimum of 24 hours; or
 - (b) A delay of the Scheduled Carrier on which You are travelling in accordance with conditions mentioned under Section 4 – Benefit 11.
2. We will not pay:
 - (a) if the delay of the common carrier was made known to you or was informed publicly prior to the purchase of this policy.
 - (b) in case of any exclusion mentioned in Section 4 – Benefit 11.
 - (c) This Pet Hotel Benefit is not applicable to child plan/child annual plan

This benefit is applicable to Overseas Travel only.

BENEFIT 22 – QUARANTINED COVER AS A RESULT OF BEING DENIED FROM BOARDING DUE TO PANDEMIC INFLUENZA

We will pay you an amount stated in the Schedule of Benefits for every 24 hours period that you are placed under compulsory quarantine in the hospital due to a declared pandemic/epidemic influenza and by order of the relevant government authorities of the country or a recognized public health authority in which You are visiting.

We will not pay if the insurance is taken up after the government declared a quarantine about the pandemic.

This benefit is applicable to Overseas Travel only.

BENEFIT 23 – SPORTS EQUIPMENT COVER

We will pay you up to the limit stated in the Schedule of Benefits for any reasonable costs incurred for the replacement or repair of such loss or damage to your sports equipment due to theft or flight.

Any claim must be accompanied by a report issued by the police or relevant authorities and provided that losses are not recoverable from any other sources.

BENEFIT 24 – ADDITIONAL COST OF CAR RENTAL

1. We will pay you up to the limit stated in the Schedule of Benefits which you become legally to pay under a car rental agreement for failure to return the car in the event you suffer bodily injury due to accident or sickness during your Journey/ Trip provided that the following condition are observed:

- (a) The car must be rented from a licensed rental agency
- (b) You must comply with all requirements of the rental agency under the rental agreement, the laws, rules and regulations of the country of visit
- (c) you must hold a valid license to drive the rented car and is named as insured under the certificate of insurance

2. We will not pay:

- (a) the first RM250 of each and every incident giving rise to a claim.
- (b) if You are disqualified by any order from any court of law or prohibited from renting and/or driving by reason of any law.

This benefit is applicable to Overseas Travel only.

BENEFIT 25 – LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES

We will pay you up to the limit stated in the Schedule of Benefits for the loss of unrecoverable travel deposits or travel fares you have paid in advance in the event that your planned trip is cancelled due to insolvency of an authorised travel agent/agency or common carrier.

We will not pay:

- (a) The first RM100 of each and every incident giving rise to a claim.
- (b) for any air tickets purchased for non-scheduled commercial flights
- (c) Losses caused directly or indirectly by any government requirement, regulation or act;
- (d) if you have knowledge or ability to acquire the knowledge of such Insolvency at the date you purchase this policy.

This benefit is applicable to Overseas Travel only.

BENEFIT 26 – HIJACK COVERAGE

We will pay you up to the limit stated in the Schedule of Benefits in the event that you are hijacked for each complete 24 hours up to maximum 20 days during your journey/ trip. Any claim under this section must be accompanied by a police report or report issued by common carrier to confirm that you were a victim of hijack and duration of such hijack.

BENEFIT 27 – TRAVEL REROUTE

We will pay you up to the limit stated in the Schedule of Benefits if the arrival of the scheduled public conveyance which you have arranged to travel is delayed for at least 6 hours from the time specified in the itinerary due to re-routing of scheduled public conveyance in the event of strike/ industrial action, adverse weather conditions or mechanical breakdown.

We will not pay:

- (a) if the delay in arrival at the destination is as a result of delay in departure of the scheduled public conveyance
- (b) if you failure to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason of such delay
- (c) if you knew of such strike, riot or industrial action existing at the date you purchased this policy.

This benefit is applicable to Overseas Travel only.

BENEFIT 28 – TRAVEL OVERBOOKED

We will pay you up to the limit stated in the Schedule of Benefit if you have a confirmed booking seat and are denied boarding a common carrier due to it being overbooked and no alternative common carrier is made available to you for at least 6 hours or more of the scheduled departure time as specified in your itinerary. The overbooked flight details obtained by you must be verified in writing by the operator(s) of the Common Carrier (by air only) or their handling agent(s).

We will not pay:

- (a) for any travel insurance purchased within 6 hours from the original scheduled departure time as stated in your ticket or travel itinerary.
- (b) if the trip was arranged through an unlicensed travel agent.
- (c) If comparable alternative transport has been made available within six (6) hours after the Scheduled Departure Time
- (d) if you are aware of twenty-four (24) hours prior to the original Scheduled Departure Time stated in your ticket or travel itinerary.
- (e) if you did not obtain confirmation in writing by the common carrier or their handling agent(s).

This benefit is applicable to Overseas Travel only.

BENEFIT 29 – TRAVEL MISSED CONNECTION

We will pay you up to the limit stated in the Schedule of Benefits in the event that you missed the connecting common carrier at any single transfer point due to the late arrival of your incoming confirmed schedule common carrier and no alternative onward transportation is made available to you within 6 hours of your actual arrival time.

The travel misconnection details must be verified in writing by the operator(s) of the Common Carrier or their handling agent(s).

We will not pay:

- (a) if you fail to check in at the airport, train station or port for the Common Carrier service according to the travel itinerary given;
- (b) your late arrival at the airport, train station or port for the Common Carrier service after check-in or booking in time (except for the late arrival due to strike or industrial action);

- (c) if you are aware of the failure of the public transport arising from strike or industrial action prior to the original Scheduled Departure Time stated in your ticket or travel itinerary.

This benefit is applicable to Overseas Travel only.

BENEFIT 30 – TERRORISM COVERAGE

Notwithstanding General Condition Section 28 (a), the Policy is extended to cover the insured person in respect of death or bodily injury, which may be sustained through acts of terrorism provided that such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.

BENEFIT 31 – EXTREME SPORTS COVERAGE

We will pay you the limit stated in the Schedule of Benefits in the event you suffer death or permanent disablement due directly to the following activities:

- (a) Winter sports - ice hockey, ice skating and snowboarding, skiing, sledding and snowmobiling.
- (b) Water sports - sea-angling, rafting, canoeing, kayaking, rowing, parasailing, surfing, windsurfing (boardsailing), jet skiing, 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
- (c) Others - parachuting, hang-gliding, skydiving, mountaineering up to 3,500 metres or the base camp whichever is lower, bungee jumping, zorb ball riding, sphering, orbiting, hot air balloon and all-terrain vehicle (ATV). Any mountaineering or climbing activities in Nepal shall be excluded under this optional rider.

We will not pay if You do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

BENEFIT 32 – COVID'19 MEDICAL EXPENSES

If you are diagnosed with positive COVID-19 whilst on a trip as defined herein and covered by this policy, we will indemnify you up to the maximum limit for medical costs incurred during your trip. We also will cover cost of Emergency Evacuation and Repatriation of Mortal Remains up to the limit stated in the policy if deemed medically necessary during your trip.

Medical Expenses covered are charges for medically necessary medical services and medical supplies, which are recommended by the attending Physician during your hospitalization for the treatment, which include the following:

- (a) The services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) Anaesthetic (including administration), surgery, X-ray examinations or treatments, and laboratory tests, nursing care and Hospital supplies and services;
- (d) Drugs, medicines, Therapeutic Services and Supplies.

1. We will pay subject to the following terms :-
- (a) Negative test results taken within 72 hours prior to Scheduled Flight/ trip and/or subject to Government regulations.
- (b) Cover only if hospitalized for medically necessary COVID-19 treatment.
2. We will not pay for any :-
- (a) vaccinations and their complications.
- (b) Pre-Trip COVID-19 testing, COVID-19 testing at a departure or arrival airport, or mandatory COVID-19 testing required by an Official Government or Health Authority;
- (c) loss if you are travelling against a medical practitioner's or doctor's advice or being aware of

diagnosis with COVID-19, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms);

- (d) not fully vaccinated as per the requirement of both Malaysia and the arrival country;
- (e) failure to fulfil all the requirements which has been set by the Government/Immigration before You depart for the trip.

In all cases, you or someone on your behalf must contact our assistance department immediately.

BENEFIT 33 – COVID-19 DIAGNOSIS QUARANTINE ALLOWANCE

We will pay up to the schedule of benefit, per person, maximum up to 14 consecutive days subject to government quarantine regulations, if while on a trip, you are diagnosed with positive for COVID-19 which is confirmed by a Registered Medical Practitioner, and required to be quarantined by a designated hospital (s) or quarantine centers. This benefit covers only one occurrence during the period of insurance.

We will pay if:-

- (a) designated quarantine center as instructed by local authority.
- (b) negative test results taken within 72 hours prior to Scheduled Flight/ trip and/or subject to Government regulations.
- (c) Quarantine period, which have complete minimum of 24 hours a day.

We will not pay :-

- (a) if insured self-Quarantined at Insured home, Insured Parent's/ Sibling's Home, Relative's Home or Friend's Home.
- (b) if quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.
- (c) if you are travelling against a medical practitioner's or doctor's advice or being aware of diagnosis with positive COVID-19, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

BENEFIT 34 – REIMBURSEMENT OF SANITIZATION DUE TO COVID'19

Reimburse sanitization expenses up to RM500, if you or any of your immediate family member are diagnosed with positive Covid'19 during the trip and require mandatory quarantine.

This benefit will be payable together with Quarantine Allowance.

BENEFIT 35 – TRAVEL CURTAILMENT/ INTERRUPTION DUE TO COVID'19

We will pay your loss of personal accommodation or transport charges and additional travel expenses paid or contracted to be paid by or for you and loss of excursion charges pre-booked and prepaid in your home territory by or for you which are not recoverable from any other source if your trip is unavoidably cancelled at the time of departure up to the limit as per Schedule of Benefit.

The above benefits are payable in the event of the following:

- (a) Death of you or any of your immediate family member due to Covid'19.
- (b) Confinement to you or any of your immediate family member in a hospital due to Covid'19.

- (c) Death of your travelling companion due to Covid'19 that was registered for the journey with you and is an insured person whose name is duly mentioned on the Policy Schedule.
- (d) Confinement of your travelling companion in a hospital due to Covid'19 provided this person was registered for the journey with you and is an insured person whose name is duly mentioned on the Policy Schedule.
- (e) You or your travelling companion are required to self-isolate or quarantine as requested by a registered medical professional due to Covid'19.

For each insured person we will not pay :

- (a) resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.
- (b) if you are travelling against a medical practitioner's or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).
- (c) due to epidemic/pandemic related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.
- (d) trip Interruption for any costs incurred for quarantine after you return to Malaysia.

BENEFIT 36 – TRAVEL CANCELLATION/ POSTPONEMENT DUE TO COVID'19

We will pay up to the amount shown in the schedule of benefits in your policy if the cancellation or postponement of your trip, for which you have paid under a contract and which is not refundable, is necessary and unavoidable as a result of you or your immediate family members being diagnosed with COVID-19 prior to the scheduled trip departure date.

The above benefits are payable in the event of the following:

- (a) death of you or any of your immediate family member due to Covid'19.
- (b) confinement to you or any of your immediate family member in a hospital due to Covid'19.
- (c) death of your travelling companion due to Covid'19 that was registered for the journey with you and is an insured person whose name is duly mentioned on the Policy Schedule.
- (d) confinement to your travelling companion in a hospital due to Covid'19 provided this was registered for the journey with you and is an insured person whose name is duly mentioned on the Policy Schedule.
- (e) You or your travelling companion are required to self-isolate or quarantine as requested by a registered medical professional due to Covid'19.

We will not pay :

- (a) due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organisation, by or for destination country or origin country.
- (b) due to border closures, quarantine or other government orders, advisories, regulations or directives.
- (c) if airline, hotel, travel agent or any other provider of travel and/or accommodation has offered compensation for the trip for cancellation.
- (d) if you are travelling against a medical practitioner's or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).
- (e) if You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.

BENEFIT 37 – HOSPITAL CASH ALLOWANCE DUE TO DENGUE

We will pay you the limit as per schedule of benefit up to thirty (30) days for hospitalization during the period of insurance in the event insured diagnosed with Dengue Fever.

Note: This cover is applicable to Domestic Travel only.

PART E – GENERAL CONDITIONS

1. DUTY OF DISCLOSURE

The **Insured** must read the terms and conditions of the Policy and take reasonable care to answer all the questions honestly (if applicable) to the best of the **Insured's** knowledge. The **Insured** must inform **Us** immediately if at any time any of the information on which this insurance is based is incorrect or changes.

If the **Insured** does not, **We** may:

- (a) declare the **Insured's** Policy void from inception (which means treating it as invalid) and **We** may not return the premium or will recover any unpaid premium;
- (b) cancel this Policy and return any premium less **Our** cancellation charge or recover any unpaid premium;
- (c) recover any shortfall in premium;
- (d) not pay any claim that has been or will be made under the Policy; or
- (e) be entitled to recover from the **Insured Person** the total amount of any claim already paid under the Policy or any claim **We** have to pay under any relevant legislation, plus any recovery costs.

2. ELIGIBILITY

All Malaysians, Malaysian permanent residents, valid work permit holders or individuals legally employed in Malaysia, and his/her spouse and child/children who are legally residing in Malaysia are eligible to be covered under this Policy, subject to the age limits for the relevant plans as set out below:

- (a) Individual/ Spouse Plan if Insured Person is are aged 18 years to 85 years;
- (b) Child(ren) if Insured Person is are aged 30 days to 17 years;
- (c) Family Plan if the Policyholder is aged 18 years to 85 years, the Policyholder's one (1) selected legal spouse who is aged 18 years to 85 years and Policyholder's child/children within 30 days to 17 years.

3. ENTIRE CONTRACT - CHANGES IN POLICY

This Policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance.

4. ALTERATIONS

We reserve the right to amend the terms and provisions of this Policy and such terms and provisions may at any time be amended and changed by written agreement between **Us** and the **Insured**. Any amendment to this Policy shall be binding on all persons whether **Insured Person** under this Policy prior to, during, or after the effective date of the amendment. No alteration in this Policy shall be valid unless approved by an authorized representative of **Us** and such approval be endorsed herein.

5. VALIDATION

We will only issue 1 certificate to each **Insured Person** during the **Period of Insurance** under this Policy.

6. CURRENCY OF PAYMENT

All amounts herein are expressed in Malaysian Ringgit.

7. EXPOSURE

If following an **Accident**, the **Insured Person** is unavoidably exposed to the elements for a duration of time until saved, and as a result of such exposure suffers bodily **Injury** as described above, such **Injury** shall be perceived as if under the influence of the **Accident**.

8. DISAPPEARANCE

If a period of one year has lapsed from the date of reported disappearance to the Police or the relevant authorities, the Company having examined all available evidence and having no reason to suppose other than an accident has occurred to the **Insured person** shall be considered to have resulted in death of the insured person, the disappearance of the **Insured Person** shall be considered to constitute a claim under this Policy and the Principal Sum Insured shall be payable. Provided that if anytime after the claim shall be made, the Insured Person is found to be living, any sums paid by the Company in settlement of the claim shall be refunded to the Company.

9. NOTICE OF CLAIM

Written notice of **Injury** on which claim may be based must be given to **Us** within thirty (30) days after the **Date of Accident** causing such **Injury** or as soon as possible as the situation permits. In the event of **Accidental** death, immediate notice thereof must be given to **Us**.

10. LIMITATION OF CLAIMS

No claim benefits shall be payable under this policy if presented to **Us** beyond a period of 1 year from the **Date of Accident**.

11. MEDICAL EXAMINATION

We at **Our** own expense shall have the right to require additional proof and request medical examination of the **Insured Person** when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

12. RECEIPTS

We shall not be committed by any notice or any trust charge, a lien, assignment or other dealings with the Policy and the receipt of the **Insured** for any compensation payable herein shall in all cases be effectual discharge of **Our** liability.

13. RIGHTS OF NOMINEE

Nominees do not have any right to make any changes to the Policy.

14. RIGHTS OF OWNERSHIP

The **Insured Person** shall have the right to exercise every benefit covered in this Policy. Every transaction relating to the Policy shall however be between **Us** and the **Insured**. **We** will not recognize any claim made by another party who is not insured by this Policy. The **Insured** cannot assign the benefits covered in this Policy for the **Insured Person** to another person or entity.

15. LEGAL PROCEEDINGS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within 1 year from the expiration of the time within which the written proof of loss is required by the Policy.

16. ARBITRATION CLAUSE

All differences arising out of this Policy shall be referred to the arbitration rules of the Kuala Lumpur Regional Centre for Arbitration of which an arbitrator shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the arbitrator within 1 month of being required in writing to do so, then both parties shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However, this is provided that any disclaimer of liability by **Us** or any claim hereunder must be referred to an arbitrator within 12 calendar months from the date of such disclaimer.

17. LIMITATION OF TIME OF BRINGING ARBITRATION

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within six (6) years from the expiration of the date of occurrence of the event giving rise to the claim.

18. CONFORMITY WITH LAW

Any provision of this Policy which, on its effective date is in conflict with the law of the country in which the Policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such laws.

19. CHANGE IN COUNTRY OF RESIDENCE

Coverage of the **Insured Person** is subject to their residence in Malaysia. Coverage does not extend to any **Insured Person** residing outside of Malaysia unless prior extension of coverage has been accorded by **Us**. It is a condition precedent to liability under this Policy that in the event of change of country of residence, **We** must be informed in writing of any change in the **Insured Person's** country of residence. A change in the country of residence shall be deemed to mean the **Insured Person** is living or is intending to live in another country other than Malaysia in excess of 12 consecutive calendar months. Failure to notify **Us** of this change will invalidate the insurance in respect of that **Insured Person** with effect from the date he/she leaves Malaysia permanently. **We** reserve the right to continue cover on the prevailing terms and conditions or to decline cover under this Policy upon receipt of such information.

20. PORTFOLIO WITHDRAWAL CONDITION

We reserve the right to cancel the portfolio as a whole if **We** decide to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by thirty (30) days written notice to the **Insured Person** and **We** will run off all policies to expiry of the period of cover within the portfolio.

21. TO WHOM INDEMNITY IS PAYABLE

Indemnity for all benefits will be paid to the **Insured Person**. The process of claim including settlement will be handled directly between **Us** and the **Insured Person** whose sole discharge will constitute full and final discharge of the claim lodged.

22. CANCELLATION

Either party may cancel this Policy by giving thirty (30) days' notice in writing to the other party at its last known address. If we give such notice, you shall become entitled to a proportionate return of premium; otherwise you shall only be entitled to a return of premium in accordance with our usual short period scale provided that no claim has been made in the current Period of Insurance.

Period Insured	Percentage of Annual Premium to be Charged
1 month or less	25%
3 months	50%
6 months	75%
9 months	90%
Over 9 months	100%

23. ASSIGNMENT

No assignment of interest under this Policy shall be binding upon to **Us**.

24. CASH BEFORE COVER

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.

25. RENEWAL

Upon renewal, premium rates are not guaranteed. **We** reserve the right to revise the premium based on the claim experience of the **Insured Person** covered by this Policy, for which the changes will be applicable for all persons under this Policy irrespective of their individual claims experience.

26. SANCTION

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, **Our** company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

27. CHANGE IN RISK

The **Insured** shall give immediate notice in writing to **Us** of any material change in his or her occupation, business, duties or pursuits and pay any additional premium that may be required by **Us**.

28. CONSENT TO USE OF PERSONAL DATA

By submitting the application for coverage, the **Insured/ Insured Person** consents to the collection of his/her personal information by **Us** (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by **Us** to individuals, service providers and organizations associated with **Us** or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, **Our** financial products and services, data matching, surveys, and to communicate with, the **Insured/ Insured Person** for such purposes. The **Insured/ Insured Person** reserves the right to obtain access, request correction or withdraw **Your** consent to the use of any of **Your** personal information held by **Us**.

29. TERRORISM

Notwithstanding any provision to the contrary within this policy or any endorsement thereto it is agreed that this policy shall exclude Terrorism but only as the sole result of the utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this Clause:

- (a) Terrorism means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the

intention to influence any government and/or to put the public, or any section or 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 governments(s)

- (b) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device 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.
- (c) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- (d) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

30. EXTENSION OF PERIOD OF INSURANCE

If because of your death, injury or illness or that of anyone who is travelling with you, or because of delay or interruption of public transport services out of your control, you are unable to complete the journey before the expiry of this insurance, the Period of Insurance will be automatically extended without any additional premium for the additional days that are reasonably necessary for up to:

- (a) Fourteen (14) days if any vehicle, sea-going vessel or aircraft in which you are travelling as a ticket holding passenger is delayed
- (b) Thirty (30) days if the intended return journey is prevented due to bodily injury or serious illness to you arising from a cause covered under this policy

31. DATA RECOGNITION CLAUSE

There is no insurance under this Policy in respect of any claim of whatsoever nature, which arises directly or indirectly from or consists of the failure or inability of any:

- (a) Electronic circuit, microchip, integrated circuit, microprocessor embedded system, hardware, software, firmware, programmed computer, data processing equipment, telecommunication equipment or systems, or any similar device.
- (b) Media or system used in connection with any of the foregoing whether the property of the insured person or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or words to denote a date including without limitation, the failure or inability to recognise capture save retain or restore and/or correctly to manipulate, interpret, transit, return, calculate or process any date, data information, command, logic or instruction as a result of:
 - (i) recognising using or adopting any date, date of the week or period of time, otherwise than as or

other than, the true or correct date, day of the week or period of time.

- (ii) the operation of any command or logic, which has been programmed or incorporated into anything, referred to in (a) and (b) above.

This clause does not apply in respect of

- (a) Section 1 – Personal Accident
- (b) Section 2 – Medical and Other Expenses
- (c) Benefit 16 – Personal Liability

PART F – 24 HOURS MEDICAL ASSISTANCE TERMS AND CONDITION

Agreement has been made with Asia Assistance Network (M) Sdn. Bhd. (AAN) to provide the emergency assistance services described below as an additional benefit for Insured Members (Members) under this policy.

The Members person may call reverse charge / call collect to Asia Assistance Alarm Centre 24 hours a day, 365 days (or 366 days in a leap year) anywhere within Malaysia or whilst outside Malaysia with each trip not exceeding 185 consecutive days.

SCOPE OF SERVICES

MEDICAL ASSISTANCE SERVICES

1. Tele-medical Consultation and Evaluation of the Insured Person's Condition

When medical advice is needed during travels outside Malaysia, the Insured person is to call AAN for assistance and advice. AAN's duty doctor will provide help over the phone.

Important:

The telephone conversation does not permit the establishment of a diagnosis and must be considered as an advice only.

2. Medical Referral and Arrangement of Medical Appointments

Upon request, AAN shall use its best efforts to provide the name, address and telephone number of physicians (including both general practitioners and specialists), hospitals, dentists and dental clinics. And when requested, AAN will attempt to confirm the availability of the applicable medical or dental professional to make an appointment for treatment.

3. Arrangement of Hospital Admission Guarantee

If the Insured person requires emergency hospitalisation AAN will assist in the arrangement of the hospital admission guarantee. The Insured person is required to ensure that all hospital bills are settled directly upon discharged. Such service will be subject to AAN receiving payment guarantee from Insured person's family member / friend.

4. Dispatch of Medication Not Available Locally

AAN will dispatch the necessary medication not available locally in case of emergency when the Insured person is travelling outside Malaysia and when local rules and regulations allow for such a dispatch.

5. Medical Evacuation

Following a medical emergency, when hospitalised and local medical facility is inadequate, AAN will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility.

6. Medically Supervised Repatriation

If AAN doctor, in consultation with the local attending physician, determines that treatment should continue at a medical facility nearer home following stabilisation, AAN will arrange for the repatriation under constant medical supervision.

Note: For Evacuation and Medically Supervised Repatriation Services, AAN shall organise the services and Liberty Insurance shall pay for such cost up to RM1,000,000.00.

All decisions for Medical Evacuation and Medically Supervised Repatriation as to the means of transportation and the final destination will be made by AAN or its authorised representative, and will be based solely upon medical necessity.

7. Compassionate Visit

If the Insured person is hospitalised outside Malaysia for more than seven (7) consecutive days, AAN will arrange and Liberty Insurance will pay for one economy class return airfare for one of the Insured Person's relative or friend to be with the Insured person.

8. Return of children travelling with the Insured Person

In the event that the Insured person is hospitalised for more than five (5) consecutive days, and the Insured person's medical condition prevents the Insured person from caring for the children and no relative is on the spot able to care for them, AAN will arrange and Liberty Insurance shall pay for an economy class transportation for them to go back to Malaysia.

9. Repatriation of Mortal Remains

If the Insured person dies while on the trip from a sickness or an accident, AAN or its authorised representative will organise for the return of body or remains to Insured person's usual home in Malaysia.

TRAVEL ASSISTANCE SERVICES

10. Visa, Passport and Inoculation Requirements

AAN will provide information concerning Visa, inoculation, passport or immunisation requirements of the foreign countries in which the Insured person will be travelling.

11. Location 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.

12. Emergency Message Relay

In case of an emergency, AAN will attempt to establish a national or international message relay to a designated addressee.

13. Arrangement of Flights

AAN will assist with the arrangement of flights for family return if travelling with the Insured person.

14. Legal Referral

Should the Insured person seek legal assistance for an emergency while on a trip, AAN will refer the Insured person to local legal advisors.

15. Referral to Interpreter/ Translator

Should the Insured person need translation assistance for an emergency in the course of the Insured person trip, AAN will refer the Insured person to a local translator.

EXCLUSIONS

The following circumstances are excluded from this Emergency Assistance Programme:

1. Emergency medical evacuation, repatriation or cost not approved in advance and in writing by AAN and/or not arranged by AAN.
2. If the Insured Person is travelling contrary to the advice of a medical practitioner.
3. If the Insured Person is travelling for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
4. 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.
5. 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.
6. Medical conditions caused by nuclear weapons, material, ionising radiations or contamination by radioactivity from any nuclear fuel or nuclear waste.
7. Failure by the Insured Person to take reasonable precautions following warnings of any intended strike, riot or civil commotion via the mass media.
8. 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.
9. 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).
10. Any expensed 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 aircraft and all sports practised as a profession.
11. If the Insured Person is engaged in or taking part in any unlawful or illegal act.
12. Retention, destruction, confiscation by customs or government authorities, breach of government regulations.
13. Any health condition which constitutes one of the reasons to undertake the trip.
14. The cost of burial in Malaysia or the Insured Person's Usual country of Residence.

**ASIA ASSITANCE NETWORK (M) 24 HOURS
EMERGENCY TELEPHONE NUMBER IS 603-7965 3977.**

PART G – CLAIM CONDITION

1. **TIME OF NOTICE OF CLAIM**
Written notice of **Injury** of which claim may be based must be given to **Us** within thirty (30) days after the **Date of Accident** causing such **Injury or Illness**. In the event of **Accidental** death, immediate notice thereof must be given to **Us**.
2. **FORMS FOR PROOF OF LOSS**
Written proof of loss, including medical reports, original receipts, police report, and such other proof as required to support the nature of the claim, must be furnished to **Us** within ninety (90) days after the **Date of Accident**. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the time proof is otherwise required.
3. The **Insured Person** shall complete a claim form and submit it to the designated representative as soon as practicable as but not later than ninety (90) days after such event together with the following:
 - (a) Certificate of Insurance
 - (b) Medical Report, physician report (from the specialist), status report on the disability (from the specialist) Death certificate, Post mortem report
 - (c) Medical Bills & Receipts
 - (d) Police report
 - (e) Copy of the claimant's I/C
 - (f) The **Insured's** billing statement on the data telecommunication plan that is subscribed by the **Insured Person**
4. Indemnity for loss of life will be payable to the estate of the **Insured Person**. All indemnities of and other class losses is payable to the **Insured Person**.
5. The **Insured Person** shall as soon as possible after the occurrence of a loss likely to give rise to a claim under this policy obtain and follow the advice of a **Medical Practitioner** and Liberty Insurance Berhad shall not be liable for any consequences arising by reason of the **Insured Person's** failure to obtain or follow such advice and use such appliances or remedies as may be prescribed by this policy.
6. If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the **Insured** or the **Insured Person** or anyone acting on behalf of the **Insured** or the **Insured Person** to obtain any **Benefit** under this policy, Liberty Insurance Berhad shall be under no liability in respect of such claim.
7. We shall have the right to examine all the books and records of the **Insured** relating to this Policy at any time during the Policy Period and within 2 years after termination of this policy or until final adjustment and settlement of all claims hereunder, whichever, is the later.

IMPORTANT NOTICE
AVENUE TO RESOLVE YOUR INSURANCE COMPLAINT

If **You** are not satisfied with **Our** response or decision, **You** may submit **Your** complaint to the avenues below. Kindly check with **Our** Complaints Unit on the proper avenue for dealing with **Your** complaint.

- (a) **Customer Complaints Unit /Unit Aduan Pelanggan Liberty Insurance Berhad**
Ground Floor, Menara Liberty, 1008, Jalan Sultan Ismail,
50250 Kuala Lumpur.
Tel. No.: 03-2619 9000 (G/L) or 1-300-888-990
Fax No.: 03-2693 0111
E-mail: customercare@libertyinsurance.com.my
Website: www.libertyinsurance.com.my
- (b) **Ombudsman for Financial Services (664393P) / Biro Pengantaraan Kewangan (664393P)**
Level 14, Main Block, Menara Takaful Malaysia,
4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
Tel. No.: 03-2272 2811
Fax No.: 03-2272 1577
E-mail: enquiry@ofs.org.my
Website: www.ofs.org.my
- (c) **Laman Informasi Nasihat dan Khidmat (LINK)**
Bank Negara Malaysia, Ground Floor Block D,
Jalan Dato' Onn 50480 Kuala Lumpur
Tel. No.: 03-2698 8044 (General Line)
Fax No.: 03-2174 1515
Toll Free: 1-300-88-5465
E-mail: bnmtelelink@bnm.gov.my
Website: www.bnm.gov.my

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