

TUNE PROTECT MALAYSIA

(Tune Insurance Malaysia Berhad (30686-K))

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SST Registration No.: W10-1808-31039805



Protection Made Easy

STAMP DUTY PAID

Welcome to Travel Safe Outbound

Thank You for insuring with **Travel Safe Outbound**. **You** can feel confident **You**'ve made the right choice. **Travel Safe Outbound** is provided by Tune Insurance Malaysia Berhad, one of Malaysia's leading insurance providers, so **You** can relax knowing **You**'re with a company **You** can rely on.

- ✓ **Your** Schedule of Benefit
- ✓ Any endorsements, which change **Your** insurance cover as shown on **Your** Schedule
- ✓ The **Certificate of Insurance** of **Travel Safe Outbound**.

Please read all these documents carefully and keep them safe.

Schedule of Benefits

WORLDWIDE TRAVEL – Single Trip Cover

	SUMMARY OF BENEFITS	Limit per Person/ Event	Sum Insured (RM)					
			Single Trip					
			Travel Safe Lite			Travel Safe Plus		
			Standard		Senior	Standard		Senior
			Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)	Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)
COVID-19 COVERAGE								
a) *	Overseas Medical Expenses (due to Stage 3 to Stage 5 treatment) up to the first 30 days of Trip duration, Emergency Overseas Evacuation & Repatriation of Mortal Remains	Per Adult/Child	Up to 100,000	Up to 100,000	Up to 100,000	Up to 300,000	Up to 300,000	Up to 300,000
		Per Family	N/A	Up to 300,000	N/A	N/A	Up to 900,000	N/A
b)	Hospital Income (RM250 per full day)	Per Adult/Child	N/A	N/A	N/A	Up to 8,000	Up to 8,000	Up to 8,000
		Per Family	N/A	N/A	N/A	N/A	Up to 24,000	N/A
c)	Quarantine Allowance (Exclude Mandatory Quarantine)	Per Adult/Child	N/A	N/A	N/A	1,400 (100 per full day)	1,400 (100 per full day)	1,400 (100 per full day)
		Per Family	N/A	N/A	N/A	N/A	Up to 4,200	N/A
d)	Bereavement Allowance	Per Adult/Child	N/A	N/A	N/A	5,000	5,000	5,000
		Per Family	N/A	N/A	N/A	N/A	15,000	N/A
e)	Compassionate Visit	Per Adult/Child	N/A	N/A	N/A	up to 5,000	up to 5,000	up to 5,000
		Per Family	N/A	N/A	N/A	N/A	up to 15,000	N/A
f)	Trip Cancellation	Per Adult/Child	up to 5,000	up to 5,000	up to 5,000	up to 5,000	up to 5,000	up to 5,000
		Per Family	N/A	up to 15,000	N/A	N/A	up to 15,000	N/A
g)	Trip Curtailment	Per Adult/Child	N/A	N/A	N/A	up to 5,000	up to 5,000	up to 5,000
		Per Family	N/A	N/A	N/A	N/A	up to 15,000	N/A
1 PERSONAL ACCIDENT								
a)	Accidental Death or Permanent Disablement	Per Adult	300,000	300,000	150,000	300,000	300,000	150,000
		Per Child	N/A	50,000	N/A	N/A	50,000	N/A
		Per Family	N/A	950,000	N/A	N/A	950,000	N/A
2 CHILD EDUCATION FUND								
a)	Child Education Fund	Per Event	15,000	15,000	N/A	15,000	15,000	N/A

	SUMMARY OF BENEFITS	Limit per Person/ Event	Sum Insured (RM)						
			Single Trip						
			Travel Safe Life			Travel Safe Plus			
			Standard		Senior	Standard		Senior	
			Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)	Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)	
3 MEDICAL BENEFITS (ACCIDENTAL & SICKNESS)									
a) *	Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains	Per Adult/Child	Up to 300,000	Up to 300,000	Up to 150,000	Up to 300,000	Up to 300,000	Up to 150,000	
		Per Family	N/A	Up to 950,000	N/A	N/A	Up to 950,000	N/A	
	i) Post Hospitalisation in Malaysia	Per Adult/Child	Up to 30,000	Up to 30,000	Up to 15,000	Up to 30,000	Up to 30,000	Up to 15,000	
		Per Family	N/A	Up to 90,000	N/A	N/A	Up to 90,000	N/A	
	ii) Child Care	Per Full Day	500	500	N/A	500	500	N/A	
		Per Event	Up to 5,000	Up to 5,000	N/A	Up to 5,000	Up to 5,000	N/A	
	iii) Compassionate Care	Per Adult/Child	Up to 7,000	Up to 7,000	Up to 7,000	Up to 7,000	Up to 7,000	Up to 7,000	
		Per Family	N/A	Up to 21,000	N/A	N/A	Up to 21,000	N/A	
	Post Hospitalisation in Malaysia, Child Care and Compassionate Care are subject to Section 3a)* Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains limit								
	b)	Overseas Daily Hospital Cash Allowance	Per Adult	Up to 8,000 (250 per full day)	Up to 8,000 (250 per full day)	Up to 8,000 (250 per full day)	Up to 8,000 (250 per full day)	Up to 8,000 (250 per full day)	Up to 8,000 (250 per full day)
			Per Child	N/A	Up to 4,000 (150 per full day)	N/A	N/A	Up to 4,000 (150 per full day)	N/A
			Per Family	N/A	Up to 8,000	N/A	N/A	Up to 8,000	N/A
c)	Accidental Miscarriage	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	
		Per Family	N/A	Up to 5,000	N/A	N/A	Up to 5,000	N/A	
* Maximum Combined Limit for COVID-19 Coverage under a)* Overseas Medical Expenses (due to Stage 3 to Stage 5 treatment), Emergency Overseas Evacuation & Repatriation of Mortal Remains and Section 3a)* Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains		Per Adult/Child	300,000	300,000	150,000	300,000	300,000	300,000	
		Per Family	N/A	950,000	N/A	N/A	950,000	N/A	
4 PERSONAL LIABILITY									
	Personal Liability	Per Adult/Child	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
		Per Family	N/A	3,000,000	N/A	N/A	3,000,000	N/A	

	SUMMARY OF BENEFITS	Limit per Person/ Event	Sum Insured (RM)					
			Single Trip					
			Travel Safe Life			Travel Safe Plus		
			Standard		Senior	Standard		Senior
			Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)	Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)
5 TRAVEL INCONVENIENCES								
a)	Trip Cancellation	Per Adult/Child	Up to 15,000	Up to 15,000	Up to 15,000	Up to 15,000	Up to 15,000	Up to 15,000
		Per Family	N/A	Up to 45,000	N/A	N/A	Up to 45,000	N/A
b)	Trip Curtailment	Per Adult/Child	Up to 18,000	Up to 18,000	Up to 18,000	Up to 18,000	Up to 18,000	Up to 18,000
		Per Family	N/A	Up to 55,000	N/A	N/A	Up to 55,000	N/A
c)	Missed Departure	Per Adult/Child	Up to 500	Up to 500	Up to 500	Up to 500	Up to 500	Up to 500
		Per Family	N/A	Up to 1,000	N/A	N/A	Up to 1,000	N/A
d)	Travel Delay (RM250 for every complete 6 hours of delay)	Per Adult/Child	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000
		Per Family	N/A	Up to 6,000	N/A	N/A	Up to 6,000	N/A
e)	Overbooked Flight	Per Adult/Child	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000
		Per Family	N/A	Up to 3,000	N/A	N/A	Up to 3,000	N/A
f)	Hijacking (RM500 for each full consecutive 24 hours during which you are detained by the Hijack)	Per Adult/Child	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000
		Per Family	N/A	Up to 30,000	N/A	N/A	Up to 30,000	N/A
g)	Travel Reroute	Per Adult/Child	200	200	200	200	200	200
		Per Family	N/A	Up to 600	N/A	N/A	Up to 600	N/A
h)	Travel Misconnection	Per Adult/Child	400	400	400	400	400	400
		Per Family	N/A	Up to 800	N/A	N/A	Up to 800	N/A
i)	Additional Travel & Accommodation Expenses	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 10,000	N/A	N/A	Up to 10,000	N/A
6 LOSSESS								
a)	Baggage Damage By Air Common Carrier	Per Adult/Child	up to 500	up to 500	up to 500	up to 500	up to 500	up to 500
		Per Family	N/A	up to 1,500	N/A	N/A	up to 1,500	N/A
b)	Baggage Delay (RM250 for every 6 consecutive hours delay)	Per Adult/Child	up to 250	up to 250	up to 250	up to 250	up to 250	up to 250
		Per Family	N/A	up to 500	N/A	N/A	up to 500	N/A
c)	Loss or Damage to Baggage and Personal Effects (Maximum RM500 per item/pair/set; RM1,000 for laptop)	Per Adult/Child	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000
		Per Family	N/A	Up to 3,000	N/A	N/A	Up to 3,000	N/A
d)	Loss of Personal Money	Per Adult/Child	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000
		Per Family	N/A	Up to 3,000	N/A	N/A	Up to 3,000	N/A
e)	Loss of Travel Document	Per Adult/Child	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000
		Per Family	N/A	Up to 6,000	N/A	N/A	Up to 6,000	N/A

	SUMMARY OF BENEFITS	Limit per Person/ Event	Sum Insured (RM)					
			Single Trip					
			Travel Safe Lite			Travel Safe Plus		
			Standard		Senior	Standard		Senior
			Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)	Individual (18 – 65)	Family Plan (30 days – 65)	Individual (66 – 80)
f)	Home Care Benefits	Per Event	up to 1,500	up to 1,500	up to 1,500	up to 1,500	up to 1,500	up to 1,500
		Per Family	N/A	Up to 4,500	N/A	N/A	Up to 4,500	N/A
g)	Loss of Travel Deposits (Travel agent has absconded or declared insolvent)	Per Adult/Child	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000
		Per Family	N/A	Up to 30,000	N/A	N/A	Up to 30,000	N/A
h)	Loss of Credit Card	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 15,000	N/A	N/A	Up to 15,000	N/A
7 TRAVEL ASSISTANCE SERVICES								
	24/7 Travel Assistance		Included			Included		

TRAVEL SAFE OUTBOUND (WORLDWIDE/SINGLE TRIP COVER)

Whereas **You** have applied for the insurance hereinafter contained and has paid the Premium as consideration for such insurance and a copy of Travel Safe Outbound Insurance **Certificate of Insurance** has been issued, **We** agree to insure **You** who have purchased the Travel Safe Outbound Insurance against loss covered as set out herein and subject always to the exclusions, provisions and terms contained in this **Policy**.

Our Agreement

STATEMENT Pursuant to Schedule 9 of the Financial Services Act 2013

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

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

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

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

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

This **Policy** reflects the terms and conditions of the contract.

Eligibility

- 1) To be a **Policyholder** or an **Insured Person** under this **Policy**, one must be:
 - a) a Malaysian citizen;
 - b) a Permanent Resident of Malaysia; or
 - c) a holder of a work permit, employment pass, dependent pass, long-term social visit pass, or student pass issued by the relevant authorities in Malaysia which is valid at the time of issuance of this **Policy** and who is legally residing in Malaysia.
- 2) In addition to the requirements in Paragraph 1) above, one must also fulfil the following age requirements:
 - a) to be a **Policyholder**, one must be at least 18 years old;
 - b) to be an **Insured Person** under a **Single Trip Cover**, one must be:
 - Individual Plan: aged at least 18 years old and at most 80 years of age at the start of the **Period of Insurance**;
 - **Family Plan**: aged at least 30 days old and at most 65 years of age as at the start of the **Period of Insurance**;
 - c) for a **Child** to be an **Insured Person** under the **Family Plan**, the **Child** must be at least 30 days old and at most 21 years old, as at the start of the **Period of Insurance**.

Commencement of Coverage

All **Trips** must commence from Malaysia.

Operating of Insurance

- a) Coverage for Trip Cancellation and Loss of Travel Deposits is effective upon the issuance of the **Certificate of Insurance** and terminates on the commencement of **Your Trip**.
- b) For all other Sections, coverage provided under the **Policy** is according to **Period of Insurance** as defined under Policy Definitions.

Policy Definitions

Accident	Shall mean an event occurring entirely beyond control and caused by violent, accidental, external and visible means.
Antigen Rapid Test Kit (RTK-Ag)	Shall refer to test for COVID-19 and is a rapid diagnostic test that analyzes Your upper respiratory specimen, looking for specific protein from the virus that directly detects the presence or absence of an antigen of SARS-CoV-2, the virus that causes COVID-19 . A positive test means You likely have COVID-19 . A negative test means You probably did not have COVID-19 at the time of the test.
Bodily injury	Shall mean injury suffered by You caused solely and directly by an Accident , excluding any Sickness , disease or medical disorder.
Certificate of Insurance	Shall refer to the confirmation of insurance which is electronically generated upon the online purchase of the Travel Safe Outbound Insurance.
COVID-19	Shall mean an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-CoV-2).
Civil War	Shall mean armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. This definition includes armed rebellion, revolution, sedition, insurrection and the consequences of martial law.
Child/Children	Shall mean unemployed and unmarried dependent Child/Children aged between 30 days and 21 years old (Both ages inclusive).

Clinical Stages of COVID-19	<p>Stage 1 – Asymptomatic - Only RT-PCR test positive</p> <p>Stage 2 – Symptomatic, No pneumonia - Upper respiratory tract (URT) symptoms (e.g., pharyngeal congestion, sore throat, cough or fever) for a period less than 7 days</p> <p>Stage 3 - Symptomatic, pneumonia:</p> <ul style="list-style-type: none"> • URT symptoms with others like vomiting, diarrhea, abdominal pain, myalgia, loss of smell/taste. • Signs of increase work of breathing and increase respiratory rate, but no hypoxemia (i.e. NO oxygen requirement). <p>Stage 4 - Symptomatic, Pneumonia, requiring supplemental oxygen:</p> <ul style="list-style-type: none"> • Tachypnoea* with hypoxemia (SpO2<94% on room air). • CNS effect: Lethargy, decreased level of consciousness, seizure. • GI effects: Dehydration, difficulty feeding, raised liver enzymes. • Myocardial effect: Raised Creatinine Kinase, Troponin. <p>Stage 5 - Critically Ill with multiorgan involvement - Rapid disease progression with: Respiratory failure requiring mechanical ventilation (acute respiratory distress syndrome (ARDS),</p> <ul style="list-style-type: none"> • Persistent hypoxemia • Septic shock • Organ failure requiring invasive monitoring and mechanical ventilation (myocardial injury/heart failure; liver injury/ coagulation dysfunction; kidney injury).
Common Carrier	Shall mean any land, water or air conveyance licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare-paying passengers and operating only on fixed and established routes as part of a scheduled regular transportation service, and includes aircraft operated by an airline. It does not include taxis, helicopters, limousine services, chartered flight, and any Public Transport .
Country of Arrival	Shall refer to country where Your scheduled flight is destined to arrive in.
Curtailment	Shall mean returning to place of residence in Malaysia earlier than the planned Trip after arrival at the booked destination as shown on the booking invoice.
Epidemic	Shall mean a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region. For a non-exhaustive example, SARS / Swine Flu (H1N1) / Bird Flu.
Europ Assistance	Refers to emergency assistance company appointed by Us.
Extreme Sports and Activities	Shall mean any sport or sporting activity that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons and stunt riding. It does not mean usual tourists activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.
Family Plan	Shall mean the Policyholder , the Policyholder's legal spouse and the Policyholder's legal Child / Children insured under the same Certificate of Insurance .
First Departure Date	Shall mean departure date from Malaysia as shown on Your travel itinerary.
Foreign War	Shall mean armed opposition, whether declared or not, between two countries.

Hospital	<p>Shall mean a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes, rehabilitation centers or primary clinics) operated pursuant to law for the care treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24-Hour nursing service and medical supervision and means a place that:</p> <ol style="list-style-type: none"> I. Holds a valid license (As required by law); II. Operates primarily for the care and treatment of sick or injured persons; III. Has a staff of one or more Physicians available at all times; IV. Provides 24-hour nursing services and at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities whether on premises or in facilities available to the Hospital on a pre- arranged basis.
Home	Shall mean Your usual place of residence in Malaysia.
Home Contents	Shall mean household furniture, fixtures, fittings and furnishings, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You excluding antiques, artifacts, paintings, objects of art or intrinsic value, manuscripts, financial securities of any kind, money, stamps, travel document, credit cards, bonds, coupons, negotiable instruments, title deeds, driving license and identity cards.
Insolvency	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 filing of bankruptcy/winding up petition.
Immediate Family Member	<p>Shall mean Your:</p> <ol style="list-style-type: none"> I. Legal spouse; II. Legal, adoptive and/ or biological Children; III. Children-In Law; IV. Siblings; V. Parents; VI. Parents-In-Law; VII. Grandparents.
Loss of Limb	Shall mean loss by permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle and includes total, irrecoverable and permanent loss of use of hand, arm, or leg.
Loss of Sight	Shall mean total and irrecoverable loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.
Medically Necessary	<p>Shall mean a medical service provided by a Medical Practitioner which is:</p> <ol style="list-style-type: none"> a) consistent with the diagnosis and is a customary medical treatment for the covered disability; b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits; c) not for Your convenience or convenience of the Medical Practitioner and unable to be rendered out of a Hospital (if admitted as an in-patient); d) not of experimental, investigation, research, preventive or screening in nature; and e) for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age of for a similar disability in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting Your disability.

Mountain Sickness	Also known as acute Mountain Sickness (AMS), altitude Illness , hypobaropathy or soroche and all its related forms which is a physiological change and pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.
One Way Trip	Shall mean a one-way Trip made by You from Your Home to the intended destination where there is no return ticket back to Your Home . The Trip must be originated from Malaysia.
Pandemic	Shall mean an outbreak of infectious disease, which meets the following criteria set by World Health Organization (WHO), that spreads through population across a large region or worldwide. <ul style="list-style-type: none"> I. Emergence of a disease new to a population. II. Agents infect humans, causing serious illness. III. Agents spread easily and sustainably among humans.
Permanent Total Disablement	Shall mean injury which, having lasted for a continuous period of 12 calendar months from the date of Accident , entirely prevents You from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
Physician or Medical Practitioner	Shall mean a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the jurisdiction where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists. The consulting Physician cannot be You , Your Travel Companion , or Your Immediate Family Member .
Physiotherapy	Shall mean treatment to restore, maintain, and make the most of a patient's mobility, function, and well-being which helps through physical rehabilitation, injury prevention, and health and fitness and get You involved in Your own recovery.
Policy	Shall mean Your insurance contract which consists of this Policy wording, Certificate of Insurance , endorsement (if any) and any other documents We may issue that We advise will form part of the Policy .
Policyholder	Shall mean the person who pays the premium to Us in respect of the Insured Person(s) .
Polymerase Chain Reaction (PCR) Test	Shall refer to test for COVID-19 and is a molecular test that analyzes Your upper respiratory specimen, looking for genetic material (ribonucleic acid or RNA) of SARS-CoV-2, the virus that causes COVID-19 . A positive test means You likely have COVID-19 . A negative test means You probably did not have COVID-19 at the time of the test.
Pre-Existing Condition	Refers to disabilities that existed prior to the purchase of this Policy where the condition is one of the followings: <ul style="list-style-type: none"> a) received or is receiving treatment; b) medical advice, diagnosis, care or treatment has been recommended; c) clear and distinct symptoms are or were evident; or d) its existence would have been apparent to a reasonable person in the circumstances.

Public Transport	Transport services such as a licensed bus, taxi, or other legal, licensed and scheduled ride-hailing services available for use by the general public as fare-paying passengers at recognized public stops/stations, and which services are not obtained through a private arrangement basis. This excludes all modes of transportation that are privately arranged, chartered or arranged as part of a tour, even if the services are regularly scheduled.
Reasonable and Customary Charges	Shall mean an expense which is charged for medical/Hospital treatment, supplies or services Medically Necessary to treat Your condition; it should not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and should not include charges that would not have been made if no insurance was procured.
Return Trip	Shall mean a return Trip made by You from Your Home to the intended destination and with a return ticket back to Your Home . The Trip must be originated from Malaysia and back to Malaysia.
Scheduled Time	Shall mean: I. Time provided on itinerary II. New departure time which an airline operator had advised You not less than 24 hours from the original schedule time of flight departure on the flight.
Serious Illness	Whenever applied to You or Immediate Family Member it shall mean Sickness certified as being life threatening and requiring immediate treatment by a Physician and which results in You or Immediate Family Member being certified by that Physician as unfit to travel or to continue with Your Trip .
Sickness/Illness	Shall mean any noticeable change in Your physical health that requires the care of a Physician acting within the scope of his/her license to treat the Sickness for which the claim is made, and the nature of the Illness is not excluded from this present Policy .
Single Trip Cover	Shall refer to a Policy issued where You can only be covered under single journey/per Trip to selected area of travel during the Period of Insurance . The length of journey covered under this Policy must be of the following durations: I. Worldwide Travel - each Trip duration must not exceed 180 consecutive days from the time of departure to the date of return to Malaysia.
Theft	Shall mean a permanent loss of belongings which occurs: I. Where there is physical evidence of a break-in of the premises (Where applicable); II. Where Your belongings are taken or attempted to be taken by force by causing or attempt to cause death, hurt, wrongful restraint or the fear of the same; III. Where the belongings are taken by force at any place to which IV. the general public has free access, the forceful taking must comprise the elements of stealth and surprise; V. Where the belongings which are not left unattended are taken from a pocket, bag or purse at any place to which the general public has free access; the taking must comprise the elements of stealth; or VI. where the belongings are taken without Your consent with the intention of permanently depriving You of those belongings. Provided always that You have taken reasonable steps to safeguard Your belonging or to prevent the loss.

Trip	Shall refer to the period between the Commencement of Cover and Expiry of Cover .
Travel Agent	Shall mean a travel agent with a valid licence and registered with the Malaysian Ministry of Tourism.
Travel Companion	Shall mean Your sole travelling companion (Whom Your Trip depends on) who has travel bookings to accompany You for the entire Trip .
We/Us/Our/the Company/Insurer	Shall mean TUNE INSURANCE MALAYSIA BERHAD.
You /Your/ Insured Person /Insured	Shall mean person named as Insured Person in the Certificate of Insurance .
Worldwide Travel	<p>Shall mean travel undertake by You during the Period of Insurance for the purpose of leisure and/or business travel which is:</p> <ul style="list-style-type: none"> a) Single Trip Cover; b) Travel outside Malaysia; and c) Within the selected area as stated below: <p>Asia Pacific Area 1: Australia, Bangladesh, Bhutan, Brunei, Cambodia, China Hong Kong, India, Indonesia, Japan, South Korea, Kazakhstan, Kyrgyzstan, Laos, Macau, Maldives, Myanmar, Mongolia, Nepal, New Zealand, Pakistan, Philippines, Sikkim, Singapore, Sri Lanka, Taiwan, Timor Leste, Thailand, Tibet, Uzbekistan, Vietnam</p> <p>Worldwide Area 2: Excluding USA, Canada, Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe</p> <p>Worldwide Area 3: Excluding Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe</p>

Period of Insurance (One Way Trip)

Commencement of Cover	<p>The cover shall commence on the later of the following:</p> <ul style="list-style-type: none"> i) on the commencement date as specified in the Certificate of Insurance; or ii) the time You leave Your Home to proceed directly to the place of embarkation in Malaysia to commence Your Trip.
Expiry of Cover	<p>The cover shall be terminated on the earlier of the following:</p> <ul style="list-style-type: none"> i) 3 days (72 hours) from Your first arrival date at the Country of Arrival; or ii) upon checking in at point of Immigration for travel outside of Country of Arrival.

Period of Insurance (Return Trip)

Commencement of Cover	<p>The cover shall commence on the later of the following:</p> <ul style="list-style-type: none"> I. on the commencement date as specified in the Certificate of Insurance; or II. 24 hours prior to Your scheduled departure time from Malaysia provided You are in direct transit between Your Home and the overseas departure point in Malaysia; or III. from the time You leave Your Home.
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Expiry of Cover	<p>The cover shall be terminated on the earlier of the following:</p> <ol style="list-style-type: none"> I. on the expiry date as specified in the Certificate of Insurance; or II. 24 hours after You are cleared to pass through the arrival immigration checkpoint in Malaysia solely for the purpose of direct transit to Your Home. III. the time You return to Your Home.
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BENEFITS DESCRIPTION

COVID-19 COVERAGE

a) Overseas Medical Expenses (due to Stage 3 to Stage 5 treatment), Emergency Overseas Evacuation & Repatriation of Mortal Remains **(Applicable to Travel Safe Life and Travel Safe Plus Plan)**

We will reimburse **You** up to the limit as specified in the Schedule of Benefits for **Medically Necessary** and **Reasonable and Customary Charges** incurred as a result of **You** being tested positive for **COVID-19** and hospitalized due to Stage 3 to Stage 5 of **Clinical Stage of COVID-19** during Your **Trip** outside Malaysia up to the first 30 days of **Trip** duration or **Period of Insurance** whichever is shorter.

This benefit includes the cost of Emergency Overseas Medical Evacuation, Emergency Overseas Medical Repatriation or Repatriation of Mortal Remains if **You** contract **COVID-19** during **Your Trip** overseas.

Emergency Overseas Medical Evacuation

In an event that **You** require evacuation in a medical emergency due to **COVID-19** occurring during **Your Trip** outside Malaysia, **Our** appointed third-party administrator must be contacted immediately to approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat **Your** medical condition. The type of transportation will depend on the availability and the gravity of **Your** condition.

Emergency Overseas Medical Repatriation

In an event that **You** are hospitalized during **Your Trip** outside Malaysia due to **COVID-19** and it is **Medically Necessary** for **You** to be repatriated back to Malaysia to continue treatment, **We** will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant. In the event of emergency medical repatriation, **Our** appointed third-party administrator must be contacted immediately to approve all Emergency Medical Repatriations. **We** retain the right to decide whether emergency medical repatriation is required or not.

Repatriation of Mortal Remains

In the event of **Your** death due to **COVID-19** during the **Trip** outside Malaysia, **Our** appointed third-party administrator must be contacted and they will organize the repatriation of **Your** mortal remains to **Your Home**. The process of burial, embalming, basic casket are covered if it is mandated by legislation or regulation. Ceremonies and ritual rites are not covered in the repatriation coverage.

Special Conditions applicable to a) under COVID-19 COVERAGE

- 1) **You** are required to have a **COVID-19 RTK/PCR test** with a negative result within 72 hours prior to Schedule Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.
- 2) Cover only if hospitalized for **Medically Necessary COVID-19 Stage 3 to Stage 5** treatment.

Maximum Combined Limit for COVID-19 Coverage under a) Overseas Medical Expenses due to Stage 3 to Stage 5 treatment, Emergency Overseas Evacuation & Repatriation of Mortal Remains and Section 3a) Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains shall not exceed the limit as specified in the Schedule of Benefit.

We will not cover any loss if **You** are travelling against a **Medical Practitioner's** advice, or any claim arising from **You** acting in a way that goes against the advice of a **Medical Practitioner** (including, but not limited to, travelling with **COVID-19** symptoms).

This **Policy** will only pay for one claim from Emergency Overseas Medical Evacuation, Emergency Overseas Medical Repatriation or Repatriation of Mortal Remains under **COVID-19 COVERAGE** at any one event for the duration of this Policy.

b) Hospital Income **(Applicable to Travel Safe Plus Plan)**

We will pay **You** Hospital Income benefit for every full day of admission If **You** are hospitalized after being tested positive for **COVID-19** as declared by order of the relevant government authorities or a recognized public health authority of

the country in which **You** are visiting during the **Trip** outside of Malaysia.

Special Conditions applicable to b) under COVID-19 COVERAGE

Negative **RTK/PCR test** results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.

This **Policy** will only pay for any claim under b) or c) under **COVID-19 COVERAGE** but not both.

c) Quarantine Allowance
(Applicable to Travel Safe Plus Plan)

We will pay the amount as specified in the Schedule of Benefits if **You** are tested positive for **COVID-19** during **Your Trip** outside of Malaysia, and as a result **You** are unexpectedly placed into mandatory quarantine under the order of Local Authority in the **Country of Arrival**.

This benefit will not apply where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin whether or not **You** are diagnosed with COVID-19. **We** will not cover any loss 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).

Special Conditions Applicable to c) under COVID-19 COVERAGE

Negative **RTK/PCR test** results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.

This **Policy** will only pay for any claim either under b) or c) under **COVID-19 COVERAGE** but not both.

d) Bereavement Allowance
(Applicable to Travel Safe Plus Plan)

We will pay a lump sum amount as specified in the Schedule of Benefit to **Your** legal representative in the event **You** are diagnosed with **COVID-19** and loss **Your** life during **Your Trip** outside Malaysia.

Special Conditions Applicable to d) under COVID-19 COVERAGE

Negative **RTK/PCR test** results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.

e) Compassionate Visit
(Applicable to Travel Safe Plus Plan)

If **You** are hospitalized after being tested positive for **COVID-19** as declared by order of the relevant government authorities or a recognized public health authority of the country in which **You** are visiting during the **Trip** outside Malaysia, **We** will reimburse **You** for the reasonable travel fare (economy air travel) and hotel accommodation expenses necessary incurred by one **Immediate Family Member** to visit and stay with **You**.

Special Conditions Applicable to e) under COVID-19 COVERAGE

Negative **RTK/PCR test** results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.

f) Trip Cancellation
(Applicable to Travel Safe Life and Travel Safe Plus Plan)

We will reimburse **You** up to the limit as specified in the Schedule of Benefit, for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the **Trip** only in the event of necessary and unavoidable cancellation of all or one of the following:

- (i) Air ticket
- (ii) hotel/accommodation expense
- (iii) local tour package
- (iv) admission tickets

arising from **You** are tested positive for **COVID-19** within 14 days prior to **Your** original scheduled departure date of **Your Trip** as stated in **Your Certificate of Insurance**. **You** are required to furnish a copy of the **COVID-19** test result that is certified by a **Physician**.

This **Policy** will reimburse this benefit provided this **Policy** is purchased at a minimum of 7 days prior to commencement of **Your Trip**. Coverage under this benefit is effective only if coverage is incepted before **You** become aware of any circumstances which could lead to the cancellation of **Your Trip**.

This **Policy** will terminate once a claim under f) has been paid.

This **Policy** will only pay for one claim made either under f) or g) under **COVID-19** COVERAGE but not both.

g) Trip Curtailment
(Applicable to Travel Safe Plus Plan)

We will reimburse **You** up to the limit as specified in the Schedule of Benefits for the following if **You** are tested positive for **COVID-19** during **Your Trip** outside of Malaysia:

- I. Any unused and non-refundable portion of the air ticket and accommodation if **You** have to curtail **Your Trip** to return directly to **Your Home**;
- OR
- II. Any incurred additional cost of air ticket if **You** need to return directly to **Your Home**.

Special Conditions Applicable to g) under COVID-19 COVERAGE

Negative **RTK/PCR test** results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**. **You** are required to furnish a copy of the **COVID-19** test result that is certified by a **Physician**.

This **Policy** will only pay for one claim made either under f) or g) under **COVID-19** COVERAGE but not both.

SECTION 1 - PERSONAL ACCIDENT

In the event of an **Accident** happening during the **Trip**, if **You** suffer **Bodily Injury** which results in **Your** death or disablement, **We** will, subject to the exclusions, limitations, provisions and terms of this **Policy**, pay compensation as provided in the Table of Compensation below:

Table of Compensation		
	Events	Percentage of Amount of Benefit
1	Accidental Death	100%
2	Total and irrecoverable Loss of Sight of an eye or both eyes	100%
3	Loss of Limb to one or two limbs	100%
4	Total and irrecoverable Loss of Sight of one eye and loss of use of one limb	100%
5	Permanent Total Disablement , other than Loss of Sight or Loss of Limb	100%

Provided that:

- 1) such death or disablement occurs within 180 calendar days immediately after the date of **Accident** causing such death or disablement;
- 2) the maximum compensation for which **We** shall be liable in respect of one **Insured Person** is 100% of the amount of Benefit specified for Personal Accident Benefits as detailed in the Schedule of Benefit.

Exposure and Disappearance Extension

In the event that When, by reason of an **Accident** covered by this **Policy**, **You** are unavoidably exposed to the elements and, as a result of such exposure, suffers death or disablement for which benefit is otherwise payable hereunder, such death or disablement shall be covered under this **Policy**.

If **Your** body have not been found within 1 year of disappearance, sinking or wrecking of the conveyance in or on which **You** were traveling at the time of the **Accident**, it will be presumed that **You** suffered death resulting from **Bodily Injury** caused by an **Accident** at the time of such disappearance, sinking or wrecking, and **We** shall forthwith pay the benefit under this **Policy** provided the person or persons to whom such benefit is paid shall sign an undertaking to refund such sum to **Us** if **You** are subsequently found to be living.

SECTION 2 – CHILD EDUCATION FUND

We will pay the amount as specified in the Schedule of Benefits for Child Education if **You** have any surviving **Child/Children** in an event of **Your** death due to **Accident** during the **Trip** outside Malaysia. Regardless of the number of surviving **Child/Children**, only the amount stated in the Schedule of Benefits for Child Education is payable.

SECTION 3 - MEDICAL BENEFITS (ACCIDENTAL & SICKNESS)

Section 3(a) – Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains

We will reimburse **You** the **Reasonable and Customary Charges** up to the maximum limit as specified in the Schedule of Benefit for medical, **Hospital** and treatment expenses (including cost of emergency dental treatment for the alleviation of sudden pain but excluding replacement of dentures and crowns) **Medically Necessarily** incurred outside Malaysia giving rise to a claim as a direct result of accidental **Bodily Injury** or **Illness** sustained by **You**.

This benefit includes the cost of Emergency Medical Evacuation, Emergency Medical Repatriation or Repatriation of Mortal Remains during **Your Trip** outside Malaysia.

Emergency Medical Evacuation

In an event that **You** require evacuation in a medical emergency due to an **Accident** or **Sickness** occurring during **Your Trip** outside Malaysia, **Our** appointed third-party administrator must be contacted immediately to approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat **Your** medical condition. The type of transportation will depend on the availability and the gravity of **Your** condition.

Emergency Medical Repatriation

In an event that **You** are hospitalized due to an **Accident** or **Sickness** during the **Trip** outside Malaysia, and it is **Medically Necessary** for **You** to be repatriated back to the nearest **Hospital** in Malaysia to continue treatment, **We** will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant. In the event of emergency medical repatriation, **Our** appointed third-party administrator must be contacted immediately to approve all Emergency Medical Repatriations. **We** retain the right to decide whether emergency medical repatriation is required or not.

Repatriation of Mortal Remains

In the event of **Your** death due to an **Accident** or **Sickness** during the **Trip** outside Malaysia, **Our** appointed third-party administrator must be contacted and they will organize the repatriation of **Your** mortal remains to **Your Home**. The process of burial, embalming, basic casket are covered if it is mandated by legislation or regulation. Ceremonies and ritual rites are not covered in the repatriation coverage.

This Policy will only pay for one claim from Emergency Medical Evacuation, Emergency Medical Repatriation or Repatriation of Mortal Remains at any one event for the duration of this Policy.

Section 3(a) i) Post Hospitalisation in Malaysia

We will reimburse **You** the **Reasonable and Customary Charges** incurred for Follow-Up Treatment in Malaysia provided:

- 1) **You** sustain **Bodily Injury** or **Sickness** which occurred outside of Malaysia during **Your Trip**; and
- 2) **You** have a valid claim under Section 3 a) Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains.

The maximum amount payable for Follow-Up Treatment in Malaysia must be within 14 days from the expiry date of **Your Policy** and not exceeding the limit as specified in the Schedule of Benefits. The amount is a sub-limit of the aggregate total payable under Section 3 (a) Overseas Medical Expenses Reimbursement, Emergency Medical Evacuation & Repatriation of Mortal Remains.

Section 3(a) ii) Child Care

If **You** suffer from a **Sickness** or **illness** while on a **Trip** outside Malaysia, **We** will reimburse the amount as specified in the Schedule of Benefit, for the reasonable and necessary expenses incurred to accompany **Your Child/Children** back to Malaysia in an event:

- (i) **You** are admitted as an in-patient in a **Hospital** and such admission is **Medically Necessary**; and
- (ii) There is no one to look after **Your Child/Children**

Section 3(a) iii) Compassionate Care

We will reimburse **You** for the reasonable and necessary additional expenses incurred for travel fare (economy air travel or first-class rail travel) and hotel accommodation expenses by one relative or one friend:

- 1) to visit and stay with **You**, as recommendation by a **Physician** if **You** are hospitalized for more than 5 days as a result of **Accident** or **Sickness** sustained whilst on the **Trip** outside Malaysia and **Your** medical condition forbids evacuation; or
- 2) to assist on repatriation and burial or cremation arrangement in the place where the death occurred upon **Your** death due to **Accident** while on a **Trip** outside Malaysia

This Section 3(a) iii) does not cover any other incidental expenses and/or charges which are incurred by **Your** relative or friend including, but not limited to, the cost of other transport, upgrades, drinks, meals, telephone or mobile telecommunication charges, and optional or additional room services.

Section 3(b) Overseas Daily Hospital Cash Allowance

If **You** suffer from a **Sickness** or accidental **Bodily Injury** while on a **Trip** outside Malaysia which requires admission as an in-patient in a **Hospital** and such admission is **Medically Necessary**, **We** will pay for every full day of admission at and up to the amount as specified in the Schedule of Benefits.

Section 3(c) Accidental Miscarriage

We will reimburse **You** the **Reasonable and Customary Charges** medical treatment expenses up to the maximum amount as specified in the Schedule of Benefits in an event **You** sustain miscarriage due to an **Accident** during the **Trip** outside Malaysia.

Special Exclusions Applicable to Section 3 – Medical Benefits

We are not liable to pay:

- 1) costs for medical care except that prescribed by a licensed **Physician** or which is delivered by a recognized **Hospital**;
- 2) for any loss which is directly or indirectly, in whole or in part, due to:
 - a) Civil or **Foreign War**, whether declared or not;
 - b) The effect of drugs, medication or treatment not prescribed by a **Physician** ;
 - c) The influence of alcohol characterized by **Your** blood alcohol level equal to or superior to that fixed by the laws regulating the use of automobiles;
 - d) Suicide, attempt suicide or intentionally self-inflicted injury;
 - e) **Your** participation in a competition involving the use of motorized land, water or air vehicle;
 - f) **Your** participation in any professional sports, **Extreme Sports and Activities**;
 - g) **You** flying whether as a fare-paying passenger or not, in or on an aircraft that does not belong to an airline company or which is not registered or licensed for the transportation of fare-paying passengers on regular and published scheduled routes;
 - h) **Your** active service in any of the armed forces of any nation;
 - i) **Your** participation or involvement in a criminal act;
 - j) **Your** practice or utilization, either as pilot or passenger, of a sailplane, hand glider, parasail, parachute, hot air balloon, and the like, or engaging in any aerial flight other than that as previously expressed.
- 3) **We** are not liable for expenses incurred:
 - a) **Pre-Existing Conditions**;
 - b) Pregnancy and its consequences;
 - c) mental or emotional disorder;
 - d) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
 - e) cosmetic surgery, apart from reconstructive surgery in consequence of a covered **Accident**;
 - f) follow-up non-medical treatment of any kind resulting from an **Accident** or **Sickness**, psychoanalytical treatment, stays in rest homes, **Physiotherapy** and detoxification;
 - g) ophthalmologic care, eye glasses, contact lenses, hearing aids, medical equipment, prostheses, dentures, crowns or medical equipment;
 - h) medical check-ups;
 - i) vaccinations and their complications;
 - j) 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;
 - k) hospitalization due to **COVID-19**.

SECTION 4 – PERSONAL LIABILITY

We agree to indemnify **You** against **Your** personal liability at law for damages and any claimant's cost and expenses up to the maximum limit as specified for Personal Liability in the Schedule of Benefit in respect of:

- a) Accidental **Bodily Injury** to any third party; or
- b) Accidental damage to property of any third party

that happening during the **Trip** outside Malaysia. Provided that the total aggregate limit of liability for all claims under this section in respect of such damages and/or costs and expenses incurred with **Our** written consent in the defense or settlement of any such claim shall not exceed the maximum limit as specified for Personal Liability in the Schedule of Benefit.

Special Exclusions to Section 4 - Personal Liability

We shall not be liable for any liability in respect of the following:

- 1) caused by **You**;
- 2) any non-pecuniary loss;
- 3) Accidental loss or damage to property belonging to or held in trust or in the care, custody or control of **You** or any of **Your** employees or any member of **Your** family or household;
- 4) arising out of an agreement unless liability would have arisen in the absence of such agreement;
- 5) death or accidental **Bodily Injury** to or **Sickness** of any person who is under a contract of employment, service or apprenticeship with **You** when such death, injury or **Sickness** arises out of and in the course of their employment with **You**;
- 6) arising out of the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, lifts, animals of a dangerous species or livestock of any kind;
- 7) damage caused by or to buildings or parts of building owned, rented or occupied by **You**;
- 8) any claim arising from **You** being insane or under the influence of or affected by drugs (other than drugs prescribed by a licensed **Physician**), intoxicating liquor, or solvents;
- 9) **Your** participation in any act of civil or **Foreign War**, sabotage, riots, public demonstrations, strikes and lockouts;
- 10) Liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 11) Liability arising directly or indirectly by, through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **You** or **Your Immediate Family Member** or household;
- 12) Liability arising directly or indirectly by, through or in connection with:
 - a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
 - b) any willful, malicious or unlawful act;
 - c) the carrying on of any trade, business or profession; and
 - d) any racing or rallying activities;
- 13) any claim involving any **Your Immediate Family Members**;
- 14) judgement(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
- 15) sexual molestation, physical or mental abuse;
- 16) golfing either in the course of play or practice;
- 17) any punitive, aggravated or exemplary damages awarded by any court;
- 18) liability for which payment should be more specifically claimed under any other contract of insurance under **Your** name

Special Conditions applicable to Section 4 - Personal Liability

Upon the happening of any event which may give rise to a claim under this Section, **You** shall within 30 days therefrom give written notice to **Us** with full particulars. Every letter, claim, writ of summons or process in respect of such claim shall be forthwith forwarded to **Us** upon receipt of the same by **You**. No admission, offer, promise, payment or indemnity shall be made or given by or on **Your** behalf without **Our** written consent and **We** shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name for **Our** own beneficiary claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. **You** shall give all such assistance as **We** may require.

SECTION 5 – TRAVEL INCONVENIENCES

In addition to the benefits provided under the above Section, **You** will be covered for the Travel Inconvenience Benefit for the following events as specified below:

Section 5(a) - Trip Cancellation

We will reimburse **You** up to the limit as specified in the Schedule of Benefits, for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the **Trip** only in the event of necessary and unavoidable cancellation of all or one of the following:

- (i) air ticket
- (ii) hotel/accommodation expense
- (iii) tours
- (iv) car rental

arising from causes beyond **Your** control occurring after this insurance has been effected which is as a result of the following insured events:

- 1) a disability resulting in:
 - (i) death;
 - (ii) **Permanent Total Disablement**; or
 - (iii) an admission as an in-patient in a **Hospital** where such admission is **Medically Necessary**;

occurring to **You**, **Your Immediate Family Members** or **Travel Companion** within 14 days prior to **Your** original scheduled departure date of **Your Trip** as stated in the **Certificate of Insurance**.

- 2) a fire or natural disaster resulting in serious damage to **Your Home** or destination of planned trip.
- 3) any event excluding strike which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **Your** life in danger; and
 - (iv) following the advise and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media.
- 4) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire occurring at destination of planned trip.

For the purposes of item (1) to (4), the insured events must occur within 14 days prior to **Your** original departure date of **Your Trip** as stated in the **Certificate of Insurance**. Please note that in relation to item (3) and (4), such claims should be made against relevant parties prior to **Us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial.

We will reimburse the reasonable and necessary travel and accommodation expenses which have been paid in advance and/or not recoverable from any relevant parties up to the amount as specified in the Schedule of Benefits.

This **Policy** will terminate once a claim under this Section 5(a) has been paid.

We will reimburse Section 5(a) provided this **Policy** is purchased at a minimum of 7 days prior to commencement of **Your Trip**.

This **Policy** will only pay for one claim made either under Section 5(a) or Section 5(b) but not both.

Special Exclusions applicable to Section 5(a) – Trip Cancellation

- 1) **We** shall not be liable for any loss resulting directly or indirectly (in whole or in part) from:
 - I. criminal acts committed by **You**;
 - II. war, riot, popular movements, terrorist acts;
 - III. any **Pre-Existing Conditions**;
 - IV. any effect of a source of radioactivity;
 - V. pollution ;
 - VI. **Epidemics**;
 - VII. **Pandemic**;
 - VIII. bankruptcy;
 - IX. climatic events such as lack of snow, etc.;
 - X. for any loss which is compensated by the airline operator or other sources.
- 2) in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure.
- 3) in respect of any loss or compensation for any air miles, frequent flyer points or holiday points earned or used to pay for the **Trip** in part or in full.

Section 5(b) - Trip Curtailment

We will reimburse **You** the following up to the limit as specified in the Schedule of Benefits, for any unused or non-refundable portion which **You** have paid in advance and unable to recover from any relevant parties if **You** have to curtail **Your Trip** to return directly to **Your Home** due to the insured events:

- i) air-ticket
- ii) hotel/accommodation expense
- iii) tours
- iv) car rental

The insured events include:

- 1) a disability resulting in:
 - (i) death;
 - (ii) **Permanent Total Disablement**;
 - (iii) an admission as an in-patient in a **Hospital** for at least 48 hours where such admission is **Medically Necessary**;

- (iv) quarantined for at least 48 hours as advised by the doctor or **Physician**; or
 - (v) recommendation by the attending doctor or **Physician** to return **Home** and is deemed reasonable by **Us**; occurring to **You**, **Your Immediate Family Members** or **Travel Companion**;
- 2) a fire or natural disaster resulting in serious damage to **Your Home** or destination of the planned trip;
- 3) any event excluding strike which:
- (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **Your** life in danger;
 - (iv) occurs after departure from Malaysia; and
 - (v) following the advise and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 4) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire occurring at destination of planned trip.

Please note that in relation to item (3) and (4), such claims should be made against relevant parties prior to **Us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **We** will reimburse **You** more than the amount as specified in the schedule of benefits.

We will reimburse the unused and non-refundable portion based on a proportional calculation from the date of **Your** arrival back to **Your Home** to the expiry of **Your Trip**.

In respect of a claim for air ticket which has been paid in advance, **We** will reimburse only the unused portion of the air ticket.

For death, calculation will be based on the date of the incident to the expiry of **Your Trip**.

This **Policy** will only pay for one claim made either under Section 5(a) or Section 5(b) but not both.

Special Exclusions applicable to Section 5(a) - Trip Cancellation and Section 5(b) - Trip Curtailment

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1) the enactment, amendment, enforcement or abolishment of any government regulation, law or Act.
- 2) the delay or amendment of the booked **Trip** (including error, omission or default) by the provider of any service for any part of the booked **Trip**, or the travel agent or tour operator through whom the **Trip** was booked.
- 3) Bankruptcy, insolvency, liquidation or default of travel agencies or the **Common Carrier**.
- 4) **Your** business, financial or contractual obligation or those of **Your Travel Companion**.
- 5) **Your** disinclination to travel or financial circumstances.
- 6) A result of unlawful act or criminal proceedings of any person on whom the booked **Trip** depends other than attendance, under the subpoena as a witness at a court of law.
- 7) **Your** failure to immediately notify the travel agent, tour operator, or provider of transport or accommodation if **You** found it necessary to cancel or curtail **Your Trip**.
- 8) Any event or circumstances which **You** knew or ought to have known would lead to the disruption of **Your Trip**; this includes any event which is publicly known prior to the issue date of the **Certificate of Insurance** or the time the booking for the **Trip** was made.

Section 5(c) - Missed Departure

We will reimburse **You** up to the limit as specified in the Schedule of Benefit for accommodation and travel expenses necessarily and reasonably incurred if **You** missed **Your** planned and scheduled departure as a result of failure of **Public Transport** services to get **You** to the departure port, airport or train station as stated in **Your** schedule ticket.

This section is available only in respect of departure to **Your** planned destination from **Your Home** or place of business in Malaysia (whichever may be the later) and is not available for the journey back to **Your Home** or place of business in Malaysia.

Special Exclusions applicable to Section 5(c) - Missed Departure

We will not pay for claim arising directly or indirectly from, in respect of, or due to:

- 1) **Your** failure other than failure of the **Public Transport** services to check in at the airport, station or port according to the travel itinerary given to **You**.

- 2) Late arrival at the airport, station or port after checking in or booking in time (except for the late arrival due to failure of the **Public Transport** services).
- 3) 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**.

Section 5(d) - Travel Delay

If the departure of the scheduled flight in which **You** have arranged to travel is delayed from the time specified in the itinerary supplied to **You**, **We** will pay RM 250 for every complete 6 hours of delay up to the limit as specified in the Schedule of Benefits. The delay must be verified in writing by the operator(s) of the **Common Carrier** or their handling agent(s) on the number of hours delayed. If **You** are entitled to a refund of all or part of such expenses from another source, **We** will only be liable for the excess of the amount recoverable from such other source.

Special Exclusions applicable to Section 5(d)- Travel Delay

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1) **Your** failure to check in according to the itinerary supplied to **You** or failure to obtain a written confirmation from the **Common Carrier** or their handling agents of the number of hours of delay.
- 2) Strike, riot or industrial action.
- 3) **Your** late arrival at the Carrier Terminal after check-in or booking-in time.
- 4) Any delay which **You** are made aware of 24 hours or more prior to the original scheduled departure time as stated in **Your** travel document or ticket.

This **Policy** will only pay for one claim made either under Section 5(d) or Section 5(g) but not both.

Section 5(e) – Overbooked Flight

We will pay **You** up to the limit as specified in the Schedule of Benefits the necessarily and reasonably incurred expenses for accommodation, meal and travel that cannot be recovered from anyone else while **You** are on a **Trip** outside Malaysia during the **Period of Insurance** if **You** cannot board **Your** intended scheduled air conveyance due to overbooking and that **You** have a confirmed air conveyance ticket within 6 hours from the actual departure time. **You** must obtain written confirmation from the airline or their handling agents showing the ticket is overbooked. Benefit is not payable if **Your Trip** was arranged through an unlicensed travel agent.

Section 5(f) - Hijacking

If the **Common Carrier** in which **You** are travelling is Hijacked during **Your Trip** outside Malaysia for more than 24 hours, **We** will pay **You** up to the limit as specified in the Schedule of Benefits for each full consecutive 24 hours that the **Common Carrier** is under the control of the hijackers.

Hijack shall mean any seizure, or exercise of control by force or violence or by threat of force or violence and with wrongful intent.

A claim for this Benefit 5(f) must be supported by written verification from the operator of the **Common Carrier** as to the fact of hijack and as to the duration of time the **Common Carrier** was under the control of the hijackers.

Section 5(g) – Travel Reroute

We will pay **You** the limit as specified in the Schedule of Benefits if the **Common Carrier** in which **You** have arranged to travel is rerouted and arrived at intended destination for at least 6 hours later than the original scheduled arrival time specified in the itinerary or ticket supplied to **You** as a result of the strike, industrial action, adverse weather conditions or mechanical breakdown.

Special Exclusions applicable to Section 5(g)

We will not pay for claims arising directly or indirectly from, in respect of or due to:

1. Delay in arrival at the destination as a result of delay in departure of the scheduled **Common Carrier**.
2. **Your** Failure to obtain a written confirmation from the operator of **Common Carrier** or their handling agents of the number of hours of delay and the reason for the rerouted travel.
3. Strike or industrial action existing at the date you purchase this insurance.

This **Policy** will only pay for one claim made either under Section 5(d) or Section 5(g) but not both.

Section 5(h) – Travel Misconnection

We will pay **You** the amount as specified in the Schedule of Benefits, if the confirmed onward connecting scheduled Common Air Carrier is missed at the transfer point due to the late arrival of **Your** incoming confirmed connecting scheduled Common Air Carrier, and no alternative onward transportation is made available to **You** within 6 hours of the actual arrival time of **Your** incoming Common Air Carrier. The travel misconnection details to be obtained by **You** must be verified in writing by the operator(s) of the Common Air Carrier or their handling agent(s).

Section 5(i) – Additional Travel & Accommodation Expenses

We will reimburse **You** up to the amount as specified in the Schedule of Benefit for the Additional Travel and Accommodation Expenses which **You** cannot recovered from any other source during the **Trip** outside Malaysia as result of **Your** extended **Trip** due to an unexpected death or **Bodily Injury** or **Sickness** of **You** or **Your Immediate Family Member** or **Travel Companion**.

Additional Travel and Accommodation Expenses means the reasonable costs of travel and accommodation necessarily and actually incurred by **You** (at the same standard or fare class as originally selected by **You**) that are additional to **Your** pre-paid travel and accommodation arrangements.

Section 6 – LOSSES

Section 6(a) – Baggage Damage By Air Common Carrier

If **Your** baggage while on a **Trip** outside Malaysia is lost or damaged due to the negligence of the Air Common Carrier, at **Our** discretion **We** will either reimburse for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the limit as specified in the Schedule of Benefit. For loss or damage due to Air Common Carrier's negligence, the baggage must be checked-in with the Air Common Carrier.

We will pay the original purchase of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at **Our** discretion.

For loss or damage due to the Air Common Carrier, the claim should be made against the Air Common Carrier first prior to **Us** making any payment under this section. Such claims must be submitted with proof of compensation received from the Air Common Carrier or if such compensation is denied, proof of such denial. At no time, **We** will reimburse **You** for more than the limit as specified in Section 6 (a) of the Schedule of Benefit.

Special Exclusions applicable to Section 6(a)- Baggage Damage by Air Common Carrier

For purposes of Section 6(a), **We** will not pay benefits for a loss due to or expenses incurred for:

1. loss to baggage sent in advance, mailed or shipped separately;
2. loss to baggage left unattended in any place of which the general public have free access to;
3. loss by **Theft** from an unattended vehicle;
4. confiscation, detention, destruction by customs, immigration and/or public authorities; and
5. mysterious or unexplainable disappearance.

This **Policy** will only pay for one claim made either under Section 6(a), Section 6(b) or Section 6(c).

Section 6(b) – Baggage Delay

We will pay **You** the limit as specified in the Schedule of Benefit for every 6 complete hours whereby **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by the airline operator the time of **Your** arrival at the scheduled destination till the time **You** received **Your** baggage. The maximum amount payable is up to the limit as specified in the Schedule of Benefits.

For the avoidance of doubt, the payments made are in respect of each claim made, regardless of the number of pieces of baggage involved.

Special Exclusions applicable to Section 6(b) – Baggage Delay

We shall not be liable for claims in respect of:

1. Baggage delay not immediately reported to the airline operator or **Common Carrier**
2. Confiscation or detention by customs, immigration and/or public authorities.
3. Baggage delay on **Your** return journey back to **Your Home**.
4. **Your** failure to obtain a written confirmation from the **Common Carrier** or their handling agents on the actual date and time of baggage delivery.

This **Policy** will only pay for one claim made either under Section 6(a), Section 6(b) or Section 6(c).

Section 6(c) – Loss or Damage to Baggage and Personal Effects

We will reimburse **You** up to the limit as specified in the Schedule of Benefits in the event of

- a) a **Theft** or damage due to a **Theft** or an attempted **Theft**;
- b) loss or damage to **Your** baggage, clothing and personal effects, whether checked in or hand carried, caused by an airline operator or **Common Carrier**.

Provided that these items must travel together with **You** during the **Trip** outside Malaysia. At **Our** sole discretion, the basis of reimbursement shall be either the lesser of the cash value of the items or equivalent to:

- (i) the original cash value of the items less depreciation; or
 - (ii) the cost of replacement of a similar make and model; or
 - (iii) the cost of repair of the items,
- as determined by **Our** sole discretion.

Where any item consists of articles in a pair or set, **We** shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have as a part of such pair or set. **We** may at **Our** option elects to either repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the loss or damage of covered baggage and personal effects before and after the loss.

All jewelry, articles consisting in whole or in part of silver, gold, or platinum objects made with precious materials, precious stones, pearls, watches, articles trimmed with or made mostly of fur, portable photographic, cinematographic, computer or telephone equipment, equipment for the recording of sound or pictures and its accessories, are only covered against **Theft** if such item or equipment are physically carried along personally by **You** during the **Trip**.

For loss or damage caused by **Theft** during the **Trip**, a report must be made at the nearest police station or relevant authorities within the jurisdiction where the incident took place within 24 hours of the incident. A copy of the report must be submitted to **Us** to support a claim.

For loss or damage of items, proof of **Your** purchase such as, but not limited to, receipts, bank statements or credit card statements, must be submitted to **Us** to support a claim. If no such proof is submitted, **We** may at **Our** sole discretion decline a claim or accept it at a reduced value or less any compensation paid either by **Common Carrier** or other sources.

Special Exclusions applicable to Section 6 (c)- Loss or Damage to Baggage and Personal Effects

a) This **Policy** does not cover:

1. Animals
2. Automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment
3. contraband or illegal goods
4. document, identity papers, credit and payment cards, transport tickets, cash, cheques, stocks and securities
5. equipment for professional use
6. eye glasses, contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges
7. toiletries, cosmetics of any kind
8. accessories of any kind including fashion accessory that is not stated under Section 6 (c) – Loss or Damage to Baggage and Personal Effects covered items
9. films, tapes, cassettes, cartridges or discs, pen-drive, memory card and the like
10. hand-held mobile telephones, pagers, portable computer equipment including personal digital assistant and its accessories
11. keys
12. musical instruments, objects of art, antiques, collector's items, furniture, sculptures
13. traditional herbs, goods traded in the course of business, samples, foodstuff, perishables and consumables items (including but not limited to food, beverage, medicine)
14. ski sets, bicycles, sailboards, golf clubs, tennis rackets and other sporting equipment

b) **We** shall not be liable for any loss or damage resulting from:

1. breakage of brittle or fragile articles, cameras, musical instruments, radios and such similar property
2. confiscation or expropriation by order of any government or public authority
3. criminal acts subject to exception under Section 6 (c) – Loss or Damage to Baggage and Personal Effects due to Theft
4. gradual deterioration or fair wear and tear
5. insects or vermin
6. inherent vice or damage
7. mysterious disappearance
8. transportation of contraband or illegal trade
9. seizure whether for destruction under quarantine or custom regulation or not

c) any item that is insured under any other insurance, or otherwise reimbursed/replaced by the airline operator, a **Common Carrier** or a hotel or any other source.

d) Loss or **Theft** of property left unattended in any places which the general public have free access to.

- e) Your willful acts, omission, negligence, or carelessness.
- f) Baggage that is sent in advance, mailed or shipped separately.

This **Policy** will only pay for one claim made either under Section 6(a), Section 6(b) or Section 6(c).

Section 6(d) – Loss of Personal Money

We will reimburse **You** up to the limit as specified for Loss of Personal Money in the Schedule of Benefit for actual loss of cash, bank or currency notes, travelers cheques, postal or money orders during **Your Trip** outside of Malaysia provided that:

- a) the items are within **Your** control or custody at all times; and
- b) the items must not be left unattended; and
- c) such loss is reported to the police having jurisdiction at the place of loss immediately but in no case be later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police.

Special Exclusion applicable to Section 6(d)- Loss of Personal Money

- 1. Loss that is kept in the check-in baggage with a **Common Carrier**.
- 2. Unexplained and mysterious disappearance.

Section 6(e) - Loss of Travel Document

We will reimburse **You** up to the limit as specified in the Schedule of Benefits for the loss of travel document due to **Theft** during **Your Trip** outside Malaysia. **We** shall reimburse the reasonable and necessary expenses incurred for:

- (i) replacement of such passport and/or visa
- (ii) communication
- (iii) meals and/or accommodation
- (iv) travel at the place of loss

provided that such expenses are for the purpose of securing and obtaining the replacement passport, travel tickets and other relevant travel documents for continuation of the **Trip**.

For the avoidance of doubt, any reimbursement by **Us** under this section will only be in relation to expenses incurred outside of Malaysia where **Your** travel documents were lost during **Your Trip**.

Special Exclusions applicable to Section 6(a)- Baggage Damage by Air Common Carrier, Section 6(d)- Loss of Personal Money & Section 6(e) - Loss of Travel Document

We shall not pay for claims in respect of:

- 1. Loss or damage arising from delay or confiscation or detention by Customs or other Officials.
- 2. Loss or damage whilst in the custody of an airline or other **Common Carrier**, unless reported immediately on discovery and in the case of airline, a Property Irregularity Report is obtained. A claim must be made against the **Common Carrier** and other relevant authorities first.
- 3. Losses not reported to the police within 24 hours and report not obtained at the place of loss.
- 4. Loss or **Theft** of property left unattended in a public place or in an unattended vehicle or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property.
- 5. Loss or damage to property otherwise reimbursed by a **Common Carrier** or a hotel.

Section 6(f) - Home Care Benefits

We will, by payment or at **Our** option by reinstatement or repair, indemnify **You** up to the amount as specified in the Schedule of Benefits against physical loss or damage to **Your Home Contents** at permanent residence in Malaysia that was left vacant because of **Your Trip**, caused by **Theft** during the **Period of Insurance**, but only after commencement of **Your Trip** outside Malaysia.

In the event of loss or damage to any property insured forming part of a pair or set, **Our** liability shall not exceed a proportionate part of the value on the pair or set.

We shall not be liable for more than RM500 in respect of any one article or pair or set of articles.

Special Exclusions applicable to Section 6(f) - Home Care Benefits

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1. Any loss or damage occasioned through **You** willful act or with **Your** connivance.
- 2. Losses recoverable from any other insurance taken up by **You** to cover **Your Home Contents**.

Section 6(g) – Loss of Travel Deposits

We will reimburse **You** for the loss of Travel fares paid in advance (including deposits paid in advance) which is irrecoverable from any parties up to the limit as specified in the Schedule of Benefits in the event before or on the departure date of **Your** booked **Trip**, the licensed **Travel Agent** from which **You** purchases **Your** air tickets or **Your** packages has absconded or declared insolvent.

This **Policy** will terminate once a claim under this Section 6(g) has been paid.

We will reimburse Section 6(g) provided this **Policy** is purchased at a minimum of 7 days prior to commencement of **Your Trip**.

Special Exclusions applicable to Section 6(g) – Loss of Travel Deposits

1. caused directly or indirectly by any government requirement, regulation or act.
2. covered by any other existing insurance scheme or government programme.
3. deposits which will be refunded by a hotel, airline, industry compensation scheme, **Travel Agent**, any other travel services or accommodation or any other sources.
4. insolvency which occurred or for which a bankruptcy was filed before the effective date of this cover.
5. caused by failure of any **Travel Agent**, person or agency to provide the travel arrangements for reasons other than insolvency.
6. Any event or circumstances which **You** knew or ought to have known; this includes any event which is publicly known prior to the issue date of the **Certificate of Insurance** or the time the booking for the **Trip** was made.

Section 6(h) – Loss of Credit Card

If **You** suffer financial loss as a direct result of the fraudulent use of **Your** credit card(s) following **Theft** during the **Trip** outside of Malaysia, **We** will pay for such loss up to the limit as specified in the schedule of benefits.

Any claim must be accompanied by a report issued by the card company(s) evidencing the loss.

Special Exclusions applicable to Section 6(h) - Loss of Credit Card

We will not pay for any loss:

1. If the loss or **Theft** of **Your** credit card is not reported to the credit card issuing company within 3 hours from the time of **Theft**;
2. Losses recoverable from any other sources.

SECTION 7 –TRAVEL ASSISTANCE SERVICES

Services described herein are available 24 hours a day, 365 days to **You** travelling anywhere within the **Country of Arrival**.

You may call **Our** appointed third-party administrator in Malaysia to request the services described in clause herein.

a) Medical Referral and arrangement of medical appointments

Upon request, **Our** appointed third-party administrator shall provide the name, address and telephone number of doctor, **Hospitals**, dentists, and dental clinics. **Our** appointed third-party administrator will attempt upon request to confirm the availability of the applicable medical or dental professional to make an appointment for treatment. Any third-party cost incurred shall be borne by **You**.

b) Visa, Passport & Inoculation Requirements

Upon request, **Our** appointed third-party administrator will provide **You** information concerning visa, inoculation, passport or immunization requirement.

c) Currency Exchange & Flights Information

Upon request, **Our** appointed third-party administrator will provide **You** information concerning foreign exchange rates of major currencies, flight information on the arrival and departure by destination, time and flight number. The information will only be available for the present day, the day before and the date after **Your** enquiry.

General Exclusions Applicable to Entire Policy

This Insurance does not cover:

- 1) any illegal or unlawful act by **You**;
- 2) death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), mutiny, **Civil War**, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by or under the order of any government or public or local authority;

- 3) delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
- 4) any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- 5) **You** are below the age of 30 days or over the age of 80 (calculated since last birthday as at the date of insurance purchased);
- 6) members of the armed forces whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
- 7) during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft;
- 8) any serious physical injury or disability resulting directly or indirectly from, attributed to or accelerated by the use, release, or escape of nuclear or nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials. For purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death and/or protracted and obvious physical disfigurement, and/or protracted loss of or impairment of the function of a bodily member or an organ;
- 9) any **Pre-Existing Condition**;
- 10) suicide, attempted suicide or any intentional self-inflicted injuries acted upon by **You** whether sane or insane;
- 11) treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related **Accident**;
- 12) pregnancy, miscarriage or Childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
- 13) psychosis, mental or nervous disorders or sleep disturbance disorders;
- 14) cosmetic or plastic surgery or any elective surgery;
- 15) any congenital defect which has manifested or was diagnosed before the **Policy** commencement date;
- 16) any form of dental care or surgery unless necessitated by **Bodily Injury** caused by the **Accident** covered under the **Policy** to sound and natural teeth;
- 17) routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, **Illness** or injury, or any related treatment;
- 18) Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this **Policy**, the definition of AIDS shall be that used by the World Health Organisation in 1987, or subsequent revision by the World Health Organisation of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in **Our** opinion either the presence of any Human Immune Deficiency Virus (HIV) or Antibodies to such Virus);
- 19) any injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
- 20) driving or riding in any kind of race involving motorized vehicles;
- 21) **Your** late arrival at the airport for the Scheduled Flight after the official check-in time;
- 22) **Your** failure to take reasonable measure to protect, save or recover lost baggage;
- 23) **Your** failure to notify the relevant airline authorities of missing luggage at the scheduled destination point and to obtain a property irregularity report;
- 24) any loss, injury, damage or legal liability arising directly or indirectly from travel in ,to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe;
- 25) engaging practicing or participating in sport in a professional capacity or when **You** would or could earn income or remuneration from engaging in such sport;
- 26) participating in any **Extreme Sports and Activities**;
- 27) manual work in connection with any trade, employment or profession;
- 28) **Hospital** admission which is not **Medically Necessary**, or convalescence, custodial or rest care;
- 29) **Your** decision to travel on, or against medical advice, or where **Your Trip** is made primarily for the purpose of obtaining treatment;
- 30) any loss, injury, damage or legal liability suffered or sustained directly or indirectly by **You** if **You** are :
 - a) terrorist;
 - b) member of a terrorist organization; or
 - c) purveyor of nuclear, chemical or biological weapons;
 - d) narcotics trafficker.
- 31) any loss resulting directly and indirectly (in whole or in part) from:
 - a) **Pandemic**
 - b) **Epidemic**

Subject to the exceptions of COVID-19 Coverage under a) – Overseas Medical Expenses (due to Stage 3 to Stage 5 treatment) up to the first 30 days of Trip duration, Emergency Overseas Evacuation & Repatriation of Mortal Remains, b) Hospital Income, c) Quarantine Allowance, d) Bereavement Allowance, e) Compassionate Visit f) Trip Cancellation and

g) Trip Curtailment.

32) any loss, damage, liability, expense, fines, penalties directly or indirectly caused by, in connection with, involving or arising out of any of the following – including any fear thereof, whether actual or perceived:

- Infectious diseases, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (**COVID-19**) including any mutation or variation. thereof; or
- A pandemic or epidemic, declared by the World Health Organization or any governmental authority.

If the Insurer alleges that, by reason of this exclusion, any amount is not covered by this agreement, the burden of proving the contrary shall rest on the Insured. (Subject to the exceptions of COVID-19 Coverage under a) – Overseas Medical Expenses (due to Stage 3 to Stage 5 treatment) up to the first 30 days of Trip duration, Emergency Overseas Evacuation & Repatriation of Mortal Remains, b) Hospital Income, c) Quarantine Allowance, d) Bereavement Allowance, e) Compassionate Visit f) Trip Cancellation and g) Trip Curtailment).

General Conditions Applicable to entire Policy

1) Entire Contract

This **Certificate of Insurance** contains terms and conditions for the Insurance coverage and benefits provided here in which shall always be subject to the terms and conditions of this **Policy**.

2) Observance of Insurance Terms and Conditions

The due observation and fulfillment of terms and conditions of this **Certificate of Insurance** in so far as they relate to anything to be done or complied with by **You** or any claimant under this **Certificate of Insurance** shall be conditions precedent to any of **Our** liability to make any payment under this **Policy**.

3) Misrepresentation in Application

The benefits shall not be payable and the **Policy**, at **Our** option, shall be considered voidable in the event:

- a) there is a failure failure to disclose or misrepresentation of any fact with respect to **You** that are material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
- b) in all cases of fraud.

4) Alterations

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

5) Currency of Payment

Payment of any claim covered under this **Policy** shall be made in Malaysian currency or its equivalent in any other currency at the prevailing rate of exchange as declared by Bank Negara at the time of effecting payment if so required by **You** or **Your** permitted legal personal representatives.

6) Compensation Limit

The compensation limit is that expressed in the Schedule of Benefit.

7) Ages

All ages referred to in this **Policy** shall be the age of **Your** last birthday.

8) Notice and Procedures of Claims

a) Upon the happening of any event which may give rise to a claim, **You** shall:

- I. notify **Us** in writing as soon as possible but not later than 30 days after any event which may give rise to such claim by filling up the claim form as provided by **Us**; any delay must be supported by justifiable reasons for the delay and the acceptance is at **Our** sole discretion. **We** will not pay any claims notified to **Us** after one year from the date of loss.
- II. furnish to **Us** in writing, at **Your** own costs and expenses, any evidence and proof including but not limited to information, particulars, accounts, original receipt, invoices, **Your** statements, reports and any other documents as **We** may require and shall be in such form and of such nature as **We** may prescribe.
- III. produce for **Our** examination pertinent documents at such reasonable times and shall co-operate with **Us** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

b) The following information and documents shall be furnished to **Us** under any circumstances in matters of claims:

- I. a property irregularity report obtained from airport authorities in respect of lost luggage including details of the Scheduled Flight and/or written details and confirmation of the delay or loss incurred.
- II. copies of the records / receipts / charges forms verifying the relevant Scheduled Flight air tickets, hotels, car rental, tours incurred for the **Trip**.
- III. other document as and when required by **Us**.

c) All reasonable measures to protect safeguard and recover such lost baggage and/or personal effects shall be taken by **You**. Any delay or non-delivery of baggage shall immediately be reported to an official of airport authorities who is authorized to receive such notification.

9) Proof of Loss

Written proof of loss must be furnished to **Us** at its said office within 90 days from the date of loss. Failure to furnish such proof within the time required shall not invalidate or 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.

10) Effect of Fraud

Any fraud, misstatement or concealment in respect of this insurance or any claim hereunder shall render the insurance coverage and benefits provide herein null and void.

11) Medical Examination

We, at **Our** own expense shall have the right to require additional proof and request medical examination of **You** 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) To Whom Indemnity is Payable

Indemnity for loss of life in respect of **You** are payable to the nominee(s) elected by **You** and in the event of failure of nominee, to the legal beneficiary as stipulated under the Financial Services Act 2013, (for foreigners, such pay out shall be made in accordance to **Your** foreign country's probate laws). Indemnity for all other benefits will be paid to **You** or **Your** estate upon **Your** death.

The process of claim including settlement shall be handled between **Us** and **You** or **Your** estate as the case may be, whose sole discharge will constitute full and final discharge of the claim lodged.

13) Sanction Clause

We are not liable to make any payment for liability under any coverage sections of this **Policy** or make any payment under any extension for any loss or claim arising in, or where **You** or any beneficiary under the **Policy** is a citizen or instrumentality of the government of any country (ies) against which any laws and/or regulations governing this **Policy** and/or **Us**. **Our** parent company or **Our** ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting **Us** to provide insurance coverage transacting business with or otherwise offering economic benefits to **You** or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary(ies) who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or **Us**, **Our** parent company or **Our** ultimate controlling entity.

14) Receipts

We shall not be abide by any notice or any trust charge, a lien, assignment or other dealing with the **Certificate of Insurance**. The receipt by **You** for any compensation payable herein shall in all cases be effectual discharge of **Our** liability.

15) Rights of Nominee

Consent of nominee shall not be a pre- requisite to terminate or to cancel this **Policy** or to a change of nominee or for that matter for any changes in this **Policy**.

16) Legal Proceedings

No action at law or in equity shall be brought against **Us** immediately 1 year after date of any covered occurrence.

17) Arbitration Clause

Any dispute which may arise between **Us** and **You** and/or **Your** legal representative in relation to the construction of the **Policy** or rights or liabilities of parties hereto shall be referred to arbitration. The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of such agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the Arbitration Act of Malaysia or any statutory modification or reenactment thereof for the time being in force.

18) Limitation of Time of Bringing Arbitration

If a claim is made under the **Policy** and rejected by **Us**, **You** or **Your** legal personal representatives shall commence arbitration proceedings, within 6 months of such rejection, failing which **We** shall be discharged from all liability whatsoever for that claim.

19) Cancellation and Refund

- a) **We** will refund in full the premium paid if **You** cancel the **Trip** due to **Unforeseen Circumstances** prior to the date of departure and **You** will not make any claim for loss of travel deposits, travel and cancellation charges.
- b) **We** will not refund any premium paid if **You** cancel the **Trip** due to **Unforeseen Circumstances** prior to the date of departure and **We** have agreed to pay claims for loss of travel deposits, travel and cancellation charges.
- c) **We** will not refund any premium paid if **You** cancel the **Policy** due to reasons other than **Unforeseen Circumstances** prior to the date of departure.
- d) No refund is allowed for cancellation of **Policy** after commencement of insurance.

For the purpose of this Condition **Unforeseen Circumstances** refer to:

- **Your** death or the death of an **Immediate Family Member**; or

- **Bodily Injury or Sickness** that requires treatment by a **Medical Practitioner** which results in that **Medical Practitioner** certifying in writing that **You** or an **Immediate Family Member** is unfit to begin or continue the **Trip**; or
- Unexpected outbreak or strike, riot or civil commotion arising out of circumstances beyond **Your** control.

20) Conformity with Law

If any provision of this **Certificate of Insurance** which on its issuance date is in conflict with the law of the country in which the **Certificate of Insurance** was issued or delivered, this **Policy** shall be read in conformity to the Malaysian Law.

21) Language Prevails

If there is any conflict or inconsistency between any of the contents of the document and the contents of a version of this same document issued or printed in any other language, the contents of this document issued and printed in English prevail.

22) Other Insurance

If at the time of any loss, damage or liability arising under the **Policy**, there is any other insurance covering the same loss, damage or liability, **We** will pay only a proportion of a claim and to require details of such other insurance.

23) Duplication of Cover

In the event **You** are covered by more than one **Policy** purchased, benefit will be payable by the **Policy** that provides the greatest amount of benefit. Where the benefit under each such **Policy** is identical, **We** will only entertain the claim that **You** are covered under the **Policy** first issued.

24) Cash Before Cover

It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **Us** before cover commences. If this condition is not complied with, then this insurance is automatically null and void. The Authorized agent shall remit the premium to **Us** within 15 calendar days from date of receipt of such premium from the **Policyholder** and/or **You** or date of inception of **Policy**, whichever is earlier. **We** reserve the right to refuse any coverage and/or reject any claim resulting from non-payment of premium to **Us**.

25) Extension of Cover

Cover shall be automatically extended for up to 30 days from the expiry of the **Period of Insurance** for a **Trip** without payment of any additional premium if **You** are hospitalized and/or quarantined overseas as recommended by a **Physician** which prohibiting **Your** return to Malaysia prior to the expiry of the **Period of Insurance**. This extension of cover shall be applicable if any of the benefits under this **Policy** is payable in the first place and **You** have documented proof of the reasons for the delay unless **You** have **Our** approval in writing.

26) Anti-Bribery And Corruption

You shall comply, and/or shall procure or ensure that **Your** directors, employees, subcontractors, agents or other third parties comply, with all applicable anti-corruption laws and regulations and any relevant anti-corruption policies and documents provided by **Us** and have in place adequate controls and procedures to prevent corruption.

In the event of a breach by **You**, **We** shall be fully entitled to terminate the **Policy** without any liability howsoever with written notice with immediate effect. **You** shall hold **Us** harmless from any cost, expenses, claim, liability, fine or penalty, as a result of any breach of this clause by **You**, **Your** directors, employees, subcontractors and/or agents.

27) Cyber Loss Absolute Exclusion Clause – IUA -09-081

- Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
- Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - the use or operation of any Computer System or Computer Network;
 - the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - access to, processing, transmission, storage or use of any Data;
 - inability to access, process, transmit, store or use any Data;
 - any threat of or any hoax relating to b) i) to b) iv) above;
 - any error or omission or accident in respect of any Computer System, Computer Network or Data.
- Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
- Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
- Data means information used, accessed, processed, transmitted or stored by a Computer System.
- When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

DOCUMENTS REQUIRED TO PROCESS YOUR CLAIM

Claim Documents List	
Claim Type	Document Description
ALL Claim Type	Full Flight Itinerary
	Certificate of Insurance
	Claim Form
	Copy of NRIC and Bank Statement
	* Depended upon the circumstances, we may require other evidence to support your claim.
Covid 19 Coverage	Original medical Bills/Invoices
Overseas Medical Expenses	Original receipts issued by the clinic/hospital
	Copy of medical report from the attending doctor mentioned that patient was treated for Covid-19
	Discharge Note/Summary from Hospital
	PCR Test within 72 hours prior to departure
Hospital Income	Discharge Note/Summary from Hospital
	PCR Test within 72 hours prior to departure
Quarantine Allowance	PCR Test within 72 hours prior to departure
	Covid Test Result (In Overseas)
	Proof of Quarantine (Letter from Local Authority)
Bereavement Allowance	Copy of Death Certificate
	PCR Test within 72 hours prior to departure
Compassionate Visit	Receipt of the air ticket and accommodation that incurred by one of the family member
	PCR Test within 72 hours prior to departure
	Discharge Note/Summary from Hospital
Trip Cancellation	Covid Test Result
	Travel agency/airline/hotel confirmation on the cost of non-refundable prepaid travelling expenses/local tour packages/admission tickets
Trip Curtailment	Covid Test Result
	Airline/hotel confirmation on the cost of non-refundable expenses
	PCR Test within 72 hours prior to departure
Personal Accident	Copy of medical Specialist report where required
(Death or Permanent Disablement)	Photograph of injury
	Certified true copy of police report of the accident
	Copy of Death Certificate, post mortem report where applicable
	Faraid Certificate issued by Mahkamah Syariah (Muslim)
	Letter of Administration if no nomination (Non-Muslim)
	Copy of Driving License (if motor vehicle accident)
Child Education Fund	Copy of Death Certificate
	Certified true copy of police report of the accident
	Copy of the children birth certificate
Medical Expenses (Accidental & Sickness)	Original medical Bills/Invoices (Itemized)
	Original receipts issued by the clinic/hospital
	Copy of medical report from the attending doctor
	Discharge Note/Summary from Hospital
Post Hospitalisation in Malaysia	Original medical Bills/Invoices (Follow up)
	Original receipts issued by the clinic/hospital (Follow up)
Child Care	Discharge Note/Summary from Hospital

	Receipt of the expenses incurred to accompany your children back to Malaysia
Overseas Daily Allowance	Discharge Note/Summary from Hospital
Accidental Miscarriage	Original medical Bills/Invoices
	Original receipts issued by the clinic/hospital
	Copy of medical report from the attending doctor
Personal Liability	Demand letter from third party claimant
	Eye witness report/statement
	Correspondences (if any) between insured and third party claimant
	Photographs (If any)
	Copy of police report
	Note: Please do not admit liability or negotiate with third party without written consent from Us
Trip Cancellation	Travel agency/airline/hotel confirmation on the cost of non-refundable prepaid travelling expenses/local tour packages/admission tickets
	Medical report or Death Certificate of the insured person of the immediate family member
	Proof of relationship between insured person / deceased and the immediate family member.
	Proof of hospitalization for own self.
Trip Curtailment	Travel agency/airline/hotel confirmation on the cost of non-refundable prepaid travelling expenses/local tour packages/admission tickets
	Medical report or Death Certificate of the insured person of the immediate family member
	Proof of relationship between insured person / deceased and the immediate family member.
	Proof of hospitalization for own self.
	A written confirmation from the attending doctor abroad that it is necessary to return home.
Missed Departure	Proof of failure of public transport/ A written confirmation from the public transport services provider concerned confirming the mechanical breakdown
	Original receipts for expenses claimed for additional accommodation and travel expenses.
Travel Delay	Boarding pass as proof of departure or return
	Written confirmation of length of delay from Airline (Property Irregularity Report)
Overbooked Flight	Boarding pass as proof of departure or return
	A written confirmation from the carrier concerned confirming the overbooked flight details and when the next alternative transport was available.
Hijacking	A written confirmation from the carrier concerned confirming the incident and duration
Travel Reroute	A written confirmation from the carrier concerned confirming the number of hours delayed in arriving at your destination and the reason of such reroute travel.
	Boarding pass as proof of departure or return
Travel Misconnection	A written confirmation from the carrier concerned confirming flight misconnection details and when the next alternative transportation is available.
	Boarding pass as proof of departure or return
Additional Travel & Accommodation Expenses	Original receipts for expenses claimed for additional accommodation and travel expenses.
	Medical report or Death Certificate of the insured person of the immediate family member
	Proof of relationship between insured person / deceased and the immediate family member.
	Proof of hospitalization/ sickness
Baggage Damage By Air Common Carrier	Boarding pass as proof of departure or return
	Property Irregularity report from the Airline

	Authority (Airline) confirmation letter stating compensation amount
	Photographs of damaged items
	Original repair bill (damage items)/purchase receipts or warranty card of lost/damaged items
Baggage Delay on Arrival	Proof of the time of luggage received
	Boarding pass as proof of departure or return
	Written confirmation of length of delay from Airline (Property Irregularity Report)
Loss or damage to baggage and personal effects	Copy of the report filed with the Police at place of loss within 24 hours
	Original purchase receipts or warranty card of lost items
	Provide description of items, invoices, date, place, price of purchase.
	Property Irregularity report from the Airline (if loss or damage by airline operator and common carrier)
	Police report detailing the circumstances and list of items stolen.
Loss of Personal Money	Copy of the report filed with the Police at place of loss within 24 hours
	Detailed breakdown of the cash lost together with currency of exchange slip.
Loss of Travel Documents	Copy of the report filed with the Police at place of loss within 24 hours
	Receipt of expenses paid to get replacement travel documents
Home Care Benefit	Boarding pass as proof of departure or return
	Police Report
	Photographs depicting the damaged lock, door and etc
	Photographs of where the lost items located
	Original receipts/ bills of the lost items
Loss of Travel Deposit	Original tour operator's booking invoices.
	Original receipts for payment of the Tour.
	Copy of police report
Loss of Credit Card	Report loss/stolen card report
	Copy of police report
	Credit card statement
	Dispute report to card company
Emergency Medical Evacuation (Accidental/ Sickness/ Covid 19)	Please contact Europ Assistance Hotline (603) 23020022 or Travel 7 Medical Hotline (603) 2302 0033 at any time for assistance. Please provide Us all relevant information and Europ Assistance will assist You accordingly. Please make sure You have details of Your Policy before You contact Us to ensure that We can assist You effectively.
Emergency Medical Repatriation (Accidental/ Sickness/ Covid 19)	
Mortal Remains Repatriation (Accidental/ Sickness/ Covid 19)	
Third-Party Administrator	

We reserve the right to request additional documents, information, confirmation, certification and other relevant documents from **You** to process **Your** claim.



IMPORTANT NOTICE

Every effort will be made by **Us** to fulfil **Our** obligation under the Policy. If **You** are unhappy or dissatisfied with **Our** service or have any complaints, **You** may call or write to **us** at:

Tune Insurance Malaysia Berhad

Complaints Unit
Level 9, Wisma Capital A,
No. 19, Lorong Dungun,
Damansara Heights,
50490 Kuala Lumpur.
Tel: 1800 88 5753
Fax: 603-2094 1366
Website: www.tuneprotect.com
Email: hello.my@tuneprotect.com

If **You** are not satisfied with the response of **Our** decision, **You** may submit **Your** complaint either to The Ombudsman for Financial Services (OFS) or to Bank Negara Malaysia (BNM).

The following are the contact details for OFS and BNM:

Ombudsman for Financial Services (OFS)

Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
Email: enquiry@ofs.org.my
Website: www.ofs.org.my

Laman Informasi Nasihat dan Khidmat (LINK)

Pengarah

Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465
Fax: 03-2174 1515
Email: bnmtelelink@bnm.gov.my