



# TRAVEL Safe Outbound

## Travel safer with Covid-19 travel insurance

### Product Highlights



Covid-19 travel insurance for business or leisure



Covers Medical Expenses related to Covid-19



Covers Trip Cancellation due to Covid-19



RM100/day Quarantine Allowance (exclude mandatory quarantine)



RM250/day Hospital Income due to Covid-19



24-hour Travel Assistance Hotline

### Eligibility

You must fulfil the following criteria:

- Malaysian citizen;
- Permanent Resident of Malaysia; or
- 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.

### Age Eligibility

#### Individual

- Standard – from 18 years old to 65 years old
- Senior – from 66 years old to 80 years old

#### Family

- 30 days to 65 years old

### Important Notes

- All Trips must commence from Malaysia.
- Each Trip duration must not exceed 180 consecutive days from the time of departure to the date of return to Malaysia.
- Coverage under Trip Cancellation and Loss of Travel Deposits are effective upon the issuance of the Certificate of Insurance and terminates on the commencement of Your Trip.
- Negative RTK/PCR test results taken within 72 hours prior to Scheduled Flight is a requirement for benefits under COVID-19 Coverage, unless this is not part of the testing and quarantine procedure imposed by the government of the destination country at the time you travel into the Country of Arrival.
- This Policy will only reimburse Trip Cancellation and Loss of Travel Deposits benefit provided this Policy is purchased at a minimum of 7 days prior to commencement of Your Trip
- Family Plan include yourself, your legal spouse and children up to 21 years old.

#### 24/7 Emergency Assistance Hotline

**+603 2302 0033** (Travel & Medical Assistance)

**+603 2302 0022** (Call Center)



### Travel Safe Lite

Travel Period	Individual Standard			Individual Senior			Family Plan		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
1 to 5 days	47	67	76	80	114	130	127	181	206
6 to 10 days	66	89	119	113	152	203	179	241	322
11 to 18 days	92	128	170	157	218	289	249	346	459
19 to 31 days	109	196	232	186	334	395	295	530	627
Each additional week thereafter	29	44	61	50	75	104	79	119	165
One way trip	41	61	73	70	104	125	111	165	198

### Travel Safe Plus

Travel Period	Individual Standard			Individual Senior			Family Plan		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
1 to 5 days	68	90	107	136	180	214	184	243	289
6 to 10 days	95	126	169	190	252	338	257	341	457
11 to 18 days	133	181	240	266	362	480	360	489	648
19 to 31 days	158	277	328	316	554	656	427	748	886
Each additional week thereafter	42	62	87	84	124	174	114	168	235
One way trip	59	87	103	118	174	206	160	235	279

#### Area 1 - Asia Pacific:

Australia, Bangladesh, Bhutan, Brunei, Cambodia, China Hong Kong, India, Indonesia, Japan, South Korea, Kazakhstan, Krygzstan, Laos, Macau, Maldives, Myanmar, Mongolia, Nepal, New Zealand, Pakistan, Philippines, Sikkim, Singapore, Sri Lanka, Taiwan, Timor Leste, Thailand, Tibet, Uzbekistan, Vietnam.

#### Area 2:

Worldwide 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.

#### Area 3:

Worldwide excluding Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe.



Benefits	Limit per Person/ Event	Sum Insured (RM)					
		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 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			Up to 8,000		
	Per Family	N/A			N/A	Up to 24,000	N/A
c) Quarantine Allowance (Exclude Mandatory Quarantine)	Per Adult/Child	N/A			1,400 (100 per full day)		
	Per Family	N/A			N/A	4,200	N/A
d) Bereavement Allowance	Per Adult/Child	N/A			5,000		
	Per Family	N/A			N/A	15,000	N/A
e) Compassionate Visit	Per Adult/Child	N/A			Up to 5,000		
	Per Family	N/A			N/A	Up to 15,000	N/A
f) Trip Cancellation	Per Adult/Child	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			Up to 5,000		
	Per Family	N/A			N/A	Up to 15,000	N/A

### 1. PERSONAL ACCIDENT

a) Accidental Death or Permanent Disablement	Per Adult	300,000		150,000	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



Benefits	Limit per Person/ Event	Sum Insured (RM)					
		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)

### 2. CHILD EDUCATION FUND

a) Child Education Fund	Per Event	15,000	N/A	15,000	N/A
-------------------------	-----------	--------	-----	--------	-----

### 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 150,000	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 15,000	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		N/A	500		N/A
	Per Event	Up to 5,000		N/A	Up to 5,000		N/A
iii) Compassionate Care	Per Adult/Child	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)		
	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		
	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		150,000	300,000		300,000
	Per Family	N/A	950,000	N/A	N/A	950,000	N/A



Benefits	Limit per Person/Event	Sum Insured (RM)					
		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)

#### 4. PERSONAL LIABILITY

Personal Liability	Per Adult/Child	1,000,000			1,000,000		
	Per Family	N/A	3,000,000	N/A	N/A	3,000,000	N/A

#### 5. TRAVEL INCONVENIENCES

a) Trip Cancellation	Per Adult/Child	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		
	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		
	Per Family	N/A	Up to 1,000	N/A	N/A	Up to 1,000	N/A
d) Travel Delay (RM250 for every full consecutive 6 hours of delay)	Per Adult/Child	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		
	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		
	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		
	Per Family	N/A	Up to 600	N/A	N/A	Up to 600	N/A
h) Travel Misconnection	Per Adult/Child	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		
	Per Family	N/A	Up to 10,000	N/A	N/A	Up to 10,000	N/A



Benefits	Limit per Person/ Event	Sum Insured (RM)					
		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)

### 6. LOSSESS

a) Baggage Damage By Air Common Carrier	Per Adult/Child	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		
	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		
	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		
	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		
	Per Family	N/A	Up to 6,000	N/A	N/A	Up to 6,000	N/A
f) Home Care Benefits	Per Event	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		
	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		
	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
------------------------	--	----------	----------