

# Travel Insurance

Zones	Area of Coverage
Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet and Mongolia – inner and outer), Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam (excluding Domestic)
Zone 2	Worldwide including Zone 1 Countries (excluding US, Canada, Middle East, Tibet, Mongolia – inner and outer, Cuba & Domestic)
Zone 3	Worldwide (i.e. all other Countries) including Zone 1 & Zone 2 (excluding Cuba & Domestic)
Domestic	Within Malaysia and travelling more than 50km from place of residence

## GoInsure Travel Benefits

- Comprehensive Travel Insurance Plan and provides the travellers a peace of mind by providing the coverage 'Before, During and After' your travel
- Travel Cancellation Benefits on reimbursement basis of the actual cost
- No max age limit (except for Annual & Domestic plan)
- 24/7 Worldwide Emergency Assistance for overseas medical benefits. Travellers can contact Emergency Assistance and obtain Letter of Guarantee for hospitalisation approval, instead of paying first then claiming later
- Unlimited cover for Emergency Medical Evacuation & Repatriation
- Lifestyle insurance benefits include Pet Care, Golf Coverages and Home Inconvenience Allowances

# Travel Insurance

## Travel Insurance – International & Domestic Coverage

Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
<b>Personal Accident &amp; Medical Expenses</b>					
1	<b>Accidental Death and Total Disablement</b> - Adult - Child	325,000 81,250	300,000 75,000	200,000 50,000	100,000 25,000
2	<b>Child Education Fund</b>	15,000	10,000	N/A	N/A
3	<b>Medical Expenses</b> <u>Due to Accident</u> - Up to age 70 years - Above age 70 years <u>Due to Sickness</u> - Up to age 70 years - Above age 70 years	2,000,000 500,000 1,000,000 150,000	800,000 300,000 400,000 100,000	25,000 (due to accident & up to age 80 years only)	20,000 (due to accident & up to age 80 years only)
4	<b>Follow Up Medical Expenses In Malaysia* (up to 30 days)</b> <u>Due to Accident</u> - Up to age 70 years - Above age 70 years <u>Due to Sickness</u> - Up to age 70 years - Above age 70 years	100,000 50,000 50,000 25,000	50,000 25,000 25,000 12,500	N/A	N/A
5	<b>Alternative Treatment</b>	1,000	500	N/A	N/A
6	<b>Daily Hospital Income</b> - Up to age 65 years  - Above age 65 years but under 80 years	350 per day (max up to 60 days)  100 per day (max up to 60 days)	250 per day (max up to 60 days)  100 per day (max up to 60 days)	100 per day (max up to 30 days)  50 per day (max up to 30 days)	100 per day (max up to 30 days)  50 per day (max up to 30 days)

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Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
<b>Personal Accident &amp; Medical Expenses</b>					
7	<b>Compassionate Visit</b>	10,000	10,000	2,000	1,000
8	<b>Child Guard</b>	10,000	10,000	2,000	1,000
9	<b>Emergency Medical Evacuation &amp; Repatriation</b>	Unlimited	Unlimited	150,000	100,000
10	<b>Repatriation of Mortal Remains</b> (Include Burial & Cremation Expenses)	Unlimited	Unlimited	150,000	100,000
<b>Travel Inconvenience</b>					
11	<b>Travel Cancellation</b> - Cancellation Expenses - Postponement Expenses	Actual Cost 1,000	50,000 500	2,000 N/A	1,500 N/A
12	<b>Travel Curtailment</b>	Actual Cost	50,000	2,000	1,500
13	<b>Travel Disruption</b>	2,000	1,000	N/A	N/A
14	<b>Loss or Damage of Personal Belonging &amp; Baggage</b> - Any one article limit - Portable Computer - Max Limit	500 1,500 7,500	500 1,500 5,000	500 N/A 2,000	500 N/A 1,000
15	<b>Loss or Damage to Travel Documents</b>	7,500	5,000	N/A	N/A
16	<b>Loss of Personal Money</b>	750	750	N/A	N/A

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Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
<b>Personal Accident &amp; Medical Expenses</b>					
17	<b>Fraudulent Use of Loss Credit Card</b>	1,000	500	N/A	N/A
18	<b>Baggage Delay (every 6 consecutive hours)</b> - Max Limit (Overseas) Per family limit - Max Limit (Malaysia) Per family limit	200 1,000 3,000 400 1,200	200 800 2,400 200 600	200 N/A N/A 1,000 N/A	150 N/A N/A 600 N/A
19	<b>Travel Delay (every 6 consecutive hours)</b> Max Limit	200 4,000	200 3,600	200 1,000	150 600
20	<b>Travel Misconnection (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
21	<b>Travel Re-Route (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
22	<b>Travel Overbooked (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
23	<b>Missed Departure (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
24	<b>Hijacking Inconvenience (every 6 consecutive hours)</b> Max Limit	400 800	400 600	N/A	N/A

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Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
<b>Personal Accident &amp; Medical Expenses</b>					
25	<b>Personal Liability</b>	1,500,000	1,000,000	500,000	250,000
26	<b>Emergency Mobile Phone Charges</b>	150	100	N/A	N/A
<b>Lifestyle</b>					
27	<b>Golf Benefit</b>				
	a) Hole In One	1,000	N/A	250	N/A
	b) Loss of golf equipment (due to Theft)	1,000		500	
	c) Unused golf green fees (due to Bodily Injury or sickness)	1,000		250	
28	<b>Home Inconvenience Allowance</b>	5,000	3,000	500	N/A
	- Any one article limit	500	500		
29	<b>Pet Care (amount per 24 hours)</b>	50	50	N/A	N/A
	- Any one article limit	100	50		
<b>Others</b>					
30	<b>Terrorism Extension</b>	Included	Included	Included	Included
31	<b>Chubb Assistance Benefits</b>	Included	Included	Included	Included
	- 24 hours Telephone Access				
	- Medical Expenses				
	- Travel Assistance				

\*an excess of RM50 is applicable for each and every medical receipt/bill/invoice in the event medical treatment is not sought Overseas. You must seek medical treatment in Malaysia within 24 hours from the date of Your return to Malaysia and You have up to 30 days to continue the medical treatment in Malaysia.

# Travel Insurance

## General Exclusion

What are the major exclusions under this policy?

This Policy does not cover death or injury caused by any of the following:

- i. Pre-existing medical conditions or congenital conditions.
- ii. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complications (ARC).
- iii. Pregnancy or childbirth or miscarriage (except miscarriage due to bodily injury as a result of a covered accident) or abortion.
- iv. Self-inflicted injury and Suicide.
- v. Trip undertaken against the advice of doctor.
- vi. Declared or undeclared war or riot or civil commotion or invasion.
- vii. Loss, destruction or damage from radiations, chemical or nuclear.
- viii. Insured person engaging in aviation, other than as fare-paying passenger in commercial airline.
- ix. Violation of law by Insured person or illegal acts.
- x. Insured person acting as law enforcement officer, emergency medical or fire service personnel, civil defence personal or similar capacity, whether full-time service or as a volunteer.
- xi. Engaging in offshore activities, mining, aerial photography, explosives handling.
- xii. Insured person taking part in semi-professional and professional sports or Extreme Sports and Sporting Activities.
- xiii. Diving beyond 30 meters in depth.
- xiv. Mountaineering, outdoor rock climbing or abseiling.
- xv. Trekking (including mountain trekking) above three thousand (3,000) metres above sea level.
- xvi. Loss or expenses with respect to Cuba or causing Us in breach of trade or economic sanctions.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.