

**RHB Insurance Berhad (38000-U)**

Level 12, West Wing, The Icon

No.1 Jalan 1/68F, Jalan Tun Razak

55000 Kuala Lumpur.

Tel : 03-2180 3000 Fax : 03-2163 3211

# Royal Brunei Airlines Travel Insurance Personal Accident Policy

This policy wording serves to disclose the terms & conditions of the travel insurance policy underwritten by RHB Insurance Malaysia Berhad.

To understand this policy's significant features, benefits and risks, we advise *that you read the following*:

- **Table of Benefits** outlines the maximum amounts payable and applicable sub limits for each policy benefit
- **Important Matters** contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalisation or medical evacuation
- **Policy Definitions** defines words with special meanings
- **Policy Benefits** sets out what "We will pay" as well as what "We will not pay" for each area of coverage
- **General Exclusions** that are applicable to all Sections
- **Claims** sets out certain obligations that you and we have, which may determine the outcome of your claims settlement

## INTRODUCTION

### ABOUT THE INSURANCE COVER

**Single Trip Coverage** provides cover for one journey only to the geographical area you have selected and return to Malaysia, up to a maximum of 92 days.

Cover under this policy applies only to you and those persons listed as covered on your certificate of insurance.

Each plan is offered on an Individual Coverage basis and provides cover for you as listed in your certificate of insurance.

### GEOGRAPHICAL AREA COVERED

You will only be covered for the entire regional geographical area in which your destination is located as indicated below.

- **Asia is defined as** Singapore, Thailand, Indonesia, Philippines, Brunei, Taiwan, Korea, China (including Hong Kong and Macau), Laos, Vietnam, Myanmar, Cambodia, India, Sri Lanka, Bangladesh, Pakistan, Nepal, Bhutan, Japan, Mongolia, British Indian Ocean territory, Maldives and East Timor
- **Worldwide** means anywhere in the world, including the United States of America and Canada.

### YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your certificate of insurance.

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## TABLE OF BENEFITS

	<b>MAXIMUM AMOUNT PAYABLE PER PERSON</b>	
	<b>EMERGENCY MEDICAL AND OTHER RELATED EXPENSES</b>	<b>Limit per Trip per Person Up to</b>
1	Reimbursement of Medical Expenses	
	Adults (aged 18 - 70 years old)	MYR 300,000
	Senior (aged 71 – 79 years old)	MYR 100,000
	Dependents (below 18 years old)	MYR 175,000
	Return Treatment Benefit	MYR 10,000
2	Emergency Dental Expenses	MYR 1,250
	<b>DEATH AND DISABLEMENT</b>	<b>Limit per person Up to</b>
3	Accidental Death and Permanent Disablement	MYR 100,000
	<b>EVACUATION AND REPATRIATION</b>	<b>Limit per Event per Person Up to</b>
4	Emergency Medical Evacuation or Repatriation	MYR 1,000,000
5	Repatriation of Mortal Remains	MYR 100,000
	<b>TRAVEL INCONVENIENCE COVER/LOSS AND DAMAGE TO BELONGINGS</b>	<b>Limit per Trip per Person Up to</b>
6	Loss or Damage to Luggage and Personal Effects	MYR 5,000
	Sublimit pays per article, or pair of set of articles for personal computer, (Video) camera, or golf equipment, notebook	MYR 1,000
	Sublimit pays per article, or pair or set of articles	MYR 500
7	Luggage Delay	MYR 800
	Benefit paid for each complete 8 hours	MYR 200
8	Loss of Travel Documents	MYR 5,000
9	Theft of Cash	MYR 750
10	Travel Delay	MYR 3,000
	Benefit paid for each complete 8 hours	MYR 150
11	Trip Cancellation	MYR 15,000
12	Trip Curtailment/Interruption	MYR 15,000
13	Personal Liability	MYR 150,000
	<b>24HR MEDICAL AND TRAVEL ASSISTANCE BENEFITS</b>	<b>Limit per Trip per Person Up to</b>
14	Worldwide 24 hr Travel Assistance Helpline	Included
15	Child Guard	MYR 5,000
16	Compassionate Return Trip Home	MYR 5,000
17	Compassionate Visit by a Relative	MYR 5,000

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## IMPORTANT MATTERS

### ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your certificate of insurance, and any endorsements written by us make up your contract with us. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

### WHO CAN PURCHASE THIS POLICY?

Coverage is available to citizen of Malaysia or residents of Malaysia whose journey must start in Malaysia.

### AGE LIMIT

The age eligibility for you to qualify for cover under this policy as described below:

- Adult : 18 to 70 years old

- Senior : 71 to 79 years old

- Dependent: Age 30 days to 17 years old or up to 23 years old if the dependent is still studying.

Age is considered as per your completed age as on your last birthday as per English calendar.

### WHO IS YOUR INSURER?

This travel insurance policy is underwritten by RHB Insurance Malaysia Berhad. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

### YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know.
- Give us honest and complete answers.
- Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms.

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, mis-description, non-disclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

### YOUR PERIOD OF COVER

You are not covered until we issue a certificate of insurance. The period you are insured for is set out in the certificate of insurance.

- Cover begins when you leave your home to go directly to the airport to commence your journey not more than 24 hours prior to overseas carrier's departure time.
- The trip cancellation benefit begins 30 days prior to the commencement of your journey, or when you pay your premium in full, whichever is later.
- Cover ends when you return to your home i.e. that is your normal place of Residence in Malaysia, or on the date of return set out on your certificate of insurance (End Date), whichever happens first.
- Certain benefits contain limitations on their period of cover, this is explained in the policy benefits section of this

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document

**POLICY EXTENSION**

Your period of cover will automatically extend for up to a maximum 30 days from the policy expiry date without payment of any additional premium if you are delayed in your return by a claimable event, or if the carrier you are travelling on, or the carrier that has accepted your fare or luggage, is delayed.

If the delay is for any other reason, you must request the extension at least 7 days before your original policy expires and we must agree to this because extension may incur additional premiums.

We will not extend cover beyond the maximum term of cover. In no event will single trip coverage exceed 92 consecutive days from the departure date to the date of return to Malaysia.

**AREA OF COVER**

Worldwide (excluding Afghanistan, Belarus, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria).

**POLICY AMENDMENT**

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of a policy endorsement.

**POLICY CANCELLATION**

If you decide that you no longer want this policy, you may cancel this policy however any premiums that have been paid are completely non refundable.

**COOLING OFF PERIOD**

If you have purchased a policy with Single Trip Coverage and you decide that you do not want this policy, you may cancel this policy by returning this document and your original certificate of Insurance to us within 15 days of policy issued, and before the inception date mentioned on your certificate of insurance

You will be given a full refund of premium you paid to us (with no interest), provided you also furnish to us sufficient proof required by us that you do not intend to start your journey and you provide written confirmation that you do not want to make a claim or to exercise any other right under the policy. After your departure date you can still cancel your policy, but we will not refund any part of your premium.

**SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS**

You must take all reasonable precautions to safeguard your luggage and personal effects. If you leave your luggage and personal effects unsupervised in a public place, we will not pay your claim for those items.

For a definition of 'unsupervised', 'public place' and 'luggage and personal effects' please see Words with Special Meanings

**PRIVACY NOTICE**

Any personal information you provide is used by us to evaluate and arrange your policy. We also use it to administer and provide the insurance services and manage your rights and our rights and obligations in relation to the insurance services, including managing, processing and investigation claims. We may also collect, use and disclose it for product development, marketing, research, IT systems, maintenance and development and for any other purposes related to this product.

**PRE-EXISTING MEDICAL CONDITIONS**

Pre-existing medical conditions are not covered under this policy (see General Exclusions). The term "Pre-existing medical condition" has a special meaning and is defined in the Policy Definitions section.

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**NOTICE OF TRUST OR ASSIGNMENT**

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

**JURISDICTION AND CHOICE OF LAW**

This insurance policy document is subjected and interpreted in accordance to the laws of Malaysia.

**LIMIT OF BENEFITS PAYABLE**

Subject to any sub-limits which may apply the limit of benefit payable under the plan you have selected applies to each of the persons listed as covered on your certificate of insurance. Details of all applicable sub-limits are shown under each benefit section, in the Table of Benefits and/or the Policy Benefits section.

**POLICY DEFINITIONS**

Some words used in this Policy Wording have special meaning. When these words are used, they have the meaning defined below:

**"Accident/Accidental/Accidentally"** means a sudden, unexpected, unintended and external event, which causes Injury.

**"arises or arising"** means directly or indirectly arising or in any way connected with.

**"carrier"** means any bus, coach, ferry, ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

**"certificate of insurance"** means the document we give you which confirms that we have issued a policy to you and sets out the details of your policy.

**"dependant"** means your unmarried children that are not in full time employment, who are under the age of 18 (or under 23 years old if still studying full-time in a recognised institution of higher learning) and who are travelling with you on the journey.

**"depreciation"** means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per annum from inception of ownership.

**"emergency"** means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

**"epidemic"** means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

**"home"** means the place where you normally reside in Malaysia.

**"hospital"** means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Medical practitioner; 4) registered nurses must be on 24 hour

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call or duty; and 5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged bases.

A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes.)

**"injure", "injured" or "injury"** means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens on or after the departure date and before the expiry date as listed on your certificate of insurance, which occurs independently and does not result from any illness, sickness or other bodily disease.

**"Covered person"** means the person(s) whose name(s) are set out on your certificate of Insurance and everyone else who is covered under the policy who is up to 80 years old

**"journey" or "trip"** means your travel during the period of cover. Your journey starts from the time when you leave your home to go directly to the place you depart from, and ends when you return to Malaysia, or when your policy expires, whichever is sooner.

**"locked storage compartment"** means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not your carrier.

**"luggage and personal effects"** means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, golfing equipment, photographic and video equipment or lap-top computers, electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

**"medical practitioner"** means a qualified doctor of medicine or dentist registered in the place where you received the services/ treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

**"overseas"** means a country outside of Malaysia.

**"pair or set of articles"** means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

1. A camera, lenses (attached or not), tripod and accessories;
2. A matched or unmatched set of golf clubs, golf bag and buggy (golf equipment);or
3. A matching pair of earrings

**"pandemic"** means a form of an epidemic that extends throughout an entire continent or even the entire human race.

**"permanent disability"** shall means any loss due to injury and/or illness including complications arising, sustained or related to the same injury or illness. Such loss should be continuous at least for a period of 12 months from the date of loss and at the expiry of that period, in our opinion after consultation with an appropriate medical practitioner, should be beyond any hope of recovery or improvement.

**"personal computer"** means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

**"pre-existing medical condition"** means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health

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- professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
  4. Any condition for which you have had surgery;
  5. Any condition for which you see a medical practitioner;
  6. Pregnancy

This definition of pre-existing medical condition applies to you or your travelling companion(s).

**"policy holder"** means the individual who the policy has been issued to, as stated in the certificate of insurance.

**"public place"** means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets

**"reasonable"** means:

1. For medical or dental expenses: the standard level of care given in the country you are in;
2. For other expenses: the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us; or
3. The actions that a reasonable person could be expected to take in a given scenario, as determined by us.

**"relative"** means any of the following who are resident in Malaysia: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

**"spouse"** means your legal spouse. For the purpose of this policy, a common law marriage is not considered a legal marriage except as provided under the law reform (Marriage and Divorce) Act 1976.

**"sick", "sickness" or "illness"** means a medical condition that is not an injury or not a pre-existing medical condition which first occurs during your period of cover.

**"terrorism"** means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

**"total disablement"** means injury of a permanent nature which solely and directly totally disables and prevents you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

**"travelling companion(s)"** means a person/ person(s) who made travel arrangements with you for at least 75% of your journey.

**"unsupervised"** means leaving your luggage and personal effects:

1. With a person you did not know prior to commencing your journey; or
2. Where it can be taken without your knowledge, or;
3. At such a distance from you that you are unable to prevent it being taken.

**"valuables"** means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

**"we", "our" and "us"** means the insurer of your policy, **RHB Insurance Malaysia Berhad.**

**"you" and "your"** means the person(s) whose name(s) are set out on your certificate of insurance, your travelling

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companion(s), and your dependant(s). The Persons must be:

- a) a Malaysia citizen or
- b) Permanent Resident of Malaysia or
- c) a Malaysian Employment Pass Holder and/or Work Permit Holder

and their dependants residing in Malaysia.

“Permanent Resident of Malaysia” is defined as a person who is allowed to reside indefinitely within Malaysia and has been issued an entry permit and an identification card.

## **POLICY BENEFITS**

### **1. Reimbursement of Medical Expenses**

**1.1** We will reimburse the reasonable medical or hospital expenses you incur (in-patient or out-patient) until you return to Malaysia, if you become sick or injure yourself overseas whilst on your journey.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.

We will also pay the cost of:

- c) The treatment of an injury by an herbalist, acupuncturist, chiropractor and/or bonesetter up to a maximum of MYR 500 per accident unless approved by us.
- d) Return Treatment Benefit – should treatment has not been sought for overseas, we will reimburse you for medical treatment in Malaysia within forty-eight (48) hours of your return to Malaysia. From the date of the first treatment in Malaysia, you have up to a maximum of 30 days to continue treatment in Malaysia.
- e) When treatment had already been sought overseas, you have up to a maximum of 30 days from the date that you returned to Malaysia to continue treatment in Malaysia.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**1.2** We will not pay for expenses:

- a) When you have not notified us as soon as possible of your admittance to hospital. Notice given to us exceeded 30 days of your return to Malaysia.
- b) Relating to treatment by a herbalist, acupuncturist, chiropractor or bonesetter unless approved by us.
- c) If you do not take our reasonable advice or that of any assistance company we appoint.
- d) Arising from quarantine.
- e) Which accidents are incurred in Malaysia.
- f) Any treatment that can reasonably be delayed until your return to Malaysia.
- g) Any treatment that you knew would be required prior to purchasing the policy
- h) Regular treatment(s)/ check-ups.

**You must check “General Exclusions Applicable to All Sections”**

### **2. Emergency Dental Expenses**

**2.1** We will reimburse the reasonable emergency dental expenses you incur until you get back to Malaysia if you

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injure yourself whilst Overseas on your Journey.

- a) The treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth

The maximum amount we will pay for all claims combined under this Section is shown under the table of benefits.

**2.2 We will not pay for expenses:**

- a) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- b) For damage to dentures, dental prostheses, bridges or crowns
- c) Incurred in Malaysia
- d) Relating to any treatment that can be reasonably delayed until your return to Malaysia.

**You must check General Exclusions for other reasons why we will not pay.**

### 3. Accidental Death and Permanent Disablement

**3.1 We will pay the total death benefit as listed on the table benefits to the estate of the deceased if.**

- a) You are injured during your journey and you die because of that injury within 12 months of the date that the injury occurred.
- b) During your journey, the carrier that you are travelling in disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.
- c) The benefit will only be paid to another entity if the executor of the estate requests an alternative in writing, with appropriate supporting documentation unless you have expressly nominated another beneficiary with our nomination form, and have received acknowledgement from us.
- d) Furthermore, if you are injured during your journey, and because of the injury, you become permanently disabled, as per the definition (see 'Words with Special Meanings') within 12 months of the injury, then we will pay the amount as noted on the table of benefits.

We will pay the percentage of the appropriate capital benefit shown below as detailed in the schedule of compensation also shown below:

- Amount per Covered person (18 to 80 years)      Capital Benefit: MYR 100,000

Schedule of Compensation	Percentage of Capital Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total loss of hearing in:	
a) both ears	75%
b) one ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the permanent total loss of use of one limb	50%

The maximum amount we will pay for all claims combined under this policy section is shown under the table of benefits for the plan that you have.

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

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**3.2 We will not pay:**

- a) For accidents or disablements caused by any reason other than injury.
- b) For accidents incurred in Malaysia.
- c) For accidents incurred while travelling on an aircraft, unless it is a fixed wing aircraft operated by a commercial airline company, and is operating between two commercial airports.

## 4. Emergency Medical Evacuation or Repatriation

**4.1 We will arrange and pay for the following assistance services if you injure yourself or become sick whilst overseas:**

- a) Access to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which need to be passed on to your family, relatives or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency overseas hospitalisation.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
- e) Your medical repatriation back to Malaysia if you are sick or injured overseas, with appropriate medical supervision.
- f) If you require travel assistance including:
  - Rescheduling travel arrangements as a result of an emergency,
  - Referral for legal advice arising out of an incident during your journey,
  - Contacting the issuer when passports or travel documents are lost,
  - Arranging translator/interpreter assistance in an emergency, and/or
  - Arranging overnight hotel accommodation following flight delay or travel misconnection.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**4.2 We will not pay:**

- a) If you decline to promptly follow the medical advice we have not obtained, nor will we be responsible for subsequent medical, hospital or evacuation expenses.
- b) Relating to medical evacuation from Malaysia to an overseas country.
- c) Expenses incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.

**You must check General Exclusions for other reasons why we will not pay.**

## 5. Repatriation of Mortal Remains

**5.1 We will arrange and pay for the approved, reasonable cost of either an overseas funeral or cremation or for the reasonable costs of repatriating your remains back to Malaysia if you die as a result of an injury or a sickness during your journey overseas.**

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**5.2 We will not pay expenses:**

- a) Relating to religious rights or ceremonies, and burial plots.
- b) Any expenses incurred for the transportation or services without our approval or arranged by us.
- c) For the transportation of your remains to any country other than Malaysia.
- d) We will not pay for any expenses due to Covered person being quarantined.

The maximum amount we will pay for all claims combined under this policy section is shown under the table of

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benefits for the plan that you have.

**You must check General Exclusions for other reasons why we will not pay.**

## 6. Loss or Damage to Luggage and Personal Effects

**6.1** We will pay the repair cost, or replacement value, less 15% depreciation, of luggage and personal effects which are stolen, accidentally damaged or permanently lost while you and the luggage lost is at overseas. If your claim is accepted, we have the choice of paying for the repair cost, paying you the replacement value (as per an available rate obtained by us) or settle you the value of the item (s) in cash allowing for depreciation.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
- b) When calculating the amount payable, we will apply depreciation due to age, wear and tear for each item per annum from inception. The rate of depreciation is 15% of the
- c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia Lumia will be assessed as mobile phones.
- e) The maximum amount we will pay for any item (item limit) is
  - MYR 1,000 for portable personal computers, cameras, video cameras and golf equipment.
  - MYR 500 for any other single article.
  - MYR 500 for all other unspecified items, pair or related set of items.
- f) Luggage and personal effects left in a motor vehicle are only covered, during daylight hours and must have been in a locked storage compartment and forced entry must have been made. The most we will pay if your luggage and personal effects are stolen from the locked storage compartment of an unoccupied vehicle is MYR 250 for each item and MYR 1,000 in total for all stolen items.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**6.2** We will not pay for losses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If you do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of ownership, value and age.
- d) Relating to cash, or traveler's cheques.
- e) If your valuables, personal computer equipment or camera/ camera equipment or other electronic items/ equipment is transported in the cargo hold of a carrier.
- f) If the loss, theft or damage is to items left behind in a taxi, hotel or motel room after you have checked out or items left behind after you have disembarked from the carrier.
- g) If the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles.
- h) If the luggage or personal effects was being sent unaccompanied or under a freight contract.
- i) If the loss of, or damage arises from any process of cleaning, repair or alteration.
- j) If the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, electrical or mechanical breakdown, insects, rodents or vermin.

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- k) If the luggage or personal effects was left unsupervised in a public place.
- l) If the luggage and personal effects were left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or were left overnight in a motor vehicle even if it was in the locked storage compartment.
- m) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched – unless either:
  - it is the lens of spectacles, binoculars or photographic or video equipment; or
  - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- n) If the loss, theft or damage occurs in your country of residence.
- o) If the loss or damage is to sporting equipment whilst in use (including surfboards).

**You must check General Exclusions for other reasons why we will not pay.**

## 7. Luggage Delay

**7.1** We will pay you for each full, consecutive 8 hours of delay for the purchase of necessary, reasonable and essential clothing and toiletries if your luggage is delayed, misdirected or misplaced by the carrier on your journey departing from Malaysia for a period of more than 8 consecutive hours from the time of your arrival at your overseas destination. Delays will be calculated from the time the responsible carrier arrives at your travel destination.

Your claim must contain written proof from the carrier who was responsible for your delayed luggage. You must keep and submit valid written documents in order to support your claim.

You can claim under either Section 6 or 7 for any event.

If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your entitlement and what you were reimbursed, up to the limit of your covers.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**7.2** We will not pay:

- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to on the actual date and time of baggage delivery.
- b) If you are entitled to be adequately reimbursed by the carrier who was responsible for your delayed luggage.
- c) If your luggage is delayed on the flight returning you to Malaysia.
- d) For portions of a delay that less than 8 hours, following the initial 8 hours delay.

**You must check General Exclusions for other reasons why we will not pay.**

## 8. Loss of Travel Documents

**8.1** We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveler's cheques and other necessary travel documents, which are essential for you to complete the trip, when such loss arises from robbery, burglary, or theft while you are overseas on your journey.

You must contact us prior to purchasing or using any accommodation or transport expenses that you wish to claim under this benefit for our pre-approval.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

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**8.2 We will not pay for losses:**

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveler's cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If the expenses are incurred due to the fraudulent use of traveler's cheques or credit cards.
- c) For reasonable transport and accommodation expenses that have not been first approved by us.
- d) Loss of credit cards or replacement of credit cards, or replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses.
- e) Loss of cash cards or any other cards having a stored value.

**You must check General Exclusions for other reasons why we will not pay.**

## 9. Theft of Cash

**9.1** You are covered up to the amount specified on your policy schedule for theft of your own cash. Cash is only covered whilst being carried on your person or from your purse/ handbag/ back pack that is over your shoulder or in your hand whilst on your journey overseas or secured in a locked safety deposit box in your overseas accommodation.

In the event of a claim for loss of cash you must provide evidence of the initial withdrawal of the cash.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**9.2 We will not pay for losses:**

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the theft occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If you do not exercise reasonable care in protecting your cash.
- c) Regarding shortages due to error, omission, exchange or depreciation in value.
- d) Regarding loss of money not in the personal custody of the Covered person.

**You must check General Exclusions for other reasons why we will not pay.**

## 10. Travel Delay

**10.1** We will pay you for each full consecutive 8 hour delay if a disruption to your journey, for a period of at least 8 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The delay must be verified in writing by the operator(s) of the conveyance or their handling agent(s) on the number of hours delayed.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**10.2 We will not pay:**

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) If you have not departed your home to commence your journey, or the period of delay allows sufficient time

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- for you to return to your home
- d) If you are suitably compensated by the carrier by means of transport and accommodation.
  - e) Due to hijacking.
  - f) For portions of a delay that are less than 8 hours, following the initial 8 hours delay.
  - g) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay

**You must check General Exclusions for other reasons why we will not pay.**

## 11. Trip Cancellation

**11.1** We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled due to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package (except item c)):

- a) Death, serious injury, serious illness, or quarantine suffered to you or your relative. regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required your presence on the premises on the departure date.
- d) An accident involving you or your travelling companion's mode of transport, while you are onboard. You must have written confirmation of the accident from an official body in the country in which the accident happened. This event must have occurred during your journey.
- e) Witness summons or jury service requiring your presence.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**11.2** We will not pay for losses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) Incurred due to prohibition or regulation by any government.
- c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) Relating to the death, injury or sickness of any person who resides outside of Malaysia.
- e) If your claim arises directly or indirectly due to you, your travelling companion, or relative being quarantined
- f) Pregnancy or childbirth and any injury or sickness associated with pregnancy or childbirth
- g) If you are aware, before your policy was issued, of any reason that may cause your journey to be cancelled, abandoned or shortened.

**You must check General Exclusions for other reasons why we will not pay.**

## 12. Trip Curtailment and Interruption

**12.1** We will pay the un-utilised and non-refundable portion of travel and accommodation expenses paid in advance by you, and / or the additional, reasonable travel and accommodation expenses incurred after the commencement of your overseas journey, due to any of the following events that requires your immediate return to Malaysia:

- a) An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to Malaysia immediately.
- b) The hijacking of the carrier in which you are travelling as a passenger.
- c) A typhoon, earthquake or tsunami which prevents you from continuing your scheduled journey.
- d) The unexpected outbreak of strike, riot or civil commotion arising.

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A medical certificate must be obtained from the Medical Practitioner treating You confirming the advisability to return to Malaysia due to Your Illness or Injury.

For hijack, typhoon, earthquake, tsunami, strike, riot and civil commotion, proportional return of the irrecoverable prepaid cost shall be calculated from the date of occurrence to the expiry of the planned Trip or policy cover whichever is earlier.

“Curtailement” shall mean abandonment by return to place of residence in Malaysia of the planned Trip after arrival at the booked destination as shown on the booking invoice.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**12.2** We will not pay for losses or expenses if :

- a) You were aware of any reason, before your period of cover commenced that may cause your journey to be re-arranged.
- b) Your delay is due to any transport, tour or accommodation provider, or travel or booking agent ceasing to carry on normal business operations for financial reasons of insolvency.

**You must check General Exclusions for other reasons why we will not pay.**

## 13. Personal Liability

**13.1** We will cover your legal liability for payment of compensation in respect of:

- Death or bodily injury to someone else, and/or
- Physical loss or damage to someone else’s property as a result of an incident that happens during your journey.

We will also reimburse your reasonable legal costs for settling or defending the claim made against you. We will decide whether the costs were reasonable.

You must not accept liability or promise to pay the claim without prior written approval from us.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**13.2** We will not pay for losses or expenses:

- a) Relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.
- b) Relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Arising out of the conduct of a business, profession or trade.
- e) Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) Caused by disease that is transmitted by you.
- h) Concerning any relief or recovery other than monetary amounts.
- i) Relating to liability arising from a contract that imposes on you a liability which you would not otherwise have.
- j) Due to assault and/or battery committed by you or at your direction.
- k) Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

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**You must check General Exclusions for other reasons why we will not pay.**

## **14. Worldwide 24 Hr Travel Assistance Helpline**

**14.1** All emergency assistance calls made to us will be free of charge and should you be unable to place a reverse call charge to us, we shall reimburse you up to MYR 100.

**14.2** We will not pay for expenses:

- a) Relating to non-emergency calls.

**You must check General Exclusions for other reasons why we will not pay.**

## **15. Child Guard**

**15.1** We will pay and arrange a one way economy airfare to Malaysia for your children who are travelling with you, if they are left without supervision following your hospitalization for at least 7 consecutive days.

Also, we will pay one reasonable return economy class airfare and hotel accommodation expenses for a relative or family member to accompany them back to Malaysia.

You must first use any prepaid travel arrangements or adjust them accordingly. We will only pay the difference or any amendment fees. We will not pay more than the original ticket value.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits.

**15.2** We will not pay for expenses:

- a) Relating to travel arrangements that have not yet been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under section 1 of this policy wording.
- c) If you do not first attempt to utilize prepaid travel arrangements.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

**You must check General Exclusions for other reasons why we will not pay.**

## **16. Compassionate Return Trip Home**

**16.1** We will arrange and pay for the reasonable economy travel costs and hotel accommodation expenses for you to return directly to Malaysia in the event a relative dies unexpectedly in Malaysia while you are overseas on your Journey.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits.

**16.2** We will not pay for expenses:

- a) Relating to travel arrangements that have not yet been first approved by us.
- b) If you do not first attempt to utilize prepaid travel arrangements.
- c) Relating to the death, injury or sickness of any person whom resides out of Malaysia.

**You must check General Exclusions for other reasons why we will not pay.**

## **17. Compassionate Visit by a Relative**

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17.1(a) In the event of your death due to an accident or sickness whilst overseas and no adult member was present at your death, we will pay the reasonable economy travel costs and hotel accommodation expenses necessarily incurred by one relative to assist in the final arrangement of your funeral, cremation or repatriation.

17.1(b) We will pay the reasonable economy travel costs and hotel accommodation expenses necessarily incurred by one relative to visit and stay with you in the event that you are hospitalized overseas for more than 5 consecutive days and your medical condition forbids repatriation and no adult member of your family is with you.

This policy will only pay for any claim under any one Section 16.1(a) or 16.1(b) for the same event, but not for more than one of these sections.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits.

**17.2** We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) If you do not first utilize prepaid travel arrangements.
- c) That are not related to an illness or injury incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1 of this policy wording.

**You must check General Exclusions for other reasons why we will not pay.**

## GENERAL EXCLUSIONS

### We will not pay under any circumstances if:

#### General

1. You do not act in a reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.
2. You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.
3. Your claim arises from a consequential loss of any kind, including loss or lack of enjoyment.
4. Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.
5. You are claiming for the cost of utilised services including transport or accommodation.
6. At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.
7. You can recover your losses or additional expenses from any other party.
8. Your claim concerns anything that is covered under any other local, public, or private insurance policy, whether in your country or residence or overseas. We will be liable only for the amount your liability exceeds the limits of cover under any other policy.
9. Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
10. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
11. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
12. Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying

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anything.

13. Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:

- Against travel to a particular country or parts of a country, or
- Of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemic).

And you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).

14. Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
15. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
16. Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
17. Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.
18. Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.
19. Your claim arises from quarantine, unless otherwise stated in the benefit.
20. Your claim arises or is in anyway related to you being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for in your country of residence.
21. Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering, skiing or rock climbing using ropes or climbing equipment (other than for hiking), any kind or parachuting/ hang gliding.
22. Your claim arises due to participation by you or any Travelling Companion in trekking trips, skiing trips or expeditions (Unless otherwise agreed by us.)
23. Your claim arises from or is related to professional sport.
24. Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction.
25. Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.
26. Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.
27. Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are employed in merchant vessels or as a manual labor, any naval, military, air force, law enforcement, or civil defense service or operation.
28. You travel in, to or through Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

**Medical**

29. Your claim arises from, is related to, or associated with a pre-existing medical condition.
30. Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.
31. Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.
32. Your claim arises directly or indirectly from any Journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
33. Your claim arises from or is any way connected to any elective medical, surgery or dental treatment.
34. Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.
35. Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.
36. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
37. Your claim arises from or is any way related to suicide or attempted suicide.
38. Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).

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39. You were under the influence of, or affected by alcohol or drugs, unless the drugs were prescribed by a medical Adviser and taken in accordance with their instructions.
40. For your mysterious, unexplained disappearance.
41. You received private Hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
42. Your claim arises from or is related to the death or Hospitalisation of any person aged 80 years and over, not listed on the certificate of insurance, regardless of their country of residence.
43. Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

## CLAIMS

### REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimised. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

### HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, You must give written notification to Us. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

1. For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
2. For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or carrier you were travelling with when the damage, loss or theft occurred within 24 hours and obtain a written statement of your report. For damage, loss, or theft by your carrier, please include any offer of settlement that they have made.

Please note that we will never pay more than your actual loss.

### EXCLUSIONS

When we won't pay a claim as set out in the 'We will not pay' under each section and in 'General exclusions applicable to all sections' – these restrict coverage and benefits.

### CLAIMS PROCESSING

We endeavor to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days.

### YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

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**CLAIMS ARE PAYABLE IN MALAYSIA RINGGIT TO YOU**

We will pay all claims in Malaysian Ringgit. If we are unable to pay directly to service providers, we will pay you unless you tell us to pay someone else in writing. The currency exchange rate that applies is determined by the date that you incurred the cost, or the noted billing date on the medical documentation.

**FRAUD**

If you or anyone acting on your behalf uses dishonest means to obtain a claim payment under the policy for which you do not qualify, we will not pay the benefit and we will cancel the policy. Any benefit claimed fraudulently and received must be paid back to us. We will report any acts of fraud to the local police authority.

**RECOVERIES**

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you.

We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

**SUBROGATION**

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

**OTHER INSURANCE**

No person shall be insured under more than one travel insurance policy issued by us. In the event the Insured Person is covered under more than one such policy, we shall consider that person to be insured under the policy, which

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provides the greatest amount of benefit. If at the time of any loss, damage, or liability arising under the policy there is any other insurance provided by another company covering the same loss, damage or liability, we will only pay our proportion.

**TO WHOM INDEMNITIES ARE PAYABLE**

Indemnity for your loss of life is payable to your estate. All other indemnities of this Policy are payable to you. All the relevant claim forms should be completed and submitted by you, If not, an authorization letter signed by you is required to proof that others have the right to make a claim instead of you.

**AGE**

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.

**INTERPRETATION**

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

**CLERICAL ERROR**

A clerical error shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

**CUSTOMER SATISFACTION**

Should you have a complaint arising out of this insurance or our employees, authorised representatives or service providers, please contact us. We will respond to your complaint within 5 business days, provided we receive all necessary information and we have completed any investigation required. If we need more time, we will agree on a reasonable alternative time frame.

**ARBITRATION**

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

**PROCEDURE FOR COMPLAINT TO OFS**

You may write to the Mediator, Insurance Division of FMB, giving details of the dispute, the name of the Insurance Company and the policy number or claim number. Copies of the correspondence between you and the Insurance Company may be sent to facilitate tracing the case file kept by the Insurance Company. The contact details are:-

Ombudsman For Financial Services (OFS)  
(Formerly Known as Financial Mediation Bureau)  
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](http://www.ofs.org.my)

**CLAIMS DOCUMENT (S) REQUIRED**

**RHB Insurance Berhad (38000-U)**

Level 12, West Wing, The Icon

No.1 Jalan 1/68F, Jalan Tun Razak

55000 Kuala Lumpur.

Tel : 03-2180 3000 Fax : 03-2163 3211

The below documents are required upon notification of claim. However, please note that these documents are not inclusive and we may require further information/documents upon processing your claim.

**All Claims**

- Duly completed and signed Claim Form
- Original Certificate of Insurance
- Airlines Ticket

**Section 1&2 : Reimbursement of Medical Expenses and Emergency Dental Expenses**

- Medical report from the attending doctor abroad
- Original medical invoices and receipts for all amount claimed (itemized)
- Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains.
- Original receipts for additional expenses claimed for additional travel and accommodation.

**Section 4 : Emergency Medical Evacuation or Repatriation**

- Medical report from the attending doctor abroad
- Original medical invoices and receipts for all amount claimed (itemized)
- Original receipts for additional expenses claimed for additional travel and accommodation.

**Section 6 : Loss or Damage to Luggage or Personal Effects**

- Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase
- Police report detailing the circumstances and list of items stolen. If in the custody of 3rd party i.e. carrier, transporter, hotel etc., obtain written report from them on the incident and write official complaint holding them responsible for the loss.
- Photos showing the damaged baggage.

**Section 8 : Loss of Travel Documents**

- Police report detailing the circumstances and list of items stolen.
- Original receipts for additional costs incurred in replacing lost travel documents.

**Section 10 : Travel Delay**

- A written confirmation from the carrier concerned confirming the duration of delay and reasons thereof.

**Section 3 : Accidental Death and Permanent Disablement**

- Medical Report from the attending doctor abroad
- Death Certificate
- Post Mortem Report
- Police Report

**Section 5 : Repatriation of Mortal Remains**

- Original receipts for additional expenses claimed for transporting of mortal remains

**Section 7 : Luggage Delay**

- Delayed Baggage report from the carrier concerned confirming the duration of delay and reasons thereof.
- A written confirmation from the carrier concerned on the date and time of baggage delivery.

**Section 9 : Theft of Cash**

- Police report detailing the circumstances and list of items stolen.

**Section 11 : Trip Cancellation**

- Medical report, Death Certificate, proof of relationship etc as the case may be.
- Copy of Medical Bills
- Original receipts for payment of the tour.
- Tour operator's booking and cancellation/refund invoices, terms & conditions

**RHB Insurance Berhad (38000-U)**

Level 12, West Wing, The Icon

No.1 Jalan 1/68F, Jalan Tun Razak

55000 Kuala Lumpur.

Tel : 03-2180 3000 Fax : 03-2163 3211

**Section 12 : Trip Curtailment and Interruption**

- Medical report, Death Certificate, proof of relationship etc as the case may be.
- Copy of Medical Bills
- Original receipts for payment of the tour.
- Tour operator's booking and cancellation/refund invoices, terms & conditions
- A written confirmation from the attending doctor abroad that it is necessary to return home.
- If due to hijacking or natural disaster, written confirmation from tour operator concerned confirming the incident.
- Boarding pass to confirm the actual date of arrival back to Malaysia.

**Section 13 : Personal Liability**

- DO NOT ADMIT LIABILITY
- Forward any correspondence from 3<sup>rd</sup> party unanswered to the Loss Adjuster immediately.

**Section 15: Child Guard**

- Birth certificate and passport copies of the dependent as proof of relationship
- Hotel invoice
- Flight itinerary
- Flight ticket invoice
- Boarding pass to confirm the actual date of arrival back to Malaysia
- Hospitalization discharge summary of you

**Section 16: Compassionate Return Trip Home**

- Death Certificate of the deceased relative
- Proof of relationship etc as the case may be
- Passport copy
- Hotel invoice
- Flight ticket invoice
- Flight itinerary
- Boarding pass to confirm the actual date of arrival back to Malaysia

**Section 17: Compassionate Visit by a Relative****16.1 (a):**

- Death Certificate
- Flight itinerary
- Flight invoice
- Boarding pass of departure and arrival back to Malaysia.
- Passport copy
- Proof of relationship
- Hotel invoice

**16.1 (b):**

- Flight itinerary
- Flight invoice
- Boarding pass of departure and arrival back to Malaysia.
- Passport copy
- Proof of relationship
- Hotel invoice
- Hospitalization discharge summary
- Medical report