

leisure & travel

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# travel with confidence, wherever your destination



**Smart Traveller Annual**

The travel insurance that gives you a world of protection!

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**SmartTraveller Annual is designed the way travellers want a travel insurance to be for business or leisure trips – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world**

## ■ Table of benefits

Summary of Benefits		Sum Insured/ Limit of Liability (RM)			
		Individual Plan		Family Plan <sup>NEW</sup>	
		Platinum	Gold		
<b>1 PERSONAL ACCIDENT</b>					
<ul style="list-style-type: none"> <li>Accidental death</li> <li>Permanent total disablement</li> <li>Loss of one limb or loss of sight of one or both eyes</li> </ul>	Adult	500,000	250,000	500,000	
	Child	500,000	250,000	75,000	
		500,000	250,000	500,000	
		250,000	125,000	250,000	
	Maximum payable per Family	N/A	N/A	1,500,000	
<b>2 CHILD EDUCATION FUND</b>					
Pays as a result of Accidental Death of Insured who has any Children for their education fund	Maximum payable per Family per Trip	20,000	10,000	20,000	
<b>3 MEDICAL &amp; OTHER NECESSARY EXPENSES</b>					
<b>A Medical Expenses</b> Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Adult/Child Maximum payable per Family	300,000 N/A	200,000 N/A	300,000 900,000	
<b>B Alternative Medicine Treatment</b> Reimburses medical expenses for medical treatment by registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor	Adult/Child Maximum payable per Family	1,000 N/A	500 N/A	1,000 3,000	
<i>Subject to Section 3A – Medical Expenses limit</i>					
<b>C Compassionate Visitation Benefit</b> <ul style="list-style-type: none"> <li><b>Due to Hospitalization of the Insured</b> Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with the Insured</li> <li><b>Due to Death of the Insured</b> In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs</li> </ul>	Adult/Child Maximum payable per Family	8,000 N/A	5,000 N/A	8,000 24,000	
<i>Subject to Section 3A – Medical Expenses limit</i>					

Summary of Benefits		Sum Insured/ Limit of Liability (RM)			
		Individual Plan		Family Plan <b>NEW</b>	
		Platinum	Gold		
D	<b>Child Care Benefit</b> Pays for additional expenses of one relative or friend to take care of the Insured's children whilst the Insured is hospitalized and the cost of a return trip economy class ticket	Per Day Per Event	500 8,000	500 5,000	500 8,000
<i>Subject to Section 3A – Medical Expenses limit</i>					
E	<b>Follow-Up Medical Treatment in Malaysia</b> Reimburses for follow-up treatment within 90 days upon return to Malaysia	Adult/Child Maximum payable per Family	30,000 N/A	20,000 N/A	30,000 90,000
<i>Subject to Section 3A – Medical Expenses limit</i>					
<b>4 HOSPITAL ALLOWANCE</b>					
	Pays for each complete day the insured is confined in a hospital on top of medical costs incurred (RM350 per day)	Adult/Child Maximum payable per Family	21,000 N/A	10,500 N/A	21,000 63,000
<b>5 QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA</b>					
	Pays for each full day the Insured is quarantined (RM200 per day)	Adult/Child Maximum payable per Family	3,000 N/A	2,000 N/A	3,000 9,000
<b>6 EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION</b>					
A	<b>Emergency Medical Evacuation</b> Emergency transportation and medical care en route to move the Insured (in a medical critical condition) to the nearest hospital	Per Event	Unlimited	Unlimited	Unlimited
B	<b>Emergency Medical Repatriation</b> In an event that the Insured is hospitalized abroad and it is medically necessary for the Insured to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured.	Per Event	Unlimited	Unlimited	Unlimited
C	<b>Repatriation of Mortal Remains</b> Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	Per Event	Unlimited	Unlimited	Unlimited
<b>TRAVEL INCONVENIENCES</b>					
<b>7 BAGGAGE AND PERSONAL EFFECTS</b>					
	Reimburses for loss of or damage to the Insured's baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles)	Adult/Child Maximum payable per Family	7,500 N/A	5,000 N/A	7,500 22,500
<b>8 PERSONAL MONEY &amp; DOCUMENTS</b>					
	Reimburses for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	Adult/Child Maximum payable per Family	7,500 N/A	5,000 N/A	7,500 22,500

Summary of Benefits		Sum Insured/ Limit of Liability (RM)			
		Individual Plan		Family Plan <b>NEW</b>	
		Platinum	Gold		
<b>9</b>	<b>BAGGAGE DELAY</b>				
	Pays if the Insured checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at the Insured's destination abroad	Adult/Child Maximum payable per Family	1,600 N/A	800 N/A	800 2,400
<b>10</b>	<b>TRAVEL DELAY</b>				
	Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter)	Adult/Child Maximum payable per Family	3,200 N/A	2,000 N/A	3,800 11,400
	<b>Cancellation due to the delay</b> Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	Adult/Child Maximum payable per Family	500 N/A	500 N/A	500 1,500
<b>11</b>	<b>LOSS OF DEPOSIT OR CANCELLATION</b>				
	Reimburses for irrecoverable travel and accommodation expenses paid in advance	Adult/Child Maximum payable per Family	20,000 N/A	20,000 N/A	20,000 60,000
<b>12</b>	<b>TRAVEL CURTAILMENT</b>				
	Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail the Insured's trip	Adult/Child Maximum payable per Family	20,000 N/A	20,000 N/A	20,000 60,000
<b>13</b>	<b>TRAVEL OVERBOOKED</b>				
	Pays due to overbooked common carrier (by air only) and no alternative transportation is made available to the Insured within 6 hours of the scheduled departure time	Adult/Child Maximum payable per Family	400 N/A	200 N/A	400 1,200
<b>14</b>	<b>TRAVEL MISCONNECTION</b>				
	Pays due to common carrier (by air only) misconnection and no alternative transportation is made available to the Insured within 4 hours	Adult/Child Maximum payable per Family	500 N/A	300 N/A	500 1,500
<b>15</b>	<b>HIJACKING INCONVENIENCE</b>				
	Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	Adult/Child Maximum payable per Family	10,000 N/A	10,000 N/A	10,000 30,000
<b>16</b>	<b>MISSED DEPARTURE</b>				
	Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get the Insured to the departure port, airport or train station, as stated in the Insured's ticket	Adult/Child Maximum payable per Family	2,000 N/A	1,000 N/A	2,000 6,000
<b>17</b>	<b>TRAVEL RE-ROUTE</b>				
	Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to re-routing	Adult/Child Maximum payable per Family	500 N/A	250 N/A	500 1,500

Summary of Benefits		Sum Insured/ Limit of Liability (RM)			
		Individual Plan		Family Plan <b>NEW</b>	
		Platinum	Gold		
<b>18</b>	<b>LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES</b>				
	In the event that before or on the departure date of the Insured's booked trip, the Airline from where the Insured purchased his/her air tickets has absconded or is declared insolvent, we will reimburse the Insured for the loss of irrecoverable full payment paid for the air tickets	Adult/Child Maximum payable per Family	20,000 N/A	10,000 N/A	10,000 30,000
<b>19</b>	<b>LOSS OF CREDIT CARD</b>				
	Pays for fraudulent usage of the Insured's credit card	Adult/Child Maximum payable per Family	10,000 N/A	5,000 N/A	10,000 30,000
<b>20</b>	<b>PERSONAL LIABILITY</b>				
	Indemnifies the Insured for legal liability towards third parties or damage to their property due to the Insured's negligence	Adult/Child Maximum payable per Family	1 million N/A	1 million N/A	1 million 3 million
<b>21</b>	<b>HOME CARE BENEFIT</b>				
	Pays for damages to the Insured's home contents as a result of burglary or fire when the Insured's house is left vacant while he/she is travelling	Adult/Child Maximum payable per Family	5,000 N/A	5,000 N/A	5,000 15,000
<b>22</b>	<b>RENTAL CAR EXCESS COVER</b>				
	Reimburses for any excess/deductible which the Insured become legally liable to pay in respect of loss or damage to rental car during the rental period	Adult/Child Maximum payable per Family	1,000 N/A	1,000 N/A	1,000 3,000
<b>23</b>	<b>RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE</b>				
	Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Adult/Child Maximum payable per Family	200,000 N/A	100,000 N/A	100,000 300,000
<b>24</b>	<b>REPLACEMENT TRAVELLER</b>				
	Reimburses administrative costs incurred to replace a travel companion due to the Insured's hospitalization within 7 days before the commencement of the trip	Adult/Child Maximum payable per Family	5,000 N/A	3,000 N/A	5,000 15,000
<b>25</b>	<b>GOLF EQUIPMENT COVER</b>				
	Maximum RM200 for any one article or pair or set of articles in the event of loss or damage to the Golf Equipment owned by the Insured in a public place	Per Trip	5,000	2,000	5,000

## ■ Table of premium

Types of Plan		Area 1 (RM)	Area 2 (RM)	Area 3 (RM)
Individual Plan	Platinum	290	338	398
	Gold	220	260	320
Family Plan		599	725	820

Travel from Malaysia to:

- **Area 1:** Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam only.
- **Area 2:** Overseas EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan and Zimbabwe.
- **Area 3:** Overseas EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan and Zimbabwe.

## ■ Special coverages

Terrorism, scuba diving and winter sports are covered without additional premium.

## ■ 24-hour Free hotline service - (603) 2142 0399

Medical and emergency assistance hotline is available for you to call on reverse charge through international operator anywhere in the world - we are just a phone call away!

## Frequent Questions and Answers

### ■ Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependant(s) of Pass Holders, excluding overseas secondment & students studying overseas.

### ■ What is the age limit?

You must be between 18 and 69 years old (both ages inclusive) to be eligible for enrolment. For Family Plan, a child must be between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

### ■ Is there a maximum period of cover?

The maximum period of cover is 95 days per trip, unlimited number of trips within the period of insurance stated in the Certificate of Insurance.

### ■ Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and all your accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

### ■ Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurers. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

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# melancong dengan penuh keyakinan, ke mana jua destinasi anda



## **Smart Traveller Annual**

Insurans perjalanan yang  
memberi perlindungan menyeluruh!

Ahli



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**Smart Traveller Annual telah direka untuk memenuhi kehendak pelancong untuk lawatan urus niaga atau santai – perlindungan serta-merta, komprehensif dan bantuan kecemasan 24 jam di mana jua anda berada**

## ■ Jadual manfaat

Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)			
		Pelan Individu		Pelan Keluarga <sup>Baru</sup>	
		Platinum	Emas		
<b>1 KEMALANGAN DIRI</b>					
<ul style="list-style-type: none"> <li>Kematian akibat kemalangan</li> <li>Hilang upaya kekal</li> <li>Kehilangan satu atau lebih anggota atau kehilangan penglihatan satu atau kedua-dua mata</li> </ul>	Dewasa	500,000	250,000	500,000	
	Kanak-kanak	500,000	250,000	75,000	
		500,000	250,000	500,000	
	Maksimum setiap Keluarga	250,000	125,000	250,000	
		Tiada	Tiada	1,500,000	
<b>2 DANA PENDIDIKAN ANAK-ANAK</b>					
Membayar dana pendidikan sekiranya kematian akibat kemalangan dan Pihak Diinsuranskan mempunyai anak-anak	Maksimum setiap Keluarga setiap Perjalanan	20,000	10,000	20,000	
<b>3 PERUBATAN &amp; PERBELANJAAN LAIN</b>					
<b>A Perbelanjaan Perubatan</b>					
Membayar balik perbelanjaan (termasuk kos rawatan kecemasan pergigian) akibat kemalangan atau penyakit	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	300,000	200,000	300,000	
		Tiada	Tiada	900,000	
<b>B Rawatan Perubatan Alternatif</b>					
Membayar balik perbelanjaan rawatan perubatan oleh pengamal ubat tradisi cina berdaftar, osteopath, phisioterapi dan/atau chiropractor	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1,000	500	1,000	
		Tiada	Tiada	3,000	
<i>Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan</i>					
<b>C Manfaat Penjagaan Simpati</b>					
<ul style="list-style-type: none"> <li><b>Kerana Pihak Diinsuranskan dimasukkan ke dalam hospital</b> Perbelanjaan tambahan untuk seorang saudara atau kawan bagi tujuan menemani Pihak Diinsuranskan atas nasihat pegamal perubatan</li> <li><b>Kerana kematian Pihak Diinsuranskan</b> Sekiranya kematian Pihak Diinsuranskan berlaku semasa dalam perjalanan, perbelanjaan pengangkutan dan hotel untuk saudara atau kawan yang membantu urusan pengembumian dan pembakaran mayat di tempat berlakunya kematian akan dibayar</li> </ul>	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	8,000	5,000	8,000	
			Tiada	Tiada	24,000
<i>Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan</i>					



Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)			
		Pelan Individu		Pelan  Keluarga	
		Platinum	Emas		
D	<b>Manfaat Penjagaan Kanak-kanak</b> Perbelanjaan tambahan untuk seorang saudara atau kawan untuk penjagaan anak-anak Pihak Diinsuranskan ketika Pihak Diinsuranskan menerima rawatan di hospital dan kos tiket ekonomi pergi balik	Setiap hari	500	500	500
		Setiap kejadian	8,000	5,000	8,000
<i>Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan</i>					
E	<b>Rawatan Lanjutan di Malaysia</b> Membayar balik perbelanjaan rawatan lanjutan dalam tempoh 90 hari setelah kembali ke Malaysia	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	30,000	20,000	30,000
			Tiada	Tiada	90,000
<i>Tertakluk kepada Seksyen 3A – Had Perbelanjaan Perubatan</i>					
<b>4 ELAUN HOSPITAL</b>					
	Bayaran harian untuk setiap hari Pihak Diinsuranskan berada di hospital sebagai pesakit dalam. Bayaran ini adalah tambahan ke atas kos perubatan (RM350 sehari)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	21,000	10,500	21,000
			Tiada	Tiada	63,000
<b>5 PERLINDUNGAN KUARANTIN DISEBABKAN SELSEMA PANDEMIK</b>					
	Bayaran harian untuk setiap hari Pihak Diinsuranskan dikuarantin (RM200 sehari)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	3,000	2,000	3,000
			Tiada	Tiada	9,000
<b>6 PEMINDAHAN PERUBATAN KECEMASAN DAN PENGHANTARAN BALIK</b>					
A	<b>Pemindahan Perubatan Kecemasan</b> Kos pengangkutan kecemasan dan rawatan perubatan untuk memindahkan Pihak Diinsuranskan (dalam keadaan kritikal) ke hospital terdekat	Setiap Kejadian	Tiada had	Tiada had	Tiada had
B	<b>Penghantaran Balik Kecemasan</b> Sekiranya Pihak Diinsuranskan dimasukkan ke dalam hospital di luar negara dan adalah had perlu dari segi perubatan supaya Pihak Diinsuranskan dihantar pulang ke Malaysia untuk rawatan lanjutan, kami akan membayar kos penghantaran balik yang munasabah termasuk kos pengangkutan bagi seorang pembantu perubatan untuk menemani Pihak Diinsuranskan	Setiap Kejadian	Tiada had	Tiada had	Tiada had
C	<b>Penyelenggaraan Jenazah</b> Polisi akan membayar kos pengkebumian atau pembakaran mayat di tempat di mana kematian berlaku atau kos perbelanjaan menghantar pulang jenazah ke Malaysia	Setiap Kejadian	Tiada had	Tiada had	Tiada had
<b>KESULTAN SEMASA PERJALANAN</b>					
<b>7 BAGASI DAN BARANG PERIBADI</b>					
	Membayar balik kehilangan atau kerosakan bagasi Pihak Diinsuranskan, termasuk barang yang dipakai atau dibawa (sehingga RM500 untuk setiap satu atau sepasang atau set barang)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	7,500	5,000	7,500
			Tiada	Tiada	22,500
<b>8 WANG PERIBADI &amp; DOKUMEN</b>					
	Membayar balik kos perjalanan/penginapan termasuk kos penggantian pasport, tiket perjalanan dan segala dokumen perjalanan yang berkenaan. Kehilangan wang akibat kecurian akan dibayar pampasan sehingga RM800	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	7,500	5,000	7,500
			Tiada	Tiada	22,500

Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)		
		Pelan Individu		Pelan  Keluarga
		Platinum	Emas	
<b>9 KELEWATAN BAGASI</b>				
Membayar sekiranya bagasi Pihak Diinsuranskan terlewat dari masa ketibaan untuk setiap 6 jam penuh kelewatan (RM200 untuk setiap 6 jam) setelah ketibaan Pihak Diinsuranskan di destinasi luar negara	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1,600  Tiada	800  Tiada	800  2,400
<b>10 KELEWATAN PERJALANAN</b>				
Sekiranya kenderaan perjalanan terlewat dari masa berlepas, Pihak Diinsuranskan akan dibayar bagi setiap 6 jam penuh yang berikutnya (RM200 bagi kelewatan 6 jam penuh yang pertama dan RM300 bagi setiap 6 jam yang selanjutnya)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	3,200  Tiada	2,000  Tiada	3,800  11,400
<b>Pembatalan disebabkan oleh kelewatan</b> Pembayaran balik deposit atau bayaran yang dikenakan kerana membatalkan sebahagian perjalanan akibat kelewatan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	500  Tiada	500  Tiada	500  1,500
<b>11 KEHILANGAN DEPOSIT ATAU PEMBATALAN</b>				
Pembayaran balik deposit untuk perjalanan dan penginapan yang dibatalkan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	20,000  Tiada	20,000  Tiada	20,000  60,000
<b>12 PEMENDEKAN PERJALANAN</b>				
Membayar balik pulangan berkadar bagi kos pra-bayar yang tidak dikembalikan, sekiranya Pihak Diinsuranskan perlu dan tidak dapat mengelak daripada memendekkan perjalanan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	20,000  Tiada	20,000  Tiada	20,000  60,000
<b>13 PERJALANAN TERLEBIH TEMPAHAN</b>				
Membayar akibat pengangkutan terlebih tempahan dan tiada pengangkutan gantian diberikan dalam jangkamasa 6 jam daripada waktu pelepasan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	400  Tiada	200  Tiada	400  1,200
<b>14 KEGAGALAN MENYAMBUNG PERJALANAN</b>				
Membayar akibat kegagalan menyambung perjalanan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	500  Tiada	300  Tiada	500  1,500
<b>15 RAMPASAN PESAWAT/KENDERAAN</b>				
Membayar untuk setiap 24 jam penuh dan berterusan rampasan (RM1,000 setiap 24 jam)	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	10,000  Tiada	10,000  Tiada	10,000  30,000
<b>16 KEGAGALAN UNTUK BERLEPAS</b>				
Pembayaran balik perbelanjaan penginapan dan pengangkutan tambahan yang munasabah, akibat perkhidmatan pengangkutan awam tergendala kerana kerosakan mekanikal, untuk pulang ke Malaysia, untuk Pihak Diinsuranskan sampai ke pelabuhan, lapangan terbang atau stesen keretapi seperti yang tertera pada tiket	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	2,000  Tiada	1,000  Tiada	2,000  6,000

Ringkasan Manfaat		Jumlah Yang Diinsuranskan/ Had Liabiliti (RM)		
		Pelan Individu		Pelan  Keluarga
		Platinum	Emas	
<b>17 LALUAN PERJALANAN DIUBAH</b>				
Membayar sekiranya pengangkutan awam lewat tiba selama 6 jam akibat laluan perjalanan diubah	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	500  Tiada	250  Tiada	500  1,500
<b>18 KEHILANGAN DEPOSIT ATAU BAYARAN PENUH DISEBABKAN SYARIKAT PENERBANGAN INSOLVEN</b>				
Sekiranya syarikat penerbangan melarikan diri atau diisytihar insolven sebelum atau pada tarikh berlepas, kami akan membayar gantirugi untuk bayaran penuh yang telah dibuat oleh Pihak Diinsuranskan untuk tiket penerbangan kepada syarikat penerbangan tersebut	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	20,000  Tiada	10,000  Tiada	10,000  30,000
<b>19 KEHILANGAN KAD KREDIT</b>				
Membayar balik untuk penyalahgunaan kad kredit Pihak Diinsuranskan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	10,000  Tiada	5,000  Tiada	10,000  30,000
<b>20 LIABILITI DIRI</b>				
Melindungi Pihak Diinsuranskan terhadap tuntutan undang-undang pihak ketiga atau kerosakan harta benda mereka akibat kecuaiian Pihak Diinsuranskan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1 juta  Tiada	1 juta  Tiada	1 juta  3 juta
<b>21 MANFAAT PENJAGAAN RUMAH</b>				
Membayar pampasan untuk isi rumah yang rosak akibat kecurian atau kebakaran apabila rumah Pihak Diinsuranskan tiada penghuni sewaktu tempoh perjalanan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	5,000  Tiada	5,000  Tiada	5,000  15,000
<b>22 PERLINDUNGAN EKSES BAGI KERETA SEWA</b>				
Membayar balik sebarang eksek/deduktibel di mana Pihak Diinsuranskan bertanggung-jawab untuk membayar kerugian atau kerosakan ke atas kereta sewa yang berlaku semasa tempoh penyewaan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	1,000  Tiada	1,000  Tiada	1,000  3,000
<b>23 WANG TEBUSAN DISEBABKAN PENCULIKAN ATAU TAWANAN</b>				
Membayar wang tebusan disebabkan oleh penculikan atau tawanan di luar Malaysia	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	200,000  Tiada	100,000  Tiada	100,000  300,000
<b>24 PENGANTIAN KEMBARA</b>				
Membayar untuk kos pengurusan untuk penggantian kembara di atas sebab dimasukkan ke dalam hospital, dengan syarat berlaku dalam masa 7 hari sebelum tarikh perjalanan	Dewasa/ Kanak-kanak Maksimum setiap Keluarga	5,000  Tiada	3,000  Tiada	5,000  15,000
<b>25 PERLINDUNGAN PERALATAN GOLF</b>				
Maksimum RM200 bagi setiap satu atau sepasang atau set dalam suatu masa kerosakan atau kehilangan kepada peralatan golf kepunyaan Pihak Diinsuranskan di tempat awam	Setiap Perjalanan	5,000	2,000	5,000

## Jadual premium

Jenis Pelan		Kawasan 1 (RM)	Kawasan 2 (RM)	Kawasan 3 (RM)
Pelan Individu	Platinum	290	338	398
	Emas	220	260	320
Pelan Keluarga		599	725	820

Perjalanan dari Malaysia ke:

- **Kawasan 1:** Australia, Brunei, Kemboja, China (kecuali Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Jepun, Korea Selatan, Laos, Myanmar (Burma), New Zealand, Pakistan, Filipina, Singapura, Sri Lanka, Taiwan, Thailand dan Vietnam sahaja.
  - **Kawasan 2:** Luar negara KECUALI USA, Kanada, Iran, Syria, Belarus, Cuba, Republik Demokratik Congo, Korea Utara, Somalia, Sudan, Sudan Selatan dan Zimbabwe.
  - **Kawasan 3:** Luar negara KECUALI Iran, Syria, Belarus, Cuba, Republik Demokratik Congo, Korea Utara, Somalia, Sudan, Sudan Selatan dan Zimbabwe.
- **Perlindungan Istimewa**  
Serangan pengganas, penyelaman scuba dan sukan musim sejuk.
- **Talian Bantuan 24 Jam AXA Travel - (603) 2142 0399**  
Talian bantuan kecemasan percuma untuk anda di mana-mana anda berada di serata dunia - kami berada hanya satu panggilan dari anda!

## Soalan Anda Dijawab

- **Siapa yang layak memohon polisi ini?**  
Semua warganegara Malaysia, Pemastautin Tetap, Pemegang Pas Kerja dan Tanggungan Pemegang Pas, tidak termasuk kakitangan yang bekerja di luar negara dan para pelajar yang menuntut di luar negara.
- **Apakah had umur untuk memohon polisi ini?**  
Anda mestilah berumur di antara 18 dan 69 tahun (termasuk kedua-dua usia) untuk membolehkan anda memohon polisi ini. Untuk Pelan Keluarga, si anak mestilah berumur di antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun sekiranya merupakan seorang pelajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.
- **Apakah tempoh maksimum perlindungan polisi ini?**  
Tempoh maksimum ialah 95 hari satu perjalanan, jumlah perjalanan tidak terhad dalam tempoh insurans yang dinyatakan dalam Sijil Insurans.
- **Siapakah yang layak dilindungi di bawah Pelan Keluarga?**  
Pelan Keluarga merangkumi anda, suami/isteri anda dan semua anak-anak anda yang berumur di antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun sekiranya merupakan seorang pelajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.
- **Siapakah AXA Affin General Insurance Berhad?**  
AXA Affin General Insurance Berhad merupakan syarikat insurans am berlesen yang ditubuhkan pada tahun 1975. Kami adalah ahli Kumpulan AXA, salah satu syarikat insurans yang terkemuka di dunia. Di Malaysia, kami adalah ahli Kumpulan Affin, pemimpin dalam sektor perkhidmatan kewangan. Kami mempunyai kepakaran dalam insurans peribadi, perniagaan dan kesihatan. Rangkaian produk kami termasuk insurans Motor, Rumah, Kesihatan, Kemalangan dan Pelancongan untuk pelanggan individu serta pelan komprehensif yang direka khas untuk PKS dan perniagaan lain. Di samping itu, kami menyediakan perkhidmatan insurans dalam bidang-bidang khusus seperti Marin dan Kredit Perdagangan.

### AXA Affin General Insurance Berhad (23820-W)

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