



SmartTraveller Domestic

SmartTraveller Domestic is designed the way travellers want a travel insurance to be – with immediate activation, comprehensive coverage and 24-hour emergency assistance

Table of benefits

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)	
			Individual	Family
1	PERSONAL ACCIDENT <ul style="list-style-type: none"> • Accidental death • Permanent total disablement • Loss of one limb or loss of sight of one or both eyes Maximum per family	Per adult Per child	300,000 300,000 300,000 300,000	300,000 75,000 300,000 300,000 900,000
2	CHILD EDUCATION FUND	Per event	10,000	10,000
3	MEDICAL & OTHER EXPENSES <ol style="list-style-type: none"> a. Medical, Hospital & Other Expenses b. Compassionate Visitation Benefit (due to hospitalisation of the Insured Person) c. Alternative Medicine d. Compassionate Visitation Benefit (due to the Insured Person's death) e. Child Care Benefit f. Medical Treatment in Malaysia 	Age: Up to 70 years Above 70 years Per family	300,000 150,000 7,500 7,500 1,000 30,000 15,000	300,000 150,000 900,000 7,500 22,500 1,000 3,000 7,500 22,500 500 5,000 30,000 15,000 90,000
4	HOSPITAL ALLOWANCE	Per adult/child Per family	10,500	10,500 31,500
5	QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA	Per adult/child Per family	2,000	2,000 6,000
6	EMERGENCY MEDICAL EVACUATION & REPATRIATION <ol style="list-style-type: none"> a. Emergency Medical Evacuation b. Emergency Medical Repatriation c. Repatriation of Mortal Remains 	Per event Per event Per adult/child	Unlimited Unlimited Unlimited	Unlimited Unlimited Unlimited
7	TRAVEL INCONVENIENCES BAGGAGE AND PERSONAL EFFECTS	Per adult/child Per family	7,500	7,500 22,500
8	PERSONAL MONEY & DOCUMENTS	Per adult/child Per family	7,500	7,500 22,500
9	BAGGAGE DELAY	Per adult/child Per family	800	800 2,400
10	TRAVEL DELAY	Per adult/child Per family	3,200	3,200 9,600
	Cancellation due to the delay	Per adult/child Per family	500	500 1,500
11	LOSS OF DEPOSIT OR CANCELLATION	Per adult/child Per family	20,000	20,000 60,000

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)	
			Individual	Family
12	TRAVEL CURTAILMENT	Per adult/child Per family	20,000	20,000 60,000
13	TRAVEL OVERBOOKED	Per adult/child Per family	3,000	3,000 9,000
14	TRAVEL MISCONNECTION	Per adult/child Per family	200	200 600
15	HIJACKING INCONVENIENCE	Per adult/child Per family	10,000	10,000 30,000
16	MISSED DEPARTURE	Per adult/child Per family	2,000	2,000 6,000
17	TRAVEL REROUTE	Per adult/child Per family	200	200 600
18	LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES	Per adult/child Per family	5,000	5,000 15,000
19	LOSS OF CREDIT CARD	Per adult/child Per family	5,000	5,000 15,000
20	PERSONAL LIABILITY	Per adult/child Per family	1 million	1 million 3 million
21	HOME CARE BENEFIT	Per adult/child Per family	5,000	5,000 15,000
22	RENTAL CAR EXCESS COVER	Per adult/child Per family	1,000	1,000 3,000
23	RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE	Per adult/child Per family	100,000	100,000 300,000

■ Table of premium

DAYS	DOMESTIC	
	INDIVIDUAL	FAMILY
	RM	RM
1 to 5	28	70
6 to 10	41	103
11 to 18	62	155
19 to 31	78	195

Note: All premium rates are subject to applicable rate of Goods & Services Tax.

Area of Travel:

For domestic travel within Malaysia including travel from East Malaysia to West Malaysia (and vice versa).

For travel within West Malaysia or within East Malaysia, coverage under this policy is limited to Section 1, Section 3a (due to accidental causes only) and Section 3f (upon return from Trip).

■ 24-hour AXA Travel Assistance Hotline - (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!