



# SmartTraveller Annual

SCHEDULE OF BENEFITS		Sum Insured/Limit of	
		Platinum	Gold
<b>TRAVEL INCONVENIENCE</b>			
<b>SECTION 7</b>	<b>BAGGAGE AND PERSONAL EFFECTS</b> Pays for loss of or damage to your baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles).	7,500	5,000
<b>SECTION 8</b>	<b>PERSONAL MONEY AND DOCUMENTS</b> Pays 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	7,500	5,000
<b>SECTION 9</b>	<b>BAGGAGE DELAY</b> Pays if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad	1,600	800
<b>SECTION 10</b>	<b>TRAVEL DELAY</b> Pays if your 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)  <b>Cancellation due to the delay</b> Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	3,200  500	2,000  500
<b>SECTION 11</b>	<b>LOSS OF DEPOSIT OR CANCELLATION</b> Reimburses for irrecoverable travel and accommodation expenses paid in advance.	20,000	20,000
<b>SECTION 12</b>	<b>TRAVEL CURTAILMENT</b> Reimburses for proportional return or irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	20,000	20,000
<b>SECTION 13</b>	<b>TRAVEL OVERBOOKED</b> Pays due to overbooked common carrier and no alternative transportation is made available to you within 6 hours of the scheduled departure time	400	200
<b>SECTION 14</b>	<b>TRAVEL MISCONNECTION</b> Pays due to common carrier misconnection and no alternative transportation is made available to you within 4 hours	500	300
<b>SECTION 15</b>	<b>HIJACKING INCONVENIENCE</b> Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	10,000	10,000
<b>SECTION 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 you to the departure port, airport or train station, as stated in your ticket	2,000	1,000
<b>SECTION 17</b>	<b>TRAVEL REROUTE</b> Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	500	250
<b>SECTION 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 your booked trip, the Airline from where you purchased your air tickets has absconded or is declared insolvent, we will reimburse you for the loss of irrecoverable full payment paid for	20,000	10,000
<b>SECTION 19</b>	<b>LOSS OF CREDIT CARD</b> Pays you for fraudulent usage of your credit card	10,000	5,000

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<b>OTHER TRAVEL RELATED BENEFIT</b>			
<b>SECTION 20</b>	<b>PERSONAL LIABILITY</b> Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	1,000,000	1,000,000
<b>SECTION 21</b>	<b>HOME CARE BENEFIT</b> Pays for damages to your home contents as a result of burglary or fire when your house is left vacant while you are travelling	5,000	5,000
<b>SECTION 22</b>	<b>RENTAL CAR EXCESS COVER</b> Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	1,000	1,000
<b>SECTION 23</b>	<b>RANSOM PAYMENT AS A RESULT OF KIDNAPPING &amp; HOSTAGE</b> Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	200,000	100,000
<b>SECTION 24</b>	<b>REPLACEMENT TRAVELLER</b> Reimburses administrative costs incurred to replace a travel companion due to your hospitalization within 7 days before the commencement of the trip	5,000	3,000
<b>SECTION 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 you in a public place	5,000	2,000

## \*Special coverages

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

## Table of premium

Types of Plan	Area 1	Area 2	Area 3
Platinum	290	338	398
Gold	220	260	320

### 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.

*\*Underwritten by AXA Affin General Insurance Berhad*