

leisure & travel

# travel with confidence, wherever your destination



**Smart Traveller**

The travel insurance that  
gives you a world of protection!


A member of



MALAYSIAN ASSOCIATION  
OF TOUR AND TRAVEL AGENTS

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

You can choose between the VIP and Classic Plans or enjoy greater savings under the Family Plan when you travel with your loved ones.

## ■ Table of benefits

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
1	<b>PERSONAL ACCIDENT</b> <small>ENHANCED</small>		Individual	Family	Individual	Family
	<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> 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	100,000 100,000 100,000 100,000 100,000	100,000 25,000 100,000 100,000 300,000
2	<b>CHILD EDUCATION FUND</b> <small>NEW</small>					
	Pays as a result of Accidental Death of Insured Person who has any Children for their education fund	Per event	10,000	10,000	N/ A	N/A
3	<b>MEDICAL &amp; OTHER EXPENSES</b>					
a	<b>Medical, Hospital &amp; Other Expenses</b> Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Age: Up to 70 years Above 70 years Per family	300,000 150,000	300,000 150,000 900,000	50,000 25,000	50,000 25,000 150,000
b	<b>Compassionate Visitation Benefit (due to hospitalisation of the Insured Person)</b> Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	Per adult/child Per family	7,500	7,500 22,500	5,000	5,000 15,000
Subject to Medical, Hospital & Other Expenses limit						
c	<b>Alternative Medicine</b> <small>NEW</small> Reimburses medical expenses for traditional chinese medicine, osteopath, physiotherapy and chiropractor	Per adult/child Per family	1,000	1,000 3,000	N/A	N/A
Subject to Medical, Hospital & Other Expenses limit						
d	<b>Compassionate Visitation Benefit (due to the Insured Person's death)</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	Per adult/child Per family	7,500	7,500 22,500	5,000	5,000 15,000
Subject to Medical, Hospital & Other Expenses limit						

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
e	<b>Child Care Benefit</b> Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	Per day Per event	500 5,000	500 15,000	500 5,000	500 15,000
Subject to Medical, Hospital & Other Expenses limit						
f	<b>Medical Treatment in Malaysia</b> Reimburses for follow-up treatment within 90 days upon return to Malaysia	Age: Up to 70 years Above 70 years Per family	30,000 15,000	30,000 15,000 90,000	10,000 5,000	10,000 5,000 30,000
Subject to Medical, Hospital & Other Expenses limit						
<b>4 HOSPITAL ALLOWANCE</b>						
	Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day)	Per adult/child Per family	10,500	10,500 31,500	N/A	N/A
<b>5 QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA <sup>NEW</sup></b>						
	Pays you for each full day you are quarantined (RM200 per day)	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A
<b>6 EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION</b>						
a	<b>Emergency Medical Evacuation</b> Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	Per event	Unlimited	Unlimited	Unlimited	Unlimited
b	<b>Emergency Medical Repatriation</b> In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person 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 Person	Per event	Unlimited	Unlimited	Unlimited	Unlimited
c	<b>Repatriation of Mortal Remains <sup>ENHANCED</sup></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 adult/child Per family	Unlimited	Unlimited	5,000	5,000 15,000
<b>TRAVEL INCONVENIENCES</b>						
<b>7 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)	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
<b>8 PERSONAL MONEY &amp; 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	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
<b>9 BAGGAGE DELAY <sup>ENHANCED</sup></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	Per adult/child Per family	800	800 2,400	N/A	N/A

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)				
			VIP Plan		Classic Plan		
			Individual	Family	Individual	Family	
<b>10</b>	<b>TRAVEL DELAY</b> <small>ENHANCED</small>						
	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)	Per adult/child Per family	3,200	3,200 9,600	N/A	N/A	
	<b>Cancellation due to the delay</b> Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	Per adult/child Per family	500	500 1,500	N/A	N/A	
<b>11</b>	<b>LOSS OF DEPOSIT OR CANCELLATION</b>						
	Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A	
<b>12</b>	<b>TRAVEL CURTAILMENT</b>						
	Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A	
<b>13</b>	<b>TRAVEL OVERBOOKED</b> <small>ENHANCED</small>						
	Pays due to overbooked common air carrier and no alternative transportation is made available to you. (RM200 for every 6 consecutive hours thereafter)	Per adult/child Per family	3,000	3,000 9,000	N/A	N/A	
<b>14</b>	<b>TRAVEL MISCONNECTION</b>						
	Pays due to common air carrier misconnection and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200	200 600	N/A	N/A	
<b>15</b>	<b>HIJACKING INCONVENIENCE</b> <small>ENHANCED</small>						
	Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	Per adult/child Per family	10,000	10,000 30,000	N/A	N/A	
<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 you to the departure port, airport or train station, as stated in your ticket	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A	
<b>17</b>	<b>TRAVEL REROUTE</b> <small>ENHANCED</small>						
	Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	Per adult/child Per family	200	200 600	N/A	N/A	
<b>18</b>	<b>LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES</b> <small>NEW</small>						
	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 the air tickets	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A	

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
			Individual	Family	Individual	Family
19	<b>LOSS OF CREDIT CARD</b> <sup>NEW</sup>					
	Pays you for fraudulent usage of your credit card	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
20	<b>PERSONAL LIABILITY</b>					
	Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	Per adult/child Per family	1 million	1 million 3 million	N/A	N/A
21	<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	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
22	<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	Per adult/child Per family	1,000	1,000 3,000	N/A	N/A
23	<b>RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE</b> <sup>NEW</sup>					
	Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Per adult/child Per family	100,000	100,000 300,000	N/A	N/A

## ■ Table of premium

VIP Plan - covers items 1 to 23

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	35	88	50	125	64	160
6 to 10	52	130	74	185	96	240
11 to 18	78	195	112	280	143	358
19 to 31	98	245	140	350	183	458
Each additional week thereafter	23	58	32	80	44	110

Classic Plan - only covers items 1, 3 (excluding 3c) & 6

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239
Each additional week thereafter	14	30	22	50	28	70

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.

## ■ 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!

## Frequent Questions and Answers

### ■ Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

### ■ 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.

### ■ What is the age limit?

You must be between 18 and 79 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 190 days.

### ■ Under what circumstances is an applicant allowed to take up a 'One Way' trip cover?

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days [including any stopover(s)].

### ■ When will my insurance terminate on a 'One Way' trip?

The 'One Way' trip will terminate 72 hours (3 days) from the scheduled time of arrival at the final destination.

### ■ 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 insurer. 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.

Ask your insurance agent for more details

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

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santai & pelancongan

# melancong dengan penuh keyakinan, ke mana jua destinasi anda



**Smart Traveller**

Insurans perjalanan yang  
memberi perlindungan menyeluruh!


Ahli



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**SmartTraveller telah direka untuk memenuhi kehendak pelancong – perlindungan serta-merta, komprehensif dan bantuan kecemasan 24 jam di mana jua anda berada**

Anda boleh memilih di antara Pelan VIP atau Classic dan jika anda melancong dengan keluarga, anda boleh menikmati lebih penjimatan di bawah Pelan Keluarga.

## ■ Jadual manfaat

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
1	<b>KEMALANGAN DIRI</b> <small>DIPERBAHARUI</small>		Individu	Keluarga	Individu	Keluarga
	<ul style="list-style-type: none"> <li>• Kematian akibat kemalangan</li> </ul>	Setiap dewasa Setiap kanak-kanak	300,000 300,000	300,000 75,000	100,000 100,000	100,000 25,000
	<ul style="list-style-type: none"> <li>• Hilang upaya kekal</li> <li>• Kehilangan satu atau lebih anggota atau kehilangan penglihatan satu atau kedua-dua mata</li> </ul>		300,000 300,000	300,000 300,000	100,000 100,000	100,000 100,000
	Maksimum setiap keluarga			900,000		300,000
2	<b>DANA PENDIDIKAN ANAK-ANAK</b> <small>BARU</small>					
	Membayar dana pendidikan sekiranya kematian akibat kemalangan dan Pihak Diinsuranskan mempunyai anak-anak	Setiap kejadian	10,000	10,000	Tiada	Tiada
3	<b>PERUBATAN &amp; PERBELANJAAN LAIN</b>					
a	<b>Perbelanjaan Perubatan, Hospital &amp; Lain-lain</b> Membayar balik perbelanjaan (termasuk kos rawatan kecemasan pergigian) akibat kemalangan atau penyakit	Umur: hingga 70 tahun > 70 tahun Setiap keluarga	300,000 150,000	300,000 150,000 900,000	50,000 25,000	50,000 25,000 150,000
b	<b>Manfaat Penjagaan Simpati (kerana Pihak Diinsuranskan dimasukkan ke dalam hospital)</b> Perbelanjaan tambahan untuk seorang saudara atau kawan bagi tujuan menemani anda atas nasihat pegamal perubatan	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	5,000	5,000 15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						
c	<b>Perubatan Alternatif</b> <small>BARU</small> Membayar balik perbelanjaan perubatan untuk ubat tradisi cina, osteopath, phisioterapi dan chiropractor	Setiap dewasa /kanak-kanak Setiap keluarga	1,000	1,000 3,000	Tiada	Tiada
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						
d	<b>Manfaat Penjagaan Simpati (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	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	5,000	5,000 15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain						



	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
			Individu	Keluarga	Individu	Keluarga
e	<b>Manfaat Penjagaan Kanak-kanak</b> Perbelanjaan tambahan untuk seorang saudara atau kawan untuk penjagaan anak-anak anda ketika anda menerima rawatan di hospital dan kos tiket ekonomi pergi balik	Setiap hari Setiap kejadian	500 5,000	500 15,000	500 5,000	500 15,000
		Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain				
f	<b>Rawatan Lanjutan di Malaysia</b> Membayar balik perbelanjaan rawatan lanjutan dalam tempoh 90 hari setelah kembali ke Malaysia	Umur: hingga 70 tahun > 70 tahun Setiap keluarga	30,000 15,000	30,000 15,000 90,000	10,000 5,000	10,000 5,000 30,000
		Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Lain-lain				
<b>4 ELAUN HOSPITAL</b>						
	Bayaran harian untuk setiap hari anda berada di hospital sebagai pesakit dalam. Bayaran ini adalah tambahan ke atas kos perubatan (RM350 sehari)	Setiap dewasa /kanak-kanak Setiap keluarga	10,500	10,500 31,500	Tiada	Tiada
<b>5 PERLINDUNGAN KUARANTIN DISEBABKAN SELSEMA PANDEMIK BARU</b>						
	Bayaran harian untuk setiap hari anda dikuarantin (RM200 sehari)	Setiap dewasa /kanak-kanak Setiap keluarga	2,000	2,000 6,000	Tiada	Tiada
<b>6. PEMINDAHAN PERUBATAN KECEMASAN DAN PENGHANTARAN BALIK</b>						
a	<b>Pemindahan Perubatan Kecemasan</b> Kos pemindahan kecemasan dan khidmat perubatan (untuk keadaan kritikal) ke hospital terdekat	Setiap kejadian	Tiada had	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	Tiada had
c	<b>Penyelenggaraan Jenazah DIPERBAHARUI</b> Polisi akan membayar kos pengkebumian atau pembakaran mayat di tempat di mana kematian berlaku atau kos perbelanjaan menghantar pulang jenazah ke Malaysia	Setiap dewasa /kanak-kanak Setiap keluarga	Tiada had	Tiada had	5,000	5,000 15,000
<b>KESULITAN SEMASA PERJALANAN</b>						
<b>7 BAGASI DAN BARANG PERIBADI</b>						
	Bayaran bagi kehilangan atau kerosakan bagasi, termasuk barang yang dipakai atau dibawa (sehingga RM500 untuk setiap satu atau sepasang atau set barang)	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	Tiada	Tiada
<b>8 WANG PERIBADI/DOKUMEN</b>						
	Membayar kos perjalanan/penginapan termasuk kos pengantian passport, tiket perjalanan dan segala dokumen perjalanan yang berkenaan. Kehilangan wang akibat kecurian akan dibayar pampasan sehingga RM800	Setiap dewasa /kanak-kanak Setiap keluarga	7,500	7,500 22,500	Tiada	Tiada
<b>9 KELEWATAN BAGASI DIPERBAHARUI</b>						
	Membayar sekiranya bagasi anda terlewat dari masa ketibaan untuk setiap 6 jam penuh kelewatan (RM200 untuk setiap 6 jam) setibanya anda di destinasi luar negara	Setiap dewasa /kanak-kanak Setiap keluarga	800	800 2,400	Tiada	Tiada

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
			Individu	Keluarga	Individu	Keluarga
<b>10</b>	<b>KELEWATAN PERJALANAN</b> <small>DIPERBAHARUI</small>					
	Sekiranya kenderaan perjalanan anda terlewat dari masa berlepas, anda 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)  <b>Pembatalan disebabkan oleh kelewatan</b> Pembayaran balik deposit atau bayaran yang dikenakan kerana membatalkan sebahagian perjalanan akibat kelewatan	Setiap dewasa /kanak-kanak Setiap keluarga  Setiap dewasa /kanak-kanak Setiap keluarga	3,200  500	3,200  500  1,500	Tiada  Tiada	Tiada  Tiada
<b>11</b>	<b>KEHILANGAN DEPOSIT ATAU PEMBATALAN</b>					
	Pembayaran balik deposit untuk perjalanan dan penginapan yang dibatalkan dengan syarat insurans ini dibeli tidak kurang dari empat belas (14) hari sebelum bermulanya perjalanan yang dijadualkan	Setiap dewasa /kanak-kanak Setiap keluarga	20,000	20,000  60,000	Tiada	Tiada
<b>12</b>	<b>PEMEDEKAN PERJALANAN</b>					
	Membayar balik pulangan berkadar bagi kos pra-bayar yang tidak dikembalikan, sekiranya anda perlu dan tidak dapat mengelak daripada memendekkan perjalanan	Setiap dewasa /kanak-kanak Setiap keluarga	20,000	20,000  60,000	Tiada	Tiada
<b>13</b>	<b>PERJALANAN TERLEBIH TEMPAHAN</b> <small>DIPERBAHARUI</small>					
	Membayar akibat pengangkutan terlebih tempahan dan tiada pengangkutan gantian diberikan dalam jangkamasa 6 jam (RM200 untuk setiap 6 jam)	Setiap dewasa /kanak-kanak Setiap keluarga	3,000	3,000  9,000	Tiada	Tiada
<b>14</b>	<b>KEGAGALAN MENYAMBUNG PERJALANAN</b>					
	Membayar akibat kegagalan menyambung perjalanan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Setiap dewasa /kanak-kanak Setiap keluarga	200	200  600	Tiada	Tiada
<b>15</b>	<b>RAMPASAN PESAWAT/KENDERAAN</b> <small>DIPERBAHARUI</small>					
	Membayar untuk setiap 24 jam penuh dan berterusan rampasan (RM1,000 setiap 24 jam)	Setiap dewasa /kanak-kanak Setiap keluarga	10,000	10,000  30,000	Tiada	Tiada
<b>16</b>	<b>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 anda sampai ke pelabuhan, lapangan terbang atau stesen keretapi seperti yang tertera pada tiket anda	Setiap dewasa /kanak-kanak Setiap keluarga	2,000	2,000  6,000	Tiada	Tiada
<b>17</b>	<b>LALUAN PERJALANAN DIUBAH</b> <small>DIPERBAHARUI</small>					
	Membayar sekiranya pengangkutan awam lewat tiba selama 6 jam akibat laluan perjalanan diubah	Setiap dewasa /kanak-kanak Setiap keluarga	200	200  600	Tiada	Tiada
<b>18</b>	<b>KEHILANGAN DEPOSIT ATAU BAYARAN PENUH DISEBABKAN SYARIKAT PENGANGKUTAN INSOLVEN</b> <small>BARU</small>					
	Sekiranya syarikat penerbangan melarikan diri atau diisytihar insolven sebelum atau pada tarikh anda berlepas, kami akan membayar ganti rugi untuk bayaran penuh yang telah anda buat untuk tiket penerbangan kepada syarikat penerbangan tersebut	Setiap dewasa /kanak-kanak Setiap keluarga	5,000	5,000  15,000	Tiada	Tiada

	Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
			Pelan VIP		Pelan Classic	
			Individu	Keluarga	Individu	Keluarga
<b>19 KEHILANGAN KAD KREDIT BARU</b>						
	Membayar balik untuk penyalahgunaan kad kredit anda	Setiap dewasa /kanak-kanak Setiap keluarga	5,000	5,000 15,000	Tiada	Tiada
<b>20 LIABILITI DIRI</b>						
	Melindungi anda terhadap tuntutan undang-undang pihak ketiga atau kerosakan harta benda mereka akibat kecuaiannya anda	Setiap dewasa /kanak-kanak Setiap keluarga	1 juta	1 juta 3 juta	Tiada	Tiada
<b>21 MANFAAT PENJAGAAN RUMAH</b>						
	Membayar pampasan untuk isi rumah yang rosak akibat kecurian atau kebakaran apabila rumah anda tiada penghuni sewaktu tempoh perjalanan anda	Setiap dewasa /kanak-kanak Setiap keluarga	5,000	5,000 15,000	Tiada	Tiada
<b>22. PERLINDUNGAN EKSES BAGI KERETA SEWA</b>						
	Pembayaran untuk sebarang akses/deduktibel di mana anda bertanggungjawab untuk membayar kerugian atau kerosakan ke atas kenderaan sewaan yang berlaku semasa tempoh penyewaan	Setiap dewasa /kanak-kanak Setiap keluarga	1,000	1,000 3,000	Tiada	Tiada
<b>23 WANG TEBUSAN DISEBABKAN PENCULIKAN ATAU TAWANAN BARU</b>						
	Membayar wang tebusan disebabkan oleh penculikan atau tawanan di luar Malaysia	Setiap dewasa /kanak-kanak Setiap keluarga	100,000	100,000 300,000	Tiada	Tiada

## ■ Jadual premium

Pelan VIP - melindungi butiran 1 hingga 23

Bilangan Hari	Kawasan 1		Kawasan 2		Kawasan 3	
	Individu	Keluarga	Individu	Keluarga	Individu	Keluarga
	RM	RM	RM	RM	RM	RM
1 hingga 5	35	88	50	125	64	160
6 hingga 10	52	130	74	185	96	240
11 hingga 18	78	195	112	280	143	358
19 hingga 31	98	245	140	350	183	458
Setiap minggu tambahan selepas ini	23	58	32	80	44	110

Pelan Klasik - hanya melindungi butiran 1, 3 (kecuali 3c) & 6

Bilangan Hari	Kawasan 1		Kawasan 2		Kawasan 3	
	Individu	Keluarga	Individu	Keluarga	Individu	Keluarga
	RM	RM	RM	RM	RM	RM
1 hingga 5	17	41	25	60	31	76
6 hingga 10	26	62	36	84	49	116
11 hingga 18	36	91	53	125	71	167
19 hingga 31	43	131	69	175	103	239
Setiap minggu tambahan selepas ini	14	30	22	50	28	70

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.

## Soalan Anda Dijawab

### ■ **Siapa yang layak memohon polisi ini?**

Semua warganegara Malaysia, Pemastautin Tetap, Pemegang Pas Kerja/Permit Kerja dan Tanggungan.

### ■ **Apakah yang dimaksudkan dengan Pelan Keluarga?**

Pelan Keluarga akan merangkumi anda, suami/isteri anda dan semua anak-anak anda yang berusia antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun, jika dia belajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.

### ■ **Apakah had umur untuk memohon polisi ini?**

Anda mestilah berusia antara 18 dan 79 tahun (termasuk kedua-dua usia) untuk memohon polisi ini. Untuk Pelan Keluarga, anak-anak mestilah berusia antara 30 hari dan 18 tahun (termasuk kedua-dua usia) atau sehingga 23 tahun, jika dia belajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.

### ■ **Apakah tempoh maksimum perlindungan polisi in?**

Tempoh maksimum ialah 190 hari.

### ■ **Dalam keadaan bagaimanakah seseorang boleh mengambil perlindungan 'Perjalanan Sehala'?**

Hanya jika seseorang yang berpindah ke negara lain atau melanjutkan pelajaran ke luar negara. Untuk perlindungan 'Perjalanan Sehala', seseorang perlu tiba di destinasi terakhir dalam masa 31 hari (termasuk sebarang persinggahan).

### ■ **Bilakah perlindungan 'Perjalanan Sehala' tamat?**

Perlindungan 'Perjalanan Sehala' anda akan tamat selepas tempoh 72 jam (3 hari) daripada tempoh ketibaan di destinasi terakhir.

### ■ **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.

Sila hubungi agen insurans anda untuk maklumat lanjut

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

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