

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

redefining / standards







**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>	Per adult Per child	300,000 75,000	300,000 75,000	100,000 25,000	100,000 25,000
	Maximum per family			900,000		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 90,000	30,000 15,000 90,000	10,000 5,000 30,000	10,000 5,000 30,000
Subject to Medical, Hospital & Other Expenses limit						
4	<b>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
5	<b>QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA</b> <small>NEW</small>					
	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
6	<b>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</b> <small>ENHANCED</small> 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>						
7	<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)	Per adult/child Per family	7,500	7,500 22,500	N/A	N/A
8	<b>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
9	<b>BAGGAGE DELAY</b> <small>ENHANCED</small>					
	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
10	<b>TRAVEL DELAY <small>ENHANCED</small></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)	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
11	<b>LOSS OF DEPOSIT OR CANCELLATION</b>					
	Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased within seven (7) days of the full payment of your trip	Per adult/child Per family	20,000	20,000 60,000	N/A	N/A
12	<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
13	<b>TRAVEL OVERBOOKED <small>ENHANCED</small></b>					
	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
14	<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
15	<b>HIJACKING INCONVENIENCE <small>ENHANCED</small></b>					
	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
16	<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
17	<b>TRAVEL REROUTE <small>ENHANCED</small></b>					
	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
18	<b>LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES <small>NEW</small></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 the air tickets	Per adult/child Per family	5,000	5,000 15,000	N/A	N/A
19	<b>LOSS OF CREDIT CARD <small>NEW</small></b>					
	Pays you for fraudulent usage of your credit card	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
<b>20 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
<b>21 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
<b>22 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
<b>23 RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE <sup>NEW</sup></b>						
	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, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam and within Malaysia.
- **Area 2:** Worldwide excluding USA, Canada, Iran, Syria, Belarus, Burma / Myanmar, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, Zimbabwe.
- **Area 3:** Worldwide excluding Iran, Syria, Belarus, Burma / Myanmar, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, Zimbabwe.

For Domestic travel within Malaysia (other than between East Malaysia and West Malaysia and vice versa) coverage under this policy is limited to Section 1, Section 3a (due to accidental causes only) and Section 3f (upon return from trip).

## ■ 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

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