

Policy

ALLIANZ TRAVEL CARE (DOMESTIC)

Schedule of Benefits – Domestic

		Plan	Adult	Senior Citizen	Child	Family
			Adult Annual		Child Annual	
Benefits		(RM)				
(A) Personal Accident Benefits						
Section 1	1	Death due to Accident (Principal Sum Insured)	250,000	125,000	750,000	
	2	Permanent Disablement due to Accident (up to)				
	3	Funeral Expenses (up to)	5,000	5,000	9,000	
(B) Medical Related Benefits (Due to Accidental causes only)						
Section 2	1	Medical Expenses (up to)	25,000	12,500	75,000	
			Alternative Medicine subject to a sub-limit of RM500			
Section 3	1	Emergency Medical Evacuation (up to)	10,000,000	10,000,000	10,000,000	
	2	Emergency Medical Repatriation (up to)				
	3	Mortal Remains Repatriation (up to)				
	4	Follow up Treatment (up to) (max. 45 days)	6,000	3,000	20,000	
			Alternative Medicine subject to a sub-limit of RM500			
	5	Hospital Income (up to)	100 per day up to 3,000	50 per day up to 1,500	260 per day up to 8,000	
	6	Compassionate Visitation (due to Injury or Death of Insured Person) (up to)	2,000	2,000	4,000	
7	Despatch of Medicine (up to)	2,000	2,000	2,000		
(C) Travel Inconvenience Benefits						
Section 4	1	Luggage Delay (up to)	100	100	200	
			(Min 6 hours)			
Section 5	1	Travel Delay	100 per 6 hours up to 1,500	100 per 6 hours up to 1,500	200 per 6 hours up to 2,500	
Section 6	1	Terrorism	Covered			
(D) Additional Sports - Optional Rider (With Additional Premium)						
Section 7 (A)	1	Sports Activity	Available	Not Available	Available	Available
Section 7 (B)	1	Damage to Sports Equipment (up to)	300		300	500
(E) 24/7 Domestic Travel Assistance		Included				

Note: Under family plan, the payment per individual will be based on the limit under an adult plan and/or child plan, as the case may be subject to the maximum limit as stated in the Schedule of Benefits.

Allianz Travel Care (Domestic)

In consideration of the premium received, **Allianz General Insurance Company (Malaysia) Berhad (200601015674)** ("Company") will indemnify You for any covered events happening during the Period of Insurance as specified in the Schedule of Benefits, subject to the terms and conditions herein or endorsed hereon.

PART 1 BENEFITS

The following benefits are payable up to the maximum applicable Principal Sum Insured/relevant benefits amount specified in the Schedule of Benefits according to Your plan type, subject to the terms and conditions of this policy.

For the avoidance of doubt, the maximum limit per individual under a family plan shall be based on the limit under the adult plan and/or child plan, as the case may be, subject to the maximum aggregate limit for the relevant benefit under the family plan as stated in the Schedule of Benefits.

(A) PERSONAL ACCIDENT BENEFITS

In respect of the Benefits payable under this Section 1.1 and 1.2, if there is more than one Insured Person covered, Our maximum aggregate liability in respect of all Insured Persons travelling in a Common Carrier or public transport service shall not exceed the limit of RM50 million or the aggregate amount of compensation payable in respect of such Insured Persons, whichever is the lesser.

SECTION 1.1 – DEATH DUE TO ACCIDENT

(a) In the event of an Accident while on a Journey/Trip during the Period of Insurance causing an Injury resulting in Your death within three hundred sixty-five (365) days from the date of such Accident, We will pay the death benefit according to the percentage of the Principal Sum Insured as stated in the Scale of Benefits.

SECTION 1.2 – PERMANENT DISABLEMENT DUE TO ACCIDENT

(a) In the event of an Accident while on a Journey/Trip during the Period of Insurance causing Injury resulting in Permanent Disablement (verified by a Medical Practitioner) set out in the Scale of Benefits within three hundred sixty five (365) days from the date of such Accident, We will pay the Permanent Disablement benefit according to the percentage of the Principal Sum Insured for the relevant type of Permanent Disablement as stated in the Scale of Benefits.

Scale of Benefit

(i)	Death due to Accident	100% of the Principal Sum Insured
(ii)	Permanent Disablement due to Accident	100% of the Principal Sum Insured
	Total Paralysis from neck down	
	Loss of two limbs (from ankle or wrist down)	
	Permanent loss of sight of both (eyes or hearing)	
	Loss of sight of one eye/hearing in one ear and one limb	50% of the Principal Sum
	Loss of sight of one eye or hearing in one ear	
	Loss of one limb (from ankle or wrist down)	
	Loss of speech	

- (i) We will not pay more than one (1) of the benefits in the event the Injury suffered by You in a single Accident resulting in more than one (1) loss described in the Scale of Benefits and only the greatest percentage of the Principal Sum Insured will be payable.
- (ii) The aggregate of all percentages payable under the Scale of Benefits in respect of all Accidents during the Period of Insurance shall not exceed one hundred per cent (100%) of the Principal Sum Insured.
- (iii) In the event one hundred per cent (100%) of the Principal Sum Insured is paid during the Period of Insurance, all coverage for the relevant Insured Person under this policy shall immediately cease to be in force and upon such payment, the Company's obligation under this policy shall be fully discharged. Notwithstanding this, coverage for the remaining Insured Person(s) named in the schedule/eSchedule, where applicable, shall remain intact.

SECTION 1.3 – FUNERAL EXPENSES

If You suffer death due to an Accident during the Journey/Trip, We will pay for expenses incurred for funeral related matters.

(B) MEDICAL RELATED BENEFITS

SECTION 2 – MEDICAL EXPENSES

If You suffer death or Injury during the Journey/Trip, We will reimburse the reasonable fees or charges or expenses incurred for:-

- (a) Medical, surgical, hospital or nursing home charges;
- (b) Emergency dental treatment or surgery when required due to an Injury sustained in an Accident which the treating dentist certifies in writing;
- (c) Ambulance fees;
- (d) Any charges for Alternative Medicine treatment, subject to a sublimit of RM500; and
- (e) Either the additional cost to change Your return ticket to a different date or the cost to purchase a new return ticket if the Common Carrier is unable to accommodate a change in the initial return ticket, provided that:-
 - (i) You are confined to a hospital on the scheduled return date;
 - (ii) the treating Medical Practitioner certifies in writing that you are unfit to travel on the scheduled return date; and
 - (iii) the travel class of the new return ticket purchased is no superior the travel class of the original return ticket.

SECTION 3 – OTHER MEDICAL EXPENSES

Provisions applicable to Section 3.1, 3.2 and 3.3

- (a) We have arranged for services to be provided through the Our Authorised Representative to assist You in an emergency while You are on Your Journey/Trip. To activate the services, You may contact Our Authorised Representative's twenty-four (24) Hour Emergency Telephone Number by reverse charge call.
- (b) All decisions as to the means of transportation and the final destination will be made by Us or Our Authorised Representative, in consultation with Us, and will be based solely upon medical necessity after having assessed all facts and circumstances which We are aware of at the relevant time.
- (c) The maximum limit payable under Section 3.1 Emergency Medical Evacuation, 3.2 Emergency Medical Repatriation and 3.3 Mortal Remains Repatriation shall be aggregated and shall not exceed the maximum stated in the Schedule of Benefits.

SECTION 3.1 – EMERGENCY MEDICAL EVACUATION

- (a) In the event You are admitted to a hospital for a Serious Medical Condition due to an Accident but the local medical facility is inadequate, Our Authorised Representative will arrange for medical evacuation under constant medical supervision to the nearest adequate medical facility.

SECTION 3.2 – EMERGENCY MEDICAL REPATRIATION

- (a) In the event You are injured, and Our Authorised Representative, in consultation with the local attending Medical Practitioner, determines that treatment of Your Serious Medical Condition should continue at a medical facility nearer to Home, upon the stabilization of Your condition, Our Authorised Representative will arrange for the repatriation under constant medical supervision.

SECTION 3.3 – MORTAL REMAINS REPATRIATION

- (a) In the event of Your death due to Accident during the Journey/Trip, Our Authorised Representative will arrange for burial or cremation in the locality where the death occurs including the reasonable cost of transportation of the body or ashes back Home.

SECTION 3.4 – FOLLOW UP TREATMENT

- (a) In the event You require necessary medical follow-up and incur medical and hospital expenses within forty-five (45) days after Your return Home, such expenses having resulted from an Accident sustained during Your Journey/Trip, We will pay the reimbursement for follow-up medical expenses incurred (including ambulance fees and nursing home charges. Alternative Medicine treatment, subject to a sublimit of RM500) following the Insured Person's return Home from the Journey/Trip.

SECTION 3.5 – HOSPITAL INCOME

- (a) In the event You are confined to hospital as an inpatient due to an Accident during the Journey/Trip, We will pay for each complete twenty four (24) hours of hospitalisation during the period of the Journey/Trip.

SECTION 3.6 – COMPASSIONATE VISITATION (DUE TO INJURY OR DEATH OF INSURED PERSON)

- (a) In the event You are hospitalized due to an Accident whilst on the Journey/Trip, We will pay for reasonable additional accommodation and travelling expenses incurred for one (1) family member or friend to travel to or travel with You and to remain with You at the medical advice of the treating Medical Practitioner;
- (b) In the event of Your death due to an Accident whilst on the Journey/Trip and no adult member of Your family is with You, We will pay the reimbursement for reasonable additional accommodation and travelling expenses incurred for one (1) family member or friend to assist in the burial or cremation arrangements in the locality where death occurs.

This benefit under this Section is only payable for one claim made in the event of death or Injury to You, but not both, for any one event.

SECTION 3.7 – DESPATCH OF MEDICATION

- (a) In the event that despatch of the necessary medication is not available locally in cases of emergency and when local laws, rules and regulations allow such a despatch, We will pay the cost of despatching by Our Authorised Representative per Journey/Trip.

- (b) We will not pay for the cost of the medicine.

(C) TRAVEL INCONVENIENCE BENEFITS

SECTION 4 – LUGGAGE DELAY

- (a) In the event that Your checked-in luggage is delayed, mishandled, misdirected or misplaced for at least six (6) hours from the time of arrival at a scheduled destination, We will pay for the purchase of necessary and reasonable essential items.
- (b) We will not pay:-
- (i) If You do not report to the Common Carrier within twenty-four (24) hours of discovery that Your luggage is late or lost;
 - (ii) for any purchases made after You have received Your luggage the Common Carrier.

SECTION 5 – TRAVEL DELAY

- (a) In the event that Your Common Carrier(s) is delayed/rescheduled/cancelled for at least six (6) hours based on the time specified in the confirmed booking of the Common Carrier, We will pay for each full consecutive six (6) hour delay.
- (b) The delay must be verified in writing from the Common Carrier or their handling agents showing the scheduled departure time and the actual departure time of the Common Carrier.
- (c) We will not pay:-
- (i) For any delay, rescheduling or cancellation arising from a strike or industrial action which began or was announced before the issue date of the Insured Person's policy or began or was announced on the date the Insured Person's travel tickets or confirmation of booking was issued.

SECTION 6 – TERRORISM COVER

This policy is extended to cover You in respect of Injury, death and permanent disablement which may be sustained through Terrorism provided that there is no liability when such act and/or acts of terrorism involve utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this Section:

- (a) Terrorism means an act or acts, of any person, or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone or on behalf of or in connection with any organisation(s) or governments(s).
- (b) Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- (c) Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- (d) Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

(D) ADDITIONAL SPORTS (OPTIONAL RIDER)

This policy is extended to cover You in respect of all benefits stated in the Schedule of Benefits in the event You suffer loss which can be claimed during the activities listed below if additional premium is paid.

SECTION 7 (A) – OPTIONAL RIDER 1

Sport Activity

- (a) We will pay compensation under the relevant benefit(s) of this policy if the loss suffered by You is due directly to the following sports activities undertaken during a Journey/Trip:-
 - (i) Water Sports – rafting, canoeing and kayaking involving white water (class 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving and underwater activities involving the use of any artificial breathing apparatus (up to fifty (50) meters’ water depth).
 - (ii) Others – mountaineering (not involving the use of ropes and other climbing equipments) up to 4,500 metres or the base camp whichever is lower, sky diving, hang gliding, bungee jumping, zorb ball riding, sphereing, orbing, hot air balloon and all-terrain vehicle (ATV) .
- (b) We will not pay if You do not exercise reasonable care and fail to comply with all the safety requirements when undertaking the relevant sports activity.

SECTION 7 (B) – DAMAGE TO SPORTS EQUIPMENT

- (a) In the event of any damage to Your Sports Equipment utilised for the Sports Activity listed under Section 7 (A), We will reimburse You for any reasonable costs incurred for the replacement or repair of the Sports Equipment, per incident per Journey/Trip.
- (b) We will not pay for:-
 - (i) Loss or damage due to wear and tear, or inherent defects;
 - (ii) Loss or damage arising from theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which was fully locked and its windows closed and there was visible evidence of forced entry;
 - (iii) Damage that is covered by a manufacturer’s guarantee;
 - (iv) Loss or damage in respect of which You would have received replacement or compensation either from the Common Carrier or others.

PART 2 GENERAL CONDITIONS

- 1. Condition Precedent to Liability**
The due observance and fulfillment of the terms and conditions of this policy insofar as they relate to anything to be done or not to be done by You or Your legal personal representative shall be conditions precedent to any of Our liability to make any payment under this policy.
- 2. Interpretation**
This policy, including the application, certificate, schedule/eSchedule, Endorsement, and amendments, if any shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the contract otherwise requires, bear that specific meaning where it may appear.
- 3. The payment of claims is subject to and conditional upon You observing the following:**
 - (a) Taking ordinary and proper care to safeguard against Accident, Injury, loss or damage, as if the insurance was not in force;

- (b) Reporting in writing to Us within thirty (30) days upon return to Your Home, full details of any Accident, Injury, loss or damage which may result in a claim under this policy. All certificates, information and evidence required by Us shall be provided at Your or Your legal representative’s expense;
- (c) Not admitting liability or making an offer or promise of payment due to alleged liability without Our written consent.

4. Alterations

We reserve the right to amend the terms and conditions of this policy and such alteration of this policy shall only be valid if authorized by Us and endorsed hereon.

5. Automatic Renewal (For annual policy only)

In the event You opt for automatic renewal, subject to the terms and conditions of this policy and payment of premium due, this policy shall be renewed on each policy anniversary upon expiry unless this policy is terminated pursuant to Condition 6 (Termination).

Notwithstanding the renewal of this policy on each policy anniversary, in the event of any change in the particulars provided for underwriting this policy or in the event of any claim arising in the period before this policy is renewed, the Company shall have the right to revise the terms of this policy, adjust the premium, decline renewal or terminate this policy.

6. Termination

- (a) Where this is an annual policy, the policy may be terminated in the following manner:

(i) Termination by the Policyholder

If the policyholder has given notice to Us to terminate this policy, such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination of this policy, Our short period rates shall apply provided that no claim has been made during the Period of Insurance then subsisting.

The following scale of short period rates shall apply:

Period Insured	Percentage of Annual Premium to be Charged
2 Months or less	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

(ii) Termination by Us

We may give notice of termination by registered post to the policyholder at the policyholder’s last known address. Such termination shall become effective seven (7) days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this policy the prorated premium shall be refunded to the policyholder provided that no claim has been made during the Period of Insurance then subsisting.

(b) Where this policy is not an annual policy, the policyholder may terminate this policy by giving notice to Us to terminate the same provided always that the Period of Insurance has not commenced when the date of termination of this policy is effective. Such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination, the policyholder shall be entitled to a refund of the premium paid for this policy.

(c) The following provision on automatic termination of the policy shall apply accordingly to both annual policies and non-annual policies, as the case may be.

(d) Automatic Termination

This policy shall automatically terminate at midnight (standard Malaysian time) on the last day of the Period of Insurance. Notwithstanding this, coverage afforded to You under this policy shall cease to operate in the following circumstances:

- (i) When You are under the child plan and have attained the age of eighteen (18) years, or upon the expiry of the child annual policy; or
- (ii) When You are under the adult plan and have attained the age of seventy-one (71) years, or upon the expiry of the adult annual policy; or
- (iii) Upon Your death.

7. Duty of Disclosure

(a) Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the policyholder had applied for this Insurance wholly for purposes unrelated to the policyholder's trade, business or profession, the policyholder had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and all the questions required by Us fully and accurately and also disclose any other matter that the policyholder knows to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continued until the time the contract was entered into, varied or renewed.

(b) Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the policyholder had applied for this Insurance for purposes related to the policyholder's trade, business or profession, the policyholder had a duty to disclose any matter that the policyholder knows to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continued until the time the contract was entered into, varied or renewed.

(c) The policyholder also has a duty to tell Us immediately if at any time, after this policy contract has been entered into, varied or renewed with Us, any of the information given for this policy contract is inaccurate or has changed.

8. Applicable Tax

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under

this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

9. Cash Before Cover

(a) It is a fundamental and absolute special condition of this Policy, that the premium due must be paid and received by Us before cover commences. If this condition is not complied with, then the renewed Policy will be deemed cancelled from inception.

10. Payment of Benefits

(a) Payment of any benefits under this policy is subject to the terms and conditions herein. Benefits payable under this policy shall be paid to You. Benefits payable under this policy in respect of any claims by or on behalf of any child/children insured hereunder shall be paid to You who had purchased the policy, provided that You insurable interest on the life of the child/children.

(b) Any benefit payable under this policy in the event of Your death shall be paid to the individual as may be instructed by You in writing or to Your legal personal representative if there is no such written instruction from You.

(c) Where a benefit is payable to reimburse any expenses or charges incurred by persons other than You covered under this policy, claims for such benefit payment shall be made by You.

11. We shall not be held responsible for failure to provide services under this policy or for delays caused by strikes or conditions beyond Our control including but not limited to flight conditions or where local laws or regulatory agencies prohibit Us from rendering such services.

12. Extension of Period of Insurance

The Period of Insurance of this policy will be automatically extended without any additional premium up to the additional days that are reasonably necessary as follows:-

(a) Fourteen (14) days if any vehicle, seagoing vessel or aircraft in You are travelling as ticket holding passenger(s) is/are delayed/cancelled or re-routed;

(b) Thirty (30) days if the intended return Journey/Trip is prevented due to Injury to You arising from a cause covered under this policy;

(c) Fourteen (14) days for one (1) Travelling Companion (who is also named as an Insured Person under the schedule/eSchedule) accompanying You if Your return Journey/Trip is prevented due to Injury;

(d) Fourteen (14) days for all Insured Persons under the same family plan accompanying You if Your return Journey/Trip is prevented due to Injury.

13. We shall be entitled to all rights of subrogation (in respect of the compensation paid to You under this policy) whether by way of indemnity or otherwise and the You shall give all information and render all assistance in Your power to Us in connection therewith and execute such assignments thereof as We may reasonably require.

14. PA-CL090 Sanction Limitation and Exclusion Clause

No insurer/co-insurer shall be deemed to provide cover and no insurer/co-insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer/co-insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART 3 GENERAL EXCLUSIONS

1. We will not pay for claims caused by or resulting from:-
 - (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, riot or civil commotion, lockout or threat of such incident;
 - (b) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country;
 - (c) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel;
 - (d) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (e) Loss of or damage to hired or leased equipment(s);
 - (f) Offshore activities such as non-recreation diving, mining, oil-rigging, aerial photography or handling of explosives;
 - (g) The Insured Person engaging in any naval, military, air force, law enforcement or civil defense service or operation, manual work in connection with any trade, employment or profession during the Journey/Trip;
 - (h) The Insured Person engaging in aviation, other than as a fare-paying passenger;
 - (i) the Insured Person's direct participation in any Act of Terrorism.
 - (j) loss due to currency exchanges of any and every description;
 - (k) Services rendered without Our authorization and/or Our intervention.
 - (l) HIV (Human Immunodeficiency Virus) and/or any HIV-related Illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused;
 - (m) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - (n) You having received a terminal prognosis;
 - (o) You travelling against medical advice, or on medical advice where the trip is made solely for the purpose of obtaining treatment;
 - (p) Your failure to obtain the required vaccinations before departure;
 - (q) Your suicide or attempted suicide, self-injury or willful exposure to peril (other than in an attempt to save human life), or the committing of any criminal acts;
 - (r) You being under the influence of drugs or other substance abuse unless the drug is taken in accordance with an authorized medical prescription;
 - (s) Your alcohol content in the blood and/or urine samples exceeding the limit permitted by law;
 - (t) any costs of treatment in respect of pregnancy, childbirth, miscarriage, abortion and all related complications, except for miscarriage due to bodily Injury as a direct result of an Accident;
 - (u) Pre-Existing Conditions;
 - (v) Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity;
 - (w) Riding/driving without a valid driving license (NOTE: this will not apply for expired license but is not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws).

2. We will not pay for claims arising from:-
 - (a) You participating in a hazardous activity(s), unless such sport is covered under the Additional Sports (Optional Rider) that You have purchased;
 - (b) You engaging in, practicing for, taking part in or training in any speed contest or racing, any professional competitions or sports or any sports in which You would or could earn or receive remuneration, sponsorships, donations or any other form of financial rewards.
3. Cyber Risk Clause - The indemnity expressed in this Section 5 shall not apply to liability in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, extranet and/or via the Insured Person's own website, internet site, web address and/or via the transmission of electronic mail of documents.

PART 4 CLAIMS

Reasonable Precautions

The Insured Person must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If the Insured Person does not, We shall be entitled to reduce the Insured Person's claim by the amount of prejudice We have suffered due to the Insured Person's failure to mitigate his loss, or reject the Insured Person's entire claim.

Checklist on the required Supporting Documents of Claims

Section/Benefits	Action/Document(s) required
Personal accident Medical related claims	<ol style="list-style-type: none"> 1. Medical Report or Death Certificate 2. Original Medical Bills/Receipts 3. Hospital Admission/Discharge Note or Summary
Luggage Delay Travel delay	<ol style="list-style-type: none"> 1. Written confirmation from Carrier/Scheduled Carrier regarding the period of delay (in number of hours), the actual date & time of departure and the reasons for such delay/missed departure/missed connection 2. Original receipts for additional accommodation & travel expenses

In addition to the documents listed in the table above, the Insured Person is to provide the Company with any other documents as the Company may require and shall be in such form and of such nature as the Company may prescribe.

PART 5 DEFINITION

ACCIDENT means any sudden or unexpected and violent incident of an external visible event that causes an Injury, disablement or death, other than any intentionally self-inflicted Injury.

ACT OF TERRORISM is an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the civilian population in fear of such purposes.

ALTERNATIVE MEDICINE means treatment which is carried out by a traditional medical practitioner, other than You.

COMMON CARRIER(S) means any land, sea or air carrier operated under a licence and provides regular scheduled transportation service for individuals who travel as a fare-paying passenger.

COMPANY means Allianz General Insurance Company (Malaysia) Berhad (735426-V).

ENDORSEMENT means further clarification or further terms agreed by Us to be read together with or to override the policy and/or the schedule/eSchedule.

FAMILY MEMBERS means the policyholder's selected one (1) legal spouse, parents, parents-in-law, grandparents, grandparents in-law, great grandparents, biological/legally adopted child/children, grandchildren, great grandchildren, siblings, brother-in-law or sister-in-law.

GEOGRAPHICAL AREA means your selected scheduled destination within Malaysia.

HAZARDOUS ACTIVITY(IES) means mountaineering, abseiling or rock climbing, necessitating the use of ropes and other climbing equipment, paintball shooting, indoor climbing, racing (other than on foot), hang-gliding, professional sporting activities and competitions of any kind, any organised sporting holiday and any other activities that require a degree of skill and involve exposure to risk.

HOME means the Your usual place of residence in Malaysia.

HOME TERRITORY means Malaysia.

INJURY(S) means bodily Injury caused solely and directly by an Accident.

INSURED PERSON means each individual person named in the schedule/eSchedule and who must be a Malaysian citizen, Malaysian permanent resident, valid work permit holder, valid student pass holders or a person who is otherwise legally employed in Malaysia and shall include the policyholder where such policyholder is an individual and his/her spouse and child/children who are legally residing in the Home Territory, as named in the schedule/eSchedule.

JOURNEY/TRIP means a trip that commences when the Insured Person departs from his or her Home or place of business in the Home Territory (whichever is later) to commence travel to the intended destination(s), provided always that such trip does not commence more than twenty-four (24) hours prior to booked or scheduled departure time until the time You return to Your Home or place of business in the Home Territory and ceases in the following circumstances:

- (i) the Insured Person's return to his or her Home or place of business in the Home Territory; or
- (ii) the expiry of the Period of Insurance specified in the schedule/eSchedule;

The duration of each Journey/Trip shall not exceed thirty (30) consecutive days from the commencement of the Journey/Trip.

For avoidance of doubt, all Journeys/Trips to intended destination(s) within Malaysia for leisure or business purpose and shall exclude any daily and regular commute.

MEDICAL PRACTITIONER means a qualified medical practitioner (other than Yourself) duly licensed and registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.

PERIOD OF INSURANCE means the period specified in the schedule/eSchedule.

PRE-EXISTING CONDITIONS means any condition for which treatment, medication, advice or diagnosis, consultation and/or prescribed drugs has been sought or received during the twelve (12) months prior to the commencement of the Journey/Trip.

SERIOUS MEDICAL CONDITION means a condition which in Our opinion or the opinion of Our authorised representatives or its appointed representative constitutes a serious or life threatening medical emergency requiring immediate evacuation to obtain urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects.

TRAVELLING COMPANION means an individual who is registered to travel on the same Journey/Trip with the Insured Person.

YOU/YOUR means the Insured Person(s).

WE/US/OUR means the Company.

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Lodging of Complaints



We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.


To provide us with your feedback, you may contact us via the following channels:


Write to:

Customer Feedback Center, Allianz Arena, Ground Floor Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

 1 300 22 5542

  AllianzMalaysia

 customer.service@allianz.com.my

 allianz.com.my

Avenues to Seek Redress

You may submit your complaint to the Ombudsman for Financial Services (OFS) if you are not satisfied with our final response or decision, in the event that your complaint is within the scope of the OFS as well as the following monetary thresholds:

- (1) Insurance claims not exceeding RM250,000.00; and
- (2) Motor third party property damage claims not exceeding RM10,000.00.

The OFS can be contacted at the following address:

Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

 03 2272 2811

 03 2272 1577

 enquiry@ofs.org.my

 www.ofs.org.my


If your complaint does not fall within the purview of the OFS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:

Write to (BNMTELELINK):


Pengarah, LINK & Pejabat BNM, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur.


Walk-in (BNMLINK):

Ground Floor, Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

 1 300 88 5465

 03 2174 1515

 bnmtelelink@bnm.gov.my

 www.bnm.gov.my

You may check with our Customer Feedback Center on the types of complaints handled by the OFS or BNM before submitting your complaint.

Authorised Representative's 24-Hour Emergency Hotline

603-7628 3919

603-7965 3919

Allianz General Insurance Company (Malaysia) Berhad (200601015674)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Customer Service Center

Allianz Arena, Ground Floor, Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

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