

Schedule of Benefits for “Individual Adult” or “Family Cover”

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Excluding Israel and war declared area/countries	Area 1: Thailand, Indonesia, Philippines, Myanmar, Cambodia, China, India, Japan, Korea, Pakistan, Singapore, Brunei, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau, including Malaysia (excluding war declared area). Area 2: Worldwide (excluding war declared area)	Area 1: Thailand, Indonesia, Philippines, Myanmar, Cambodia, China, India, Japan, Korea, Pakistan, Singapore, Brunei, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau, including Malaysia (excluding war declared area). Area 2: Worldwide (excluding war declared area)	Area 1: Thailand, Indonesia, Philippines, Myanmar, Cambodia, China, India, Japan, Korea, Pakistan, Singapore, Brunei, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau, including Malaysia (excluding war declared area). Area 2: Worldwide (excluding war declared area)	Area 1: Thailand, Indonesia, Philippines, Myanmar, Cambodia, China, India, Japan, Korea, Pakistan, Singapore, Brunei, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau, including Malaysia (excluding war declared area). Area 2: Worldwide (excluding war declared area)	Area 1: Thailand, Indonesia, Philippines, Myanmar, Cambodia, China, India, Japan, Korea, Pakistan, Singapore, Brunei, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau, including Malaysia (excluding war declared area). Area 2: Worldwide (excluding war declared area)
Death or Permanent Disablement (Sec. 1)	Individual Adult : RM100,000 Child : RM 25,000 Per Family Cover : RM250,000	Individual Adult : RM200,000 Child : RM 50,000 Per Family Cover : RM500,000	Individual Adult : RM300,000 Child : RM 75,000 Per Family Cover : RM750,000	Individual Adult : RM 400,000 Child : RM 100,000 Per Family Cover : RM1,000,000	Individual Adult : RM 500,000 Child : RM 125,000 Per Family Cover : RM1,250,000
Medical / Hospital Expenses up to (excess of RM50 on each and every claims) (Sec. 2)	Individual Adult : RM 30,000 Child : RM 7,500 Per Family Cover : RM 75,000	Individual Adult : RM 60,000 Child : RM 15,000 Per Family Cover : RM150,000	Individual Adult : RM 90,000 Child : RM 22,500 Per Family Cover : RM225,000	Individual Adult : RM 120,000 Child : RM 30,000 Per Family Cover : RM 300,000	Individual Adult : RM 150,000 Child : RM 37,500 Per Family Cover : RM 375,000
Daily Hospital Cash Per day up to (Max. 20 days) (Sec. 3)	Individual Adult : RM 100 Child : RM 25	Individual Adult : RM 200 Child : RM 50	Individual Adult : RM 300 Child : RM 75	Individual Adult : RM 400 Child : RM 100	Individual Adult : RM 500 Child : RM 125
Baggage & Personal Effects up to (excess of RM50 on each and every claims) (Sec. 4)	RM600 per item or pair or set items Max.: RM5,000	RM600 per item or pair or set items Max.: RM5,000	RM600 per item or pair or set items Max.: RM5,000	RM600 per item or pair or set items Max.: RM5,000	RM600 per item or pair or set items Max.: RM5,000
Baggage Delay up to (exceeding 8 hours) (Sec. 5)	Individual Adult : RM 600 Child : RM 150 Per Family Cover : RM 1,500	Individual Adult : RM 600 Child : RM 150 Per Family Cover : RM 1,500	Individual Adult : RM 600 Child : RM 150 Per Family Cover : RM 1,500	Individual Adult : RM 600 Child : RM 150 Per Family Cover : RM 1,500	Individual Adult : RM 600 Child : RM 150 Per Family Cover : RM 1,500
Personal Liability Up to (Sec. 6)	Individual Adult : RM100,000 Child : RM 25,000 Per Family Cover : RM250,000	Individual Adult : RM200,000 Child : RM 50,000 Per Family Cover : RM500,000	Individual Adult : RM300,000 Child : RM 75,000 Per Family Cover : RM750,000	Individual Adult : RM 400,000 Child : RM 100,000 Per Family Cover : RM1,000,000	Individual Adult : RM 500,000 Child : RM 125,000 Per Family Cover : RM1,250,000
Repatriation (mortal remains) (Sec. 7)	Individual Adult : RM 20,000 Child : RM 5,000 Per Family Cover : RM 50,000	Individual Adult : RM 20,000 Child : RM 5,000 Per Family Cover : RM 50,000	Individual Adult : RM 20,000 Child : RM 5,000 Per Family Cover : RM 50,000	Individual Adult : RM 20,000 Child : RM 5,000 Per Family Cover : RM 50,000	Individual Adult : RM 20,000 Child : RM 5,000 Per Family Cover : RM 50,000
Travel Delay (exceeding 8 hours) (Sec. 8)	Individual Adult and Child, each entitles to RM200 for the first 8 hours and thereafter RM50 on each full hour (up to max. RM500) Per Family Cover: RM1,250				
Missed Travel Connection up to (Sec. 9)	Individual Adult: RM1,000 Child: RM500 Per Family Cover: RM2,500				
Hijacking (exceeding 8 hours) (Sec. 10)	Individual Adult and child, each entitles to RM100 for the first 8 hours and thereafter on each 12 hours (up to max. RM300) Per Family Cover : RM800	Individual Adult and child, each entitles to RM200 for the first 8 hours and thereafter on each 12 hours (up to max. RM600) Per Family Cover : RM1,500	Individual Adult and child, each entitles to RM300 for the first 8 hours and thereafter on each 12 hours (up to max. RM900) Per Family Cover : RM2,300	Individual Adult and child, each entitles to RM400 for the first 8 hours and thereafter on each 12 hours (up to max. RM1,200) Per Family Cover : RM3,000	Individual Adult and child, each entitles to RM500 for the first 8 hours and thereafter on each 12 hours (up to max. RM1,500) Per Family Cover : RM3,800
Loss / Theft of Travel Documents up to (excess of RM50 on each and every claims) (Sec. 11)	Individual Adult : RM 3,000 Child : RM 1,500 Per Family Cover : RM 7,500	Individual Adult : RM 3,500 Child : RM 1,750 Per Family Cover : RM 8,750	Individual Adult : RM 4,000 Child : RM 2,000 Per Family Cover : RM 10,000	Individual Adult : RM 4,500 Child : RM 2,250 Per Family Cover : RM 11,250	Individual Adult : RM 5,000 Child : RM 2,500 Per Family Cover : RM 12,500
Personal Money up to (excess of RM50 on each and every claims) (Sec. 11)	Individual Adult : RM 500 Child : RM 250 Per Family Cover : RM 1,250	Individual Adult : RM 600 Child : RM 300 Per Family Cover : RM 1,500	Individual Adult : RM 700 Child : RM 350 Per Family Cover : RM 1,750	Individual Adult : RM 800 Child : RM 400 Per Family Cover : RM 2,000	Individual Adult : RM 900 Child : RM 450 Per Family Cover : RM 2,250
Loss of Deposit due to Cancellation/ Curtailment up to (Sec. 12)	Individual Adult : RM 12,000 Child : RM 6,000 Per Family Cover : RM 30,000	Individual Adult : RM 12,000 Child : RM 6,000 Per Family Cover : RM 30,000	Individual Adult : RM 12,000 Child : RM 6,000 Per Family Cover : RM 30,000	Individual Adult : RM 12,000 Child : RM 6,000 Per Family Cover : RM 30,000	Individual Adult : RM 12,000 Child : RM 6,000 Per Family Cover : RM 30,000
International SOS	24 hours International & Domestic Medical assistance Services – on referral and arrangement bases only				
Age Eligibility	31 days to 80 years				

Ringgit Malaysia (RM)	Plan 1				Plan 2				Plan 3				Plan 4				Plan 5			
	Individual		Family		Individual		Family		Individual		Family		Individual		Family		Individual		Family	
Duration	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
1-7	36	56	65	105	42	65	74	122	47	74	83	138	52	84	93	155	57	92	102	171
8-14	54	88	101	169	60	97	110	186	65	106	119	202	70	116	129	227	75	125	138	235
15-21	72	119	137	233	78	129	146	250	83	138	155	266	88	148	165	283	93	157	174	299
22-31	90	151	173	297	96	161	182	314	101	170	191	330	106	180	201	347	111	189	210	363
each add	28	42	46	74	32	49	54	88	35	55	61	101	39	62	68	114	43	68	76	126
week																				
Annual	156	276	264	463	184	330	308	545	214	383	355	626	247	441	404	713	266	475	434	764

Premium above is inclusive of RM10 stamp duty