

SECTION	BENEFITS	SUM COVERED for Overseas (RM)	SUM COVERED for Domestic (RM)	EXCESS (RM)
Section 1	Personal Accident *			
	• Death – Adult	300,000	150,000	Nil
	• Death – Child	30,000	15,000	Nil
	• Permanent Total Disablement	300,000	150,000	Nil
Section 2	a) Medical and Other Expenses* including Emergency Medical Evacuation	Up to 300,000	Up to 15,000 • Medical Evacuation is not covered • Due to accidental causes only	Nil
	b) Medical Expenses* • Follow up medical expenses	Up to 30,000	Not Covered	Nil
	• Compassionate Visit Overseas	Up to 5,000	Not Covered	50
	c) Repatriation of Remains	Up to 2,000,000	Not Covered	Nil
	d) Return of Children	Up to 5,000	Not Covered	50
	e) Burial and Cremation Expenses	Up to 5,000	Not Covered	Nil
Section 3	Hospital Cash Benefit	250 for each day / up to maximum 5,000 (each covered person)	100 for each day / up to maximum 2,500 (each covered person)	Nil
Section 4	Baggage and Personal Effects – Single article, pair or set of articles	Up to 5,000		50
	– Computer laptop	Up to 500 Up to 1,000	Not Covered	50 50
Section 5	Delayed Baggage (at least 8 hours)	Up to 800	Not Covered	Nil
Section 6	a) Personal Money	Up to 800	Not Covered	Nil
	b) Loss of Travel Documents	Up to 5,000	Not Covered	50
Section 7	Personal Liability	Up to 1,000,000	Not Covered	Nil
Section 8	Travel Delay	250 for each 8 hours / up to maximum 2,500	Not Covered	Nil
Section 9	Cancellation of Trip	Up to 18,000	Not Covered	50
Section 10	Curtailment of Trip	Up to 18,000	Not Covered	50
Section 11	Loss Of Deposit	Up to 15,000	Not Covered	250
Section 12	Missed Travel Connection	250 for each 8 hours	Not Covered	Nil
Section 13	Overbooked Flight	250 for each 8 hours	Not Covered	Nil
Section 14	Missed Departure	Up to 1,000	Not Covered	50
Section 15	Additional Cost of Rental Car	Up to 1,000	Not Covered	50
Section 16	Hijacking & Terrorism	250 for each 8 hours / up to maximum 1,000	Not Covered	Nil
Section 17	Home Protection	Up to 1,000	Up to 500	50
Travel Worldwide Assistance Service		Provided	Not Covered	Nil

* Benefits for Personal Accident and Medical Expenses shall be halved when the covered person attains 71 years of age.