

*For agents' reference only, not to be distributed to customers*

## **Travel Assist Revamp – Key Benefit Changes**

### **Travel Cancellation (cancellation prior to departure from Malaysia)**

- Extended to cover Natural Disaster
- Reasons of cancellation:
  - Occurring within 60days prior to original scheduled departure - death/hospitalization of insured, immediate family member or travel companion
  - Occurring within 14days prior to original scheduled departure – doctor recommendation to rest home which is deemed reasonable, fire at place of residence, natural disaster, widespread violent events excluding strike)
- Capped max limit per family
- If insured cancel due to cancellation of travel companion, travel companion refers to insured's SOLO travelling partner

### **Travel Curtailment (cut short of trip and return directly to Malaysia)**

- Extended to cover Natural Disaster
- Capped max limit per family

### **Domestic cover (including East to West, vice versa)**

- Added Annual Plan add on
- Destination must be beyond 50km
- Cover for accident only
- Evacuation & Repatriation is limited to RM20,000

### **Medical Expenses**

- Treatment Overseas:
  - Reduced sum insured for insured above 70years old
  - Mountain sickness claims deductible RM200
- Treatment in Malaysia:
  - Revised maximum sum insured
  - If prior treatment is not sought overseas, first treatment in Malaysia must be within 24hours
  - Up to 30days from date of arrival in Malaysia

### **Travel Delay**

- Common Carrier: revised to RM150 every 6hours
- Chartered flight: revised to RM150 every 10hours
- Reduced sum insured for delay in Malaysia

### **Baggage Delay**

- Capped max limit per family
- Reduced sum insured for delay in Malaysia

### **Pre-existing conditions**

- Change to 1 year from policy inception date



**No Maximum Age Limit**



**Up to RM10million medical expenses**



**24hours Worldwide Travel Assistance**



**Natural Disaster**

**New**

*Please refer to policy wordings for full terms & conditions*