

# SCHEDULE OF BENEFITS

Benefits	Sum Insured Up To (RM)		
	Essential	Superior	Premier
<b>COVID-19 Coverages</b>			
1. Medical Expenses (incurred Overseas) & Emergency Medical Evacuation & Emergency Medical Repatriation	-	600,000	800,000
2. Out-of-country COVID-19 Diagnosis Quarantine (Up to 14 days) *Reimbursement basis	-	4,200 Up to RM300 / day	7,000 Up to RM500 / day
3. Travel Cancellation and Travel Postponement *Prior to departure	-	25,000	30,000
4. Travel Curtailment	-	25,000	30,000
<b>Base Coverages (Non COVID-19 related coverage)</b>			
<b>A Trip Cancellation (Pre-departure)</b>	20,000	25,000	30,000
<b>B Medical &amp; Associated Expenses</b>			
1. Medical Expenses	300,000	600,000	10,000,000
2. Emergency Medical Related Expenses			
(a) Emergency Medical Evacuation and Emergency Medical Repatriation	Unlimited	Unlimited	Unlimited
(b) Compassionate Visit	9,000	12,000	15,000
(c) Child Guard	9,000	12,000	15,000
(d) Daily Hospitalisation Income (RM250 per day)	15,000	20,000	30,000
(e) Emergency Telephone Charges and Internet Use	150	300	500
3. Follow up Medical Treatments - in home country – Malaysia			
(a) In-patient Medical Expenses (Up to 30 days)	50,000	50,000	50,000
(b) Outpatient / Specialist Treatments or Services provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)
(c) Treatments or Services provided by Healthcare Professionals	500	700	1,000
4. Overseas Dental Expenses	Included in B1	Included in B1	Included in B1
<b>C Repatriation of Mortal Remains</b>	Unlimited	Unlimited	Unlimited
<b>D Trip Curtailment</b>	20,000	25,000	30,000
<b>E1 Trip Interruption</b>	1,500	2,000	3,000
<b>E2 Travel Missed Connection (RM200 for every 6 consecutive hours)</b>	600	800	1,200

Benefits	Sum Insured Up To (RM)		
	Essential	Superior	Premier
<b>Base Coverages</b>			
<b>F1 Travel Delay (RM150 for every 6 consecutive hours)</b>			
(a) Overseas	3,900	4,200	5,100
(b) Malaysia	450	450	900
<b>F2 Travel Re-Route (RM200 for every 6 consecutive hours)</b>	600	800	1,200
<b>G Baggage</b>			
1. Loss of Personal Baggage Items	5,000	7,000	10,000
Item Limit:			
(a) Any one item	500	500	500
(b) Portable Computers including tablets and the likes	1,000	1,500	2,000
(c) Baggage Damage per bag	250	250	250
2. Baggage Delay (RM200 for every 6 consecutive hours)			
(a) Overseas	800	1,000	2,000
(b) Malaysia	200	200	800
3. Fraudulent Use of Credit Card	1,500	2,000	3,000
4. Loss of Travel Document	5,000	6,000	8,000
5. Loss of Personal Money	1,000	2,000	3,000
<b>H Personal Accident</b>			
Accidental Death & Permanent Disablement			
(i) Age 30 days to 17 years	75,000	100,000	125,000
(ii) Age 18 years to 85 years	300,000	400,000	500,000
<b>I Personal Liability</b>	1,000,000	1,000,000	1,000,000
<b>J Loss of Home Contents</b>	2,000	3,000	5,000
<b>K1 Car Rental Excess Charges</b>	2,000	3,000	5,000
<b>K2 Car Rental Vehicle Return Costs</b>	Included in K1	Included in K1	Included in K1
<b>24/7 Worldwide Travel Assistance</b>	Included	Included	Included
<b>Optional Add-on</b>			
<b>L Travel Delay Upgrade (RM150 for every 3 consecutive hours)</b>			
Overseas	3,900	4,200	5,100

## Note:

- Please refer to the policy wording for the full details of the coverages and exclusions.
- For Family Plan, the sum insured in total for all Insured Persons under Family Plan is 300% of the limit shown in The Schedule of Benefits except for Item H -Personal Accident which remains a per person limit.