



A member of



MALAYSIAN ASSOCIATION
OF TOUR AND TRAVEL AGENTS

Covers:
■ Terrorism
■ Abscondment
or Insolvency of
Travel Agency

Smart *Traveller*

Travel with confidence, wherever your destination



The travel insurance that gives you a world of protection!



SmartTraveller is designed the way travellers want a travel insurance to be – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world.

You can choose between the VIP and Classic Plans or enjoy greater savings under the Family Plan when you travel with your loved ones.

Table of benefits

	Summary of Benefits	Limit Per Person/Event	Sum Insured (RM)			
			VIP Plan		Classic Plan	
1	PERSONAL ACCIDENT		Individual	Family	Individual	Family
	<ul style="list-style-type: none"> Accidental death 	Per adult Per child Per family	200,000 25,000 Not Covered	200,000 25,000 450,000	100,000 10,000 Not Covered	100,000 10,000 220,000
	<ul style="list-style-type: none"> Permanent disablement 	Per adult Per child Per family	200,000 200,000 Not Covered	200,000 200,000 450,000	100,000 100,000 Not Covered	100,000 100,000 220,000
2	MEDICAL & OTHER EXPENSES					
a	Medical, Hospital & Treatment Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Per adult/child Per family	300,000 Not Covered	300,000 900,000	50,000 Not Covered	50,000 150,000
b	Repatriation of Mortal Remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	Per adult/child Per family	5,000 Not Covered	5,000 15,000	5,000 Not Covered	5,000 15,000
Subject to Medical, Hospital & Treatment Expenses limit						
c	Compassionate Visitation Benefit (due to hospitalisation of the Insured Person) Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	Per adult/child Per family	5,000 Not Covered	5,000 15,000	5,000 Not Covered	5,000 15,000
Subject to Medical, Hospital & Treatment Expenses limit						
d	Compassionate Visitation Benefit (due to the Insured Person's death) In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs	Per adult/child Per family	5,000 Not Covered	5,000 15,000	5,000 Not Covered	5,000 15,000
Subject to Medical, Hospital & Treatment Expenses limit						

e	Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	Per day Per event	500 5,000	500 15,000	500 5,000	500 15,000
Subject to Medical, Hospital & Treatment Expenses limit						
f	Follow-up Treatment Reimburses for follow-up treatment within 3 months upon return to Malaysia	Per adult/child Per family	30,000 Not Covered	30,000 90,000	30,000 Not Covered	30,000 90,000
Subject to Medical, Hospital & Treatment Expenses limit						
3 EMERGENCY MEDICAL EVACUATION & REPATRIATION						
a	Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	Per event	Unlimited	Unlimited	Unlimited	Unlimited
b	Emergency Medical Repatriation In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person	Per event	Unlimited	Unlimited	Unlimited	Unlimited
4 HOSPITAL ALLOWANCE						
	Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day)	Per adult/child Per family	10,500 Not Covered	10,500 31,500	Not Covered	Not Covered
5 BAGGAGE AND PERSONAL EFFECTS						
	Pays for loss of or damage to your baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles)	Per adult/child Per family	5,000 Not Covered	5,000 15,000	Not Covered	Not Covered
Excess each and every claim: RM50						
6 PERSONAL MONEY & DOCUMENTS						
	Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	Per adult/child Per family	5,000 Not Covered	5,000 15,000	Not Covered	Not Covered
7 BAGGAGE DELAY						
	Reimburses for purchase of essential items if your baggage is delayed for 8 consecutive hours upon arrival at your destination abroad	Per adult/child Per family	700 Not Covered	700 2,100	Not Covered	Not Covered
8 PERSONAL LIABILITY						
	Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	Per adult/child Per family	1 million Not Covered	1 million 3 million	Not Covered	Not Covered

9 TRAVEL DELAY						
	Pays if your conveyance is delayed from the scheduled departure time for each full 8 consecutive hours delay (RM200 for first 8 hours delay and RM300 for every 8 consecutive hours thereafter)	Per adult/child Per family	3,200 Not Covered	3,200 9,600	Not Covered	Not Covered
	Reimburses on top of the above limits for irrecoverable deposits or charges paid for the cancelled parts of the trip due to the above	Per adult/child Per family	500 Not Covered	500 1,500	Not Covered	Not Covered
10 LOSS OF DEPOSIT OR CANCELLATION						
	Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased before or on the day of deposit/full payment(s) of your trip	Per adult/child Per family	20,000 Not Covered	20,000 60,000	Not Covered	Not Covered
11 CURTAILMENT						
	Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	Per adult/child Per family	20,000 Not Covered	20,000 60,000	Not Covered	Not Covered
12 OVERBOOKED FLIGHT						
	Pays due to overbooked flight and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200 Not Covered	200 600	Not Covered	Not Covered
13 FLIGHT MISCONNECTION						
	Pays due to flight misconnection and no alternative transportation is made available to you within 4 hours	Per adult/child Per family	200 Not Covered	200 600	Not Covered	Not Covered
14 HIJACKING INCONVENIENCE						
	Pays for each full 24 consecutive hours of hijack (RM300/ 24 hours)	Per adult/child Per family	900 Not Covered	900 2,700	Not Covered	Not Covered
15 HOME CARE BENEFIT						
	Pays for damages to your home contents as a result of fire when your house is left vacant while you are travelling	Per adult/child Per family	1,000 Not Covered	1,000 3,000	Not Covered	Not Covered
16 MISSED DEPARTURE						
	Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	Per adult/child Per family	1,000 Not Covered	1,000 3,000	Not Covered	Not Covered
17 REROUTING OF FLIGHT						
	Pays if the arrival of the scheduled public conveyance is delayed for at least 8 hours due to rerouting	Per adult/child Per family	200 Not Covered	200 600	Not Covered	Not Covered

18 RENTAL CAR EXCESS COVER						
Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	Per adult/child Per family	1,000 Not Covered	1,000 3,000	Not Covered	Not Covered	Not Covered
19 LOSS OF DEPOSIT OR FULL PAYMENT DUE TO ABCONDMENT OR INSOLVENCY OF TRAVEL AGENCY						
In the event that before or on the departure date of your booked trip, the travel agency from where you purchased your air tickets or tour packages has absconded or is declared insolvent, we will reimburse you for the loss of irrecoverable deposit/full payment(s) paid in advance for air tickets or tour packages, provided that the insurance is purchased before or on the day of deposit/full payment(s) of your trip	Per adult/child Per family	5,000 Not Covered	5,000 15,000	Not Covered	Not Covered	Not Covered

Table of premium

VIP Plan (covers items 1 to 19)

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	29	69	40	99	50	130
6 to 10	44	107	59	139	80	194
11 to 18	60	167	90	229	116	300
19 to 31	70	218	108	320	161	415
Each additional week thereafter	18	40	30	75	40	100

Classic Plan (only covers items 1,2 & 3)

Days	Area 1		Area 2		Area 3	
	Individual	Family	Individual	Family	Individual	Family
	RM	RM	RM	RM	RM	RM
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239
Each additional week thereafter	14	30	22	50	28	70

Travel from Malaysia to:

- Area 1: Singapore, Brunei, Thailand, Indonesia, Philippines, Myanmar, Nepal, Cambodia, Laos, China, India, Japan, Korea, Bangladesh, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong or Macau and within Malaysia. For travel within Malaysia (other than travel from East Malaysia to West Malaysia and vice versa) coverage under this policy is limited to Section 1, Section 2a (due to accidental causes only) and Section 2f (upon return from trip).
- Area 2: Worldwide excluding USA/Canada
- Area 3: Worldwide including USA/Canada

Special coverages

Terrorism, scuba diving and winter sports are covered.

24-hour Free hotline service - (603) 2053 5771

Medical and emergency assistance hotline is available for you to call on reverse charge through international operator anywhere in the world - we are just a phone call away!

Frequent Questions and Answers

- **Who is eligible to apply?**

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

- **Who is eligible to be covered under the family plan?**

The family plan includes you, your spouse and all your accompanying children aged below 18 years old or up to 23 years old, if he/she is a full time student in a recognised institution of higher learning.

- **What is the maximum age limit?**

As long as you are below 80 years old, you are eligible to enrol. For family plan, a child must be below 18 years old or up to 23 years old, if he/she is a full time student in a recognised institution of higher learning.

- **Can a child buy a separate Individual Plan even if he is accompanied by an insured adult?**

Yes. 50% of the individual plan premium will be charged for him.

- **Is there a maximum period of cover?**

The maximum period of cover is 190 days.

- **Under what circumstances is an applicant allowed to take up a 'One Way' trip cover?**

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days [including any stopover(s)].

- **When will my insurance terminate on a 'One Way' trip?**

The 'One Way' trip will terminate 72 hours (3 days) from the scheduled time of arrival at the final destination.

- **Who is AXA Affin General Insurance Berhad?**

AXA Affin General Insurance Berhad is a member of the AXA Group, with over 1,281 billion euros in assets under management and more than 65 million customers around the world. AXA is one of the world's leading insurer. In Malaysia, it is also a member of the Affin Group, a leader in Malaysia's financial services sector.

Ask your insurance agent for more details

Underwritten by:



AXA Affin General Insurance Berhad (23820-W)

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Ahli



MALAYSIAN ASSOCIATION
OF TOUR AND TRAVEL AGENTS

Perindungan dari:
▪ Serangan Pengganas
▪ Agensi Pelancongan
Melarikan Diri atau
Insolven

Smart *Traveller*

Melancong dengan penuh keyakinan, ke mana jua destinasi anda



Insurans perjalanan yang memberi perlindungan menyeluruh!



Smart Traveller telah direka untuk memenuhi kehendak pelancong – perlindungan serta-merta, komprehensif dan bantuan kecemasan 24 jam di mana jua anda berada.

Anda boleh memilih di antara Pelan VIP atau Classic dan jika anda melancong dengan keluarga, anda boleh menikmati lebih penjimatan dibawah Pelan Keluarga.

Jadual manfaat

Ringkasan Manfaat	Had Setiap Orang/Kejadian	Jumlah Yang Diinsuranskan (RM)			
		Pelan VIP		Pelan Classic	
1 KEMALANGAN DIRI		Individu	Keluarga	Individu	Keluarga
<ul style="list-style-type: none"> Kematian akibat kemalangan 	Setiap dewasa	200,000	200,000	100,000	100,000
	Setiap kanak-kanak	25,000	25,000	10,000	10,000
	Setiap keluarga	Tiada	450,000	Tiada	220,000
<ul style="list-style-type: none"> Hilang upaya kekal 	Setiap dewasa	200,000	200,000	100,000	100,000
	Setiap kanak-kanak	200,000	200,000	100,000	100,000
	Setiap keluarga	Tiada	450,000	Tiada	220,000
2 PERUBATAN & PERBELANJAAN LAIN					
a Perbelanjaan Perubatan, Hospital & Rawatan Membayar balik perbelanjaan (termasuk kos rawatan kecemasan pergigian) akibat kemalangan atau penyakit	Setiap dewasa	300,000	300,000	50,000	50,000
	/kanak-kanak				
	Setiap keluarga	Tiada	900,000	Tiada	150,000
b Penyelenggaraan Jenazah Polisi akan membayar kos pengkebumian atau pembakaran mayat di tempat di mana kematian berlaku atau kos perbelanjaan menghantar jenazah ke Malaysia	Setiap dewasa	5,000	5,000	5,000	5,000
	/kanak-kanak				
	Setiap keluarga	Tiada	15,000	Tiada	15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Rawatan					
c Manfaat Penjagaan Simpati (kerana Pihak Diinsuranskan dimasukkan ke dalam hospital) Perbelanjaan tambahan untuk seorang saudara atau kawan bagi tujuan menemani anda atas nasihat pegamal perubatan	Setiap dewasa	5,000	5,000	5,000	5,000
	/kanak-kanak				
	Setiap keluarga	Tiada	15,000	Tiada	15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Rawatan					
d Manfaat Penjagaan Simpati (kerana kematian Pihak Diinsuranskan) Sekiranya kematian Pihak Diinsuranskan berlaku semasa dalam perjalanan, perbelanjaan pengangkutan dan hotel untuk saudara atau kawan yang membantu urusan pengembumian dan pembakaran mayat di tempat berlakunya kematian akan dibayar	Setiap dewasa	5,000	5,000	5,000	5,000
	/kanak-kanak				
	Setiap keluarga	Tiada	15,000	Tiada	15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Rawatan					

e	Manfaat Penjagaan Kanak-kanak Perbelanjaan tambahan untuk seorang saudara atau kawan untuk penjagaan anak-anak anda ketika anda menerima rawatan di hospital dan kos tiket ekonomi pergi balik	Setiap hari Setiap kejadian	500 5,000	500 15,000	500 5,000	500 15,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Rawatan						
f	Rawatan Lanjutan Membayar balik perbelanjaan rawatan lanjutan dalam tempoh 3 bulan setelah kembali ke Malaysia	Setiap dewasa /kanak-kanak Setiap keluarga	30,000 Tiada	30,000 90,000	30,000 Tiada	30,000 90,000
Tertakluk kepada had Perbelanjaan untuk Perubatan, Hospital & Rawatan						
3. PEMINDAHAN PERUBATAN KECEMASAN DAN PENGHANTARAN BALIK						
a	Pemindahan Perubatan Kecemasan Kos pemindahan kecemasan dan khidmat perubatan (untuk keadaan kritikal) ke hospital terdekat	Setiap kejadian	Tiada had	Tiada had	Tiada had	Tiada had
b	Penghantaran Balik Kecemasan Sekiranya Pihak Diinsurankan dimasukkan ke dalam hospital di luar negara dan adalah perlu dari segi perubatan supaya Pihak Diinsurankan dihantar pulang ke Malaysia untuk rawatan lanjutan, kami akan membayar kos penghantaran balik yang munasabah termasuk kos pengangkutan bagi seorang pembantu perubatan untuk menemani Pihak Diinsurankan	Setiap kejadian	Tiada had	Tiada had	Tiada had	Tiada had
4. ELAUN HOSPITAL						
	Bayaran harian untuk setiap hari anda berada di hospital sebagai pesakit dalam. Bayaran ini adalah tambahan ke atas kos perubatan (RM350 setiap hari)	Setiap dewasa /kanak-kanak Setiap keluarga	10,500 Tiada	10,500 31,500	Tiada	Tiada
5. BAGASI DAN BARANG PERIBADI						
	Bayaran bagi kehilangan atau kerosakan bagasi, termasuk barang yang dipakai atau dibawa (sehingga RM500 untuk setiap satu atau sepasang atau set barang)	Setiap dewasa /kanak-kanak Setiap keluarga	5,000 Tiada	5,000 15,000	Tiada	Tiada
Ekses setiap tuntutan: RM50						
6. WANG PERIBADI/DOKUMEN						
	Membayar kos perjalanan dan penginapan termasuk kos penggantian pasport, tiket perjalanan dan segala dokumen perjalanan yang berkenaan. Kehilangan wang akibat kecurian akan dibayar pampasan sehingga RM800	Setiap dewasa /kanak-kanak Setiap keluarga	5,000 Tiada	5,000 15,000	Tiada	Tiada
7. KELEWATAN BAGASI						
	Pembayaran balik perbelanjaan untuk barang keperluan harian jika bagasi anda terlewat selama 8 jam berturut-turut setibanya anda di destinasi luar negara	Setiap dewasa /kanak-kanak Setiap keluarga	700 Tiada	700 2,100	Tiada	Tiada
8. LIABILITI DIRI						
	Melindungi anda terhadap tuntutan undang-undang pihak ketiga atau kerosakan harta benda mereka akibat kecuaiannya	Setiap dewasa /kanak-kanak Setiap keluarga	1 juta Tiada	1 juta 3 juta	Tiada	Tiada

9 KELEWATAN PERJALANAN						
	Sekiranya kenderaan perjalanan anda terlewat dari masa berlepas, anda akan dibayar bagi setiap 8 jam penuh yang berikutnya (RM200 bagi kelewatan 8 jam penuh yang pertama dan RM300 bagi setiap 8 jam yang selanjutnya)	Setiap dewasa /kanak-kanak	3,200	3,200	Tiada	Tiada
		Setiap keluarga	Tiada	9,600		
	Pembayaran balik deposit atau bayaran yang dikenakan kerana membatalkan sebahagian perjalanan akibat kelewatan di atas	Setiap dewasa /kanak-kanak	500	500	Tiada	Tiada
		Setiap keluarga	Tiada	1,500		
10 KEHILANGAN DEPOSIT ATAU PEMBATALAN						
	Pembayaran balik deposit untuk perjalanan dan penginapan yang dibatalkan, dengan syarat polisi insurans dibeli sebelum atau pada tarikh bayaran deposit/bayaran penuh perjalanan anda	Setiap dewasa /kanak-kanak	20,000	20,000	Tiada	Tiada
		Setiap keluarga	Tiada	60,000		
11 PEMENDEKAN PERJALANAN						
	Membayar balik pulangan berkadar bagi kos pra-bayar yang tidak dikembalikan, sekiranya anda perlu dan tidak dapat mengelak daripada memendekkan perjalanan	Setiap dewasa /kanak-kanak	20,000	20,000	Tiada	Tiada
		Setiap keluarga	Tiada	60,000		
12 PENERBANGAN TERLEBIH TEMPAHAN						
	Membayar akibat pesawat terlebih tempahan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Setiap dewasa /kanak-kanak	200	200	Tiada	Tiada
		Setiap keluarga	Tiada	600		
13 KEGAGALAN MENYAMBUNG PENERBANGAN						
	Membayar akibat kegagalan menyambung penerbangan dan tiada pengangkutan gantian diberikan dalam jangkamasa 4 jam	Setiap dewasa /kanak-kanak	200	200	Tiada	Tiada
		Setiap keluarga	Tiada	600		
14 RAMPASAN PESAWAT/KENDERAAN						
	Membayar untuk setiap 24 jam penuh dan berterusan rampasan (RM300 setiap 24 jam)	Setiap dewasa /kanak-kanak	900	900	Tiada	Tiada
		Setiap keluarga	Tiada	2,700		
15 MANFAAT PENJAGAAN RUMAH						
	Membayar pampasan untuk isi rumah yang rosak akibat kebakaran apabila rumah anda tiada penghuni sewaktu tempoh perjalanan anda	Setiap dewasa /kanak-kanak	1,000	1,000	Tiada	Tiada
		Setiap keluarga	Tiada	3,000		
16. KEGAGALAN UNTUK BERLEPAS						
	Pembayaran balik perbelanjaan penginapan dan pengangkutan tambahan yang munasabah, akibat perkhidmatan pengangkutan awam tergendala kerana kerosakan mekanikal, untuk pulang ke Malaysia, untuk anda sampai ke pelabuhan, lapangan terbang atau stesen keretapi seperti yang tertera pada tiket anda	Setiap dewasa /kanak-kanak	1,000	1,000	Tiada	Tiada
		Setiap keluarga	Tiada	3,000		
17. LALUAN PENERBANGAN DIUBAH						
	Pembayaran balik sekiranya pengangkutan awam lewat tiba selama 8 jam akibat laluan penerbangan diubah	Setiap dewasa /kanak-kanak	200	200	Tiada	Tiada
		Setiap keluarga	Tiada	600		

18. PERLINDUNGAN EKSES BAGI KERETA SEWA						
Pembayaran untuk sebarang eksek/deduktibel di mana anda bertanggungjawab untuk membayar kerugian atau kerosakan ke atas kenderaan sewa yang berlaku semasa tempoh penyewaan	Setiap dewasa /kanak-kanak	1,000	1,000	Tiada	Tiada	
	Setiap keluarga	Tiada	3,000			
19. KEHILANGAN DEPOSIT ATAU BAYARAN PENUH DISEBABKAN AGENSI PELANCONGAN MELARIKAN DIRI ATAU INSOLVEN						
Sekiranya agensi pelancongan melarikan diri atau diisytihar insolven sebelum atau pada tarikh anda berlepas, kami akan membayar ganti rugi untuk bayaran deposit/bayaran penuh yang telah anda buat untuk tiket penerbangan atau pakej pelancongan kepada agensi pelancongan tersebut dengan syarat polisi insurans dibeli sebelum atau pada tarikh bayaran deposit/bayaran penuh perjalanan anda	Setiap dewasa /kanak-kanak	5,000	5,000	Tiada	Tiada	
	Setiap keluarga	Tiada	15,000			

Jadual premium

Pelan VIP (melindungi butiran 1 hingga 19)

Bilangan Hari	Kawasan 1		Kawasan 2		Kawasan 3	
	Individu	Keluarga	Individu	Keluarga	Individu	Keluarga
	RM	RM	RM	RM	RM	RM
1 to 5	29	69	40	99	50	130
6 to 10	44	107	59	139	80	194
11 to 18	60	167	90	229	116	300
19 to 31	70	218	108	320	161	415
Setiap minggu tambahan selepas ini	18	40	30	75	40	100

Pelan Klasik (hanya melindungi butiran 1, 2 & 3)

Bilangan Hari	Kawasan 1		Kawasan 2		Kawasan 3	
	Individu	Keluarga	Individu	Keluarga	Individu	Keluarga
	RM	RM	RM	RM	RM	RM
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239
Setiap minggu tambahan selepas ini	14	30	22	50	28	70

Perjalanan dari Malaysia ke:

- Kawasan 1: Singapura, Brunei, Thailand, Indonesia, Filipina, Myanmar, Cambodia, Laos, China, India, Jepun, Korea, Bangladesh, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong atau Macau dan di dalam Malaysia. Untuk perjalanan di dalam Malaysia (selain dari Semenanjung Malaysia ke Malaysia Timur (Sabah/Sarawak) atau sebaliknya) perlindungan di bawah polisi ini terhad kepada Seksyen 1, Seksyen 2a (akibat kemalangan yang tidak disengajakan) dan Seksyen 2f (setelah pulang dari perjalanan ini).
- Kawasan 2: Seluruh dunia kecuali Amerika Syarikat dan Kanada
- Kawasan 3: Seluruh dunia termasuk Amerika Syarikat dan Kanada

Perlindungan Istimewa

Serangan pegganas, penyelaman scuba dan sukan musim sejuk.

Talian kecemasan percuma 24 jam - (603) 2053 5771

Talian bantuan kecemasan percuma untuk anda di mana-mana anda berada di serata dunia - kami berada hanya satu panggilan dari anda!

Soalan Anda Dijawab

- **Siapa yang layak memohon polisi ini?**
Semua warganegara Malaysia, Pemastautin Tetap, Pemegang Pas Kerja/Permit Kerja dan Tanggungan.
- **Apakah yang dimaksudkan dengan Pelan Keluarga?**
Pelan keluarga akan merangkumi anda, suami/isteri anda dan semua anak-anak anda yang di bawah umur 18 tahun atau sehingga 23 tahun sekiranya merupakan seorang pelajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.
- **Apakah had umur maksimum untuk memohon polisi ini?**
Jika anda berumur bawah 80 tahun, anda boleh memohon polisi ini. Untuk pelan keluarga, kanak-kanak mestilah di bawah umur 18 tahun atau sehingga 23 tahun sekiranya merupakan seorang pelajar sepenuh masa di institusi pengajian tinggi yang diiktiraf.
- **Bolehkah seorang kanak-kanak membeli polisi berasingan jika beliau ditemani oleh seorang dewasa yang diinsuranskan?**
Ya. Bayaran 50% premium untuk pelan individu akan dikenakan.
- **Apakah tempoh maksimum perlindungan polisi ini?**
Tempoh maksimum ialah 190 hari.
- **Dalam keadaan bagaimanakah seseorang boleh mengambil perlindungan 'Perjalanan Sehala'?**
Hanya jika seseorang yang berpindah ke negara lain atau melanjutkan pelajaran ke luar negara. Untuk perlindungan 'Perjalanan Sehala', seseorang perlu tiba di destinasi terakhir dalam masa 31 hari (termasuk sebarang persinggahan).
- **Bilakah perlindungan 'Perjalanan Sehala' tamat?**
Perlindungan 'Perjalanan Sehala' anda akan tamat selepas tempoh 72 jam (3 hari) daripada tempoh ketibaan di destinasi terakhir.
- **Siapakah AXA Affin General Insurance Berhad?**
AXA Affin General Insurance Berhad merupakan ahli kepada Kumpulan AXA, dengan aset melebihi 1,281 bilion euros dan mempunyai lebih daripada 65 juta pelanggan di serata dunia. AXA merupakan salah satu penginsurans utama di dunia. Ia juga merupakan ahli kepada Kumpulan Affin, peneraju sektor perkhidmatan kewangan di Malaysia.

Sila hubungi agen insurans anda untuk maklumat lanjut

Ditaja jamin oleh:



AXA Affin General Insurance Berhad (23820-W)

Ground Floor Wisma Goldhill 67 Jalan Raja Chulan 50200 Kuala Lumpur

Tel: (603) 2170 8282 Faks: (603) 2031 7282

E-mel: customer.service@axa.com.my

www.axa.com.my



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IMPORTANT NOTICE

1. STATEMENT PURSUANT TO SECTION 149(4) OF THE INSURANCE ACT, 1996, MALAYSIA: You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
2. Family Plan includes you, your spouse and all your children accompanying you.
3. Cash/Cheque/Credit card payment must accompany this application.
4. Proof of Purchases/Bills/Documentary Evidence is required for all claims.
5. Any extension of cover is not allowed during the trip or after you have departed for your destination.
6. Maximum age of applicant is below 80 years old.

1. ALL QUESTIONS MUST BE FULLY ANSWERED – TICKS OR DASHES WILL NOT SUFFICE
2. PLEASE WRITE IN BLOCK LETTERS AND TICK (✓) WHERE APPROPRIATE

PART I. PARTICULARS OF PERSON TO BE INSURED / INSURANCE REQUIREMENT

Name of Insured Person	Choice of Benefit		Choice of Plan		New NRIC No.	Age	Premium (RM)
	VIP	Classic	Individual	Family			
1.							
2.							
3.							
4.							
5.							
Total Premium							

(If space is limited, kindly attach a separate sheet)

Address of first named Insured Person:

Postcode:

Tel: Office: Home: H/P:

PART II. TRAVEL INFORMATION & PERIOD OF INSURANCE

A journey shall include return to Malaysia during the Period of Insurance except for 'One-way' travel.

One-way Travel: Yes No Reasons for Travel: Business Leisure/Social

Period of Travel: From - To - (DD-MM-YY)

Length of Trip: (both days inclusive) Area of Travel: 1 2 3

PART III. NOMINATION

I/We hereby nominate the following as my/our nominee(s). (Please nominate according to the numbering order of Part 1)

Name of Nominee	Address	New NRIC No.	Relationship
1.			
2.			
3.			
4.			
5.			

In accordance to Section 166 of the Insurance Act 1996, Malaysia, nominee(s) should be: spouse, child or parent(s) if there is no spouse or child at the time of making this nomination. A nominee of a Muslim policy owner upon receipt of policy moneys shall distribute the policy moneys in accordance with the Syariah law.

PART IV. DECLARATION

I am/We are in good health, free from physical impairment or deformity and I am/we are not travelling for the purpose of obtaining medical treatment or travelling against the advice of any medical practitioner. I/We understand no refund of premium is granted once the travel certificate is issued.

Signature of Proposer

Date

FOR AGENTS/REPRESENTATIVES USE

Name: Account No.:



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NOTIS PENTING

1. KENYATAAN MENGIKUT SEKSYEN 149(4) AKTA INSURANS 1996, MALAYSIA: Anda adalah diminta menerangkan dengan penuh dan benar segala butir-butir yang anda tahu atau harus tahu di atas cadangan insurans ini, jika tidak polisi yang dikeluarkan menurut cadangan ini adalah tidak sah.
2. Pelan Keluarga adalah untuk anda, suami/isteri dan anak-anak anda.
3. Pembayaran secara Tunai/Cek/Kad Kredit hendaklah disertakan bersama borang cadangan ini.
4. Bukti Pembelian/Bil-bil/Dokumen hendaklah disertakan jika berlakunya tuntutan.
5. Penambahan tempoh perjalanan adalah tidak dibenarkan selepas perjalanan anda bermula atau semasa perjalanan anda sedang berlangsung.
6. Had umur pemohon adalah bawah 80 tahun.

1. ANDA DIMINTA MENJAWAB SEMUA SOALAN DI BAWAH - SEBARANG TANDA ATAU SENGGANG ADALAH TIDAK MEMADAI
2. SILA TULIS DALAM HURUF BESAR DAN TANDAKAN (✓) DI TEMPAT YANG BERKENAAN

BAHAGIAN I. BUTIRAN PENCADANG / KEPERLUAN INSURANS

Nama Orang Yang Diinsuranskan	Pilihan Manfaat		Pilihan Pelan		No. KP Baru	Umur	Premium (RM)	
	VIP	Klasik	Individu	Keluarga				
1.								
2.								
3.								
4.								
5.								
Jika ruang tidak mencukupi, sila lampirkan kertas berasingan							Jumlah Premium	

Alamat Orang yang Pertama dinamakan di atas:
 Poskod:
Tel: Pej: Rumah: H/P:

BAHAGIAN II. INFORMASI PERJALANAN & TEMPOH INSURANS

Setiap perjalanan dikehendaki merangkumi perjalanan pulang ke Malaysia dalam tempoh insurans kecuali perjalanan 'Sehala'

Perjalanan Sehala: Ya Tidak Tujuan Perjalanan: Perniagaan Melancong
Tempoh Perjalanan: Dari - Kepada - (HH-BB-TT)
Jangkamasa Perjalanan: (termasuk kedua-dua hari) Kawasan Perjalanan: 1 2 3

BAHAGIAN III. PENAMAAN

Saya/Kami melantik penama di bawah ini. (Sila melantik mengikut giliran orang yang diinsuranskan di Bahagian I)

Nama Penama	Alamat	No. KP Baru	Talian Perhubungan
1.			
2.			
3.			
4.			
5.			

Mengikut Seksyen 166 Akta Insurans 1996, Malaysia, penama-penama adalah: suami/isteri, anak-anak atau ibu bapa jika tiada suami/isteri atau anak-anak semasa penamaan ini dibuat. Penama yang dilantik oleh seseorang yang beragama Islam mestilah membahagikan wang tuntutan polisi mengikut undang-undang Syariah.

BAHAGIAN IV. PENGAKUAN

Saya/Kami berada di dalam keadaan sihat, bebas dari kecacatan fizikal dan saya/kami bukan dalam perjalanan untuk mendapatkan rawatan kesihatan atau bertentangan dengan nasihat doktor. Saya/Kami faham bahawa tiada pembayaran balik premium selepas sijil ini dikeluarkan.

Tandatangan Pencadang

Tarikh

UNTUK KEGUNAAN AGEN/WAKIL-WAKIL

Nama:

No. Akaun: