

**Allianz**  
**Travel Care**

# TRAVELLING WITH PEACE OF MIND





# ENJOY PEACE OF MIND WHILE TRAVELLING

Traveling should be a worry-free experience filled with happy memories. The last thing you would want is to be hindered with unexpected flight delays, cancellation, lost luggage or even medical mishaps during your trip. Stay protected with Allianz Travel Care, the travel companion that puts your mind at ease with A-Z coverage – ensuring you enjoy peace of mind while traveling.

## THE PLAN THAT COVERS YOU FROM A TO Z FOR A WORRY-FREE TRAVEL

### Personal Accident Benefits



Death and Permanent  
Disability due to  
Accident



Funeral  
Expenses



### Medical Related Benefits .....



\*Medical  
Expenses



Emergency Medical  
Evacuation and  
Repatriation



Mortal  
Remains  
Repatriation



\*Follow up  
Treatment



Quarantine Cover  
due to Pandemic  
Influenza



\*Hospital  
Income



\*Compassionate  
Visitation



Dispatch of  
Medication



Child Care



Optional  
Cover

Additional Sport

### Travel Inconvenience Benefits .....



Luggage &  
Travel Delay



Terrorism  
Coverage



Deposit or Trip  
Cancellation



Travel  
Curtailment



Personal  
Luggage or  
Personal Effects



Travel  
Documents



Missed  
Departure



Monetary Loss Due  
to Insolvency of  
Airlines/Travel Agency



Travel  
Overbooked



Additional Costs  
of Rental Car/  
Campervan Return



Personal  
Liability



Missed Travel  
Connection



Personal  
Money



Credit Card/  
Charge Card  
Indemnity



Pet Hotel



Home Care



Hijacking



Rental Car  
Excess Cover

*\*In respect of Domestic Coverage, benefits payable are due to accidental causes only.*

## SCHEDULE OF BENEFITS (OVERSEAS)

	Adult	Senior Citizen	Child	Family
	(RM)			
(A) Personal Accident Benefits				
Death due to Accident (Principal Sum Insured)	500,000	250,000		2,000,000
Permanent Disablement due to Accident (up to)				
Funeral Expenses (up to)	10,000	10,000		20,000
(B) Medical Related Benefits				
Medical Expenses (up to)	350,000	175,000		1,500,000
	Alternative Medicine subject to a sub-limit of RM500			
Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
Emergency Medical Repatriation (up to)				
Mortal Remains Repatriation (up to)				
Follow-up Treatment (up to) (max. 45 days)	50,000	25,000		150,000
	Alternative Medicine subject to a sub-limit of RM500			
Hospital Income	350 per day up to 15,000	200 per day up to 7,500		1,000 per day up to 24,000
Quarantine Cover as a Result of Pandemic Influenza	300 per day up to 2,000	300 per day up to 2,000		300 per day up to 5,000
Compassionate Visitation (due to Illness, Injury or Death of Insured Person) (up to)	7,500	7,500		17,500
Child Care (up to)	7,500	7,500	Not Covered	17,500
Despatch of Medicine (up to)	5,000	5,000		5,000
(C) Travel Inconvenience Benefits				
Deposit or Trip Cancellation (up to)	25,000	25,000		55,000
Travel Curtailment (up to)	25,000	25,000		55,000
Personal Luggage or Personal Effect (up to)	5,000	5,000		15,000
	Subject to aggregate limit of RM1,000 for Smart Devices and RM500 any one article limit for all other items			
Travel Documents (up to)	5,000	5,000		15,000
Luggage Delay (Min 6 hours) (up to)	800	800		2,000
Travel Delay	300 per 6 hours up to 2,000	300 per 6 hours up to 2,000		300 per 6 hours up to 6,000

	Adult	Senior Citizen	Child	Family
	(RM)			
(C) Travel Inconvenience Benefits (cont'd)				
Missed Departure (up to)	2,000	2,000		4,000
Missed Travel Connection	300	300		1,200
Travel Overbooked (Min 6 hours)	300	300		1,200
Additional Costs of Rental Car/ Campervan Return (up to)	1,500	1,500	Not Covered	1,500
Personal Liability (up to)	1,000,000	1,000,000		1,000,000
Hijacking up to 20 days (Min 12 hours)	400 per day	400 per day		700 per day
Personal Money (up to)	1,000	1,000		2,400
Credit Card/Charge Card Indemnity (up to)	5,000	5,000	Not Covered	10,000
Pet Hotel (up to)	300	300	Not Covered	300
Home Care (up to)	6,000	6,000	Not Covered	6,000
Loss of Deposit or Loss of Full Payment Due to Insolvency of Airlines/Travel Agency (up to)	5,000	5,000		15,000
Rental Car Excess Cover (up to)	2,000	2,000	Not Covered	2,000
Terrorism	Covered			
(D) Optional Riders (With Additional Premium)				
Optional Rider 1				
Sports Activity	Available	Not Available	Available	Available
Optional Rider 2				
High Altitude Mountaineering	Available	Not Available		
Available for Sports Activities listed under Optional Rider 1 and Optional Rider 2				
Damage to Sports Equipment (up to)	1,000	Not Available	1,000	1,000
(E) 24/7 Worldwide Travel Assistance	Included			

Note: Under family plan, the payment per individual will be based on the limit under an adult plan and/or child plan, as the case may be, subject to the maximum limit as stated in the Schedule of Benefits.

Please refer to the Policy Wording available at [www.allianz.com.my/allianz-travelcare](http://www.allianz.com.my/allianz-travelcare) for more information.

## SCHEDULE OF BENEFITS (DOMESTIC)

	Adult	Senior Citizen	Child	Family
	(RM)			
(A) Personal Accident Benefits				
Death due to Accident (Principal Sum Insured)	250,000	125,000		750,000
Permanent Disablement due to Accident (up to)				
Funeral Expenses (up to)	5,000	5,000		9,000
(B) Medical Related Benefits (Due to Accidental Causes Only)				
Medical Expenses (up to)	25,000	12,500		75,000
	Alternative Medicine subject to a sub-limit of RM500			
Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
Emergency Medical Repatriation (up to)				
Mortal Remains Repatriation (up to)				
Follow-up Treatment (up to) (max. 45 days)	6,000	3,000		20,000
	Alternative Medicine subject to a sub-limit of RM500			
Hospital Income (up to)	100 per day up to 3,000	50 per day up to 1,500		260 per day up to 8,000
Compassionate Visitation (due to Injury or Death of Insured Person) (up to)	2,000	2,000		4,000
Despatch of Medicine (up to)	2,000	2,000		2,000
(C) Travel Inconvenience Benefits				
Luggage Delay (up to)	100	100		200
	Min 6 hours			
Travel Delay	100 per 6 hours up to 1,500	100 per 6 hours up to 1,500		200 per 6 hours up to 2,500
Terrorism	Covered			
(D) Optional Rider 1 (With Additional Premium)				
Sports Activity	Available	Not Available	Available	Available
Damage to Sports Equipment (up to)	300		300	500
(E) 24/7 Domestic Travel Assistance	Included			

Note: Under family plan, the payment per individual will be based on the limit under an adult plan and/or child plan, as the case may be, subject to the maximum limit as stated in the Schedule of Benefits.

## PREMIUM RATES OVERSEAS

No. of Days	Asia				Worldwide			
	(RM)							
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 – 5 days	50	95	25	125	60	105	40	160
6 – 10 days	60	115	35	160	80	130	60	210
11 – 15 days	80	150	50	215	115	175	85	300
16 – 22 days	105	195	65	280	150	230	110	400
Each additional week or part	20	30	15	50	45	45	35	110
Annual Plan	295	Not Available	155	Not Available	360	Not Available	220	Not Available

## DOMESTIC

No. of Days	Adult	Senior Citizen	Child	Family
	(RM)			
1 – 5 days	18	28	9	47
6 – 10 days	28	37	14	61
11 – 15 days	37	51	18	84
16 – 22 days	47	66	23	117
23 – 30 days	56	75	28	146
Annual Plan	180	Not Available	90	Not Available

## DOMESTIC + OVERSEAS

No. of Days	Domestic + Asia				Domestic + Worldwide			
	(RM)							
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 – 5 days	60	105	35	135	70	115	50	170
6 – 10 days	70	125	45	170	90	140	70	220
11 – 15 days	90	160	60	225	125	185	95	310
16 – 22 days	115	205	75	290	160	240	120	410
Each additional week or part	30	40	25	60	55	55	45	120
Annual Plan	370	Not Available	195	Not Available	435	Not Available	260	Not Available

## ADDITIONAL SPORTS (OPTIONAL RIDER 1)

No. of Days	Asia/Worldwide				Domestic			
	(RM)							
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 - 5 days	20	Not Available	20	60	9	Not Available	9	28
6 - 10 days	25		25	80	14		14	37
11 - 15 days	35		35	110	18		18	51
16 - 22 days	50		50	145	23		23	66
23 - 30 days	Not Available		Not Available	Not Available	28		28	75
Each additional week or part	10		10	25	Not Available		Not Available	Not Available
Annual Plan	115		115	Not Available	56		56	Not Available

## ADDITIONAL SPORTS (OPTIONAL RIDER 2) (High Altitude Mountaineering)

Age	Asia/Worldwide (per trip)	
	(RM)	
	Adult	
18 years - 40 years	500	
41 years - 60 years	1,000	

Notes:

### 1. Overseas (Asia/Worldwide)

- (a) Maximum period of coverage per journey/trip is 200 days for one way or return trip.
- (b) Maximum period of coverage per journey/trip is 90 days for annual policy.
- (c) Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is 30 days.
- (d) Each trip must begin and end in Malaysia except for one way trip.

### 2. Domestic

- (a) Maximum period of coverage per journey/trip is 30 days for one way/return trip or annual policy.
- (b) Premium is subject to Service Tax.

### 3. Customer may opt for Automatic Renewal (for annual policy only)

This policy is deemed to be automatically renewed and the applicable premium will be charged upon expiry unless otherwise instructed.

## FREQUENTLY ASKED QUESTIONS

### Q1. Who is eligible?

All Malaysia citizens, Malaysian permanent residents, valid work permit holders, valid student pass holders or individuals otherwise legally employed in Malaysia, and his/her spouse and child who are legally residing in the Malaysia. The following plans are available:-

- (a) **Adult Plan/Adult Annual Plan** if you are aged 18 years to 70 years;
- (b) **Child Plan/Child Annual Plan** if you are aged 30 days to 17 years;
- (c) **Senior Citizen Plan** if you are aged 71 years to 80 years;
- (d) **Family Plan** if the policyholder are aged 18 years to 70 years, the policyholder's one (1) selected legal spouse who is aged 18 years to 70 years and policyholder's child/children aged 30 days to 24 years.

### Q2. Who should I call in the event of emergency?

Our Authorised Representative's 24-hour emergency hotline can be reached at +603-76283919/+603-79653919.

### Q3. If I need to extend my policy because of certain reasons, is it allowed?

No, extension of period of insurance is not allowed unless it is due to the following reasons:

- (a) 14 days if any vehicle, seagoing vessel or aircraft in which the Insured Person is travelling is delayed, cancelled or re-routed;
- (b) 30 days if the intended return journey/trip is prevented due to injury or illness to the Insured Person from a cause covered under the policy;
- (c) 14 days for one Travelling Companion (who is also named as an Insured Person under the schedule/eSchedule) accompanying the Insured Person if such Insured Person's return journey/trip is prevented due to injury or illness to the Insured Person arising from a cause covered under the policy;
- (d) 14 days for all Insured Persons under a family plan accompanying an Insured Person (under the same family plan) if the latter Insured Person's return Journey/Trip is prevented due to Injury or Illness.



APPENDIX

Additional Sports - Optional Rider 1  
(Applicable for Overseas & Domestic)

Extended to cover the Insured Person for all benefits except for the Personal Liability benefit, in the event the Insured Person suffers loss which can be claimed during the activities listed below if additional premium is paid:

- 1. Water Sports – rafting, canoeing and kayaking involving white water (class 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving and underwater activities involving the use of any artificial breathing apparatus (up to 50 meters’ water depth).
- 2. Winter Sports\* – ice skating and snowboarding, skiing, sledding and snowmobiling.
- 3. Others\* – mountaineering (not involving the use of ropes and other climbing equipment) up to 3,500 metres or the base camp whichever is lower, sky diving, hang gliding, bungee jumping, zorb ball riding, sphereing, orbing, hot air balloon and all-terrain vehicle (ATV). Any mountaineering or climbing activities in Nepal shall be excluded under this optional rider.
- 4. Others\*\* – mountaineering (not involving the use of ropes and other climbing equipment) up to 4,500 metres or the base camp whichever is lower, sky diving, hang gliding, bungee jumping, zorb ball riding, sphereing, orbing, hot air balloon and all-terrain vehicle (ATV).

Notes:  
\* Applicable to Overseas Coverage only  
\*\* Applicable to Domestic Coverage only

Additional Sports - Optional Rider 2  
(Applicable for Overseas Coverage)

- 1. If the Insured Person suffers loss covered under the relevant benefit except for the Personal Liability benefit, while mountaineering (not involving the use of ropes and other climbing equipment) up to 5,500 metres or the base camp, whichever is lower, We will pay compensation under the relevant benefit provided the maximum duration of the mountaineering is not more than 30 days.
- 2. Any mountaineering or climbing activities in Nepal shall be excluded under this Optional Rider.
- 3. The Insured Person must be accompanied by a guide certified by local authorities when undertaking the mountaineering activity.

Geographical Areas

Asia	Singapore, Thailand, Indonesia, Philippines, Brunei, Taiwan, Korea, China including Hong Kong and Macau, Laos, Vietnam, Myanmar, Cambodia, India, Sri Lanka, Maldives, Bangladesh, Nepal, Australia, New Zealand and Japan.
Worldwide	All countries including Asia (as defined above) except excluded countries.
Domestic	Anywhere within Malaysia only.
Excluded Countries	Israel, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Zimbabwe and all other sanctioned and war declared countries.



**ALLIANZ  
TRAVEL CARE**  
IS THE PERFECT  
TRAVEL COMPANION  
TO ACCOMPANY YOU  
THROUGHOUT YOUR  
JOURNEY.



This brochure is valid from 16 January 2020.  
This brochure is for general information only and it is not a contract of Insurance.  
The descriptions of available coverage are only a brief summary for quick and easy reference.  
The precise terms and conditions that apply are specified in the policy.

**Allianz General Insurance Company (Malaysia) Berhad (200601015674)**  
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