

TRAVEL FOR MORE

More Benefits. More Features. More Coverage.

Lebih Manfaat. Lebih Keistimewaan. Lebih Perlindungan.

Now with COVID-19
Benefits Extension



More Benefits. More Features. More Coverage.

Travel For More is the travel insurance plan you need, offering you a comprehensive travel protection with MORE value and peace of mind. Our travel plans offer extensive medical coverage and MORE benefits to suit your needs. What's more, enjoy greater protection from as low as RM2.32 per day* only with Travel For More.

** based on a 28 days Plan A for Overseas Travel to Area 1 (20 countries).*

Benefits at a glance

1. Accidental Death and Permanent Disablement

2. Comprehensive Medical Benefits

- Covers for medical expenses due to injury or illness while overseas up to RM600,000 per Family and up to RM300,000 per Insured Person.
- Includes follow-up medical treatment upon return to Malaysia up to RM90,000 for Family Plan, up to RM30,000 for Individual Insured Plan; alternative medicine up to RM3,000 for Family Plan, up to RM1,000 for Individual Insured Plan; hospital allowance RM300 per day up to RM30,000 for Family Plan, child companion and many more benefits.
- Emergency medical evacuation and repatriation; and repatriation of mortal remains up to RM1,000,000.

3. More Cover for Travel Inconvenience

- Loss of travel documents and personal money up to RM25,000 for Family Plan and up to RM8,000 for Individual Insured Plan.
- Hijacking inconvenience of RM3,000 per day up to RM30,000 for Family Plan and RM1,000 per day up to RM10,000 for Individual Insured Plan.
- Trip postponement up to RM6,000 for Family Plan and up to RM2,000 for Individual Insured Plan.
- Trip cancellation and trip curtailment expenses up to RM60,000 for Family Plan and up to RM20,000 for Individual Insured Plan.
- Emergency telephone charges for overseas travel up to RM100.
- Loss of deposit or payment due to abscondment or insolvency of travel agents up to RM25,000 for Family Plan and up to RM5,000 for Individual Insured Plan.
- Home content benefit up to RM10,000 per household.
- Automatic extension of travel cover up to 30 days due to injury or illness for overseas or domestic travel.
- Other travel inconveniences such as flight delay, loss of baggage, baggage delay, missed connection, missed departure, personal liability, rental car excess cover, travel overbooked and travel reroute are also covered.

Description of Benefits

4. COVID-19 Benefits Extension under Overseas Travel Plan C

- Medical expenses incurred for hospitalisation due to COVID-19, up to RM450,000 per Family and up to RM300,000 per Insured Person.
- Emergency medical evacuation and repatriation up to RM150,000.
- Repatriation of mortal remains up to RM15,000.
- Trip cancellation up to RM15,000 per Family and up to RM5,000 per Insured Person.
- Trip postponement up to RM6,000 per Family and up to RM2,000 per Insured Person.

Note: Terms and conditions apply. For more details, please refer to the Schedule of Benefits.

Accidental Death

A lump sum compensation as specified in the Schedule of Benefits is paid as a result of accidental death while travelling.

Note: Terms and conditions apply.

Permanent Disablement

If you suffer permanent disablement while travelling, you will receive compensation as per the Schedule of Benefits.

Note: Terms and conditions apply.

Accidental Death or Permanent Disablement due to Terrorism

Insured Person will receive a lump sum compensation as specified in the Schedule of Benefits in the event of accidental death or permanent disablement arising from terrorism which is confirmed by the relevant government as an act of terrorism but **shall not include** any act of nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the death or permanent disablement.

Note: Terms and conditions apply.

Child Education Fund

In the event of the you or your spouse's accidental death which is payable under Benefit 1, we will pay the amount as specified in the Schedule of Benefits according to the selected plan for each surviving child enrolled as a full time student in a learning institution registered with the Ministry of Education up to a maximum of four (4) children. In the event of the Insured Person's accidental death and they had child(ren) enrolled as a full-time student in a recognised learning institution, We will pay the amount as specified in the Schedule of Benefits according to the selected plan for each surviving child up to a maximum of four (4) children.

Note: Terms and conditions apply.

Medical Expenses Extended to cover COVID-19

Should you be accidentally injured while travelling, we will reimburse you the medical expenses incurred up to a limit as specified in the Schedule of Benefits. This benefit is also extended to include medical expenses incurred if you fall ill while overseas.

Note: Terms and conditions apply.

Follow-up Medical Treatment in Malaysia

We will reimburse you up to the maximum sum insured applicable to the selected plan as specified in the Schedule of Benefits for follow-up treatment in Malaysia for injury or sickness which the Insured Person sustained whilst overseas.

Note: Terms and conditions apply.

Alternative Medicine

Follow-up alternative medical treatment expenses incurred for injury or sickness up to the limit stated in the Schedule of Benefits where treatment is carried out by a registered Chinese physician, chiropractor, sinseh, bonesetter or physiotherapist, provided treatment is first sought from a medical practitioner within 48 hours from the date of injury or sickness (for overseas travel only).

Note: Terms and conditions apply.

Compassionate Visit Benefit

In the event of the Insured Person's death is due to an accident or sickness whilst on the trip and no adult member of the Insured Person's family is with the Insured Person, we will reimburse reasonable travelling (by economy class) and hotel accommodation expenses up to the limit stated in the Schedule of Benefits incurred by a relative or friend until the Insured Person can return to Malaysia or able to resume his/her trip or until completion of the period of insurance or assist in the burial or cremation arrangements in the locality where death occurs.

Note: Terms and conditions apply.

Child Companion

We will reimburse reasonable travelling (by economy class) and hotel accommodation expenses of up to the limit stated in the Schedule of Benefits for your relative or friend required on medical advice from the treating physician to take care of your children traveling with you who are left unattended as a result of your hospitalisation while overseas, back to Malaysia.

Note: Terms and conditions apply.

Hospital Allowance

If you are being confined in a hospital overseas as an in-patient on the recommendation of a medical practitioner as a result of bodily injury or sickness sustained during your overseas trip, we will reimburse you the amount for each day of hospital confinement incurred as stated in the Schedule of Benefits.

Note: Terms and conditions apply.

Emergency Medical Evacuation and Repatriation

Extended to cover COVID-19

In the event of emergency medical evacuation (in a medical critical condition as judged appropriate by the Asia Assistance Network) to the nearest hospital up to the maximum sum insured based on the selected plan as specified in the Schedule of Benefits as a result of injury or sickness sustained by the Insured Person whilst overseas.

If 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 necessary repatriation costs including the transportation costs up to the limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Repatriation of Mortal Remains

Extended to cover COVID-19

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, up to the limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Baggage Delay

Should your baggage be delayed for every full six (6) consecutive hours of the time of arrival at the scheduled destination, we will pay an allowance as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Loss of Baggage/Personal Effects

We will reimburse you for the loss of or damage to your luggage and/or personal effects while travelling up to a limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Loss of Travel Documents and Personal Money

We will reimburse you for any one claim or series of claims arising from the same incidence including cost of replacing lost travel documents during any one journey up to the limit as specified in the Schedule of Benefits.

For loss of cash, travellers' cheques or banknotes belonging to him/her due to robbery, burglary, theft whilst the Insured Person is overseas, we will pay up to RM1,000 subject to a police report being lodged.

Note: Terms and conditions apply.

Flight Delay

We will pay RM200 if the flight is delayed from the scheduled departure time for each six (6) consecutive hours due to all reasons.

Note: Terms and conditions apply.

Loss of Deposit or Payment due to Abscondment or Insolvency of Travel Agents

In the event before the departure date of your planned journey, the travel agency from which you have purchased your air tickets or tour packages has absconded or has been declared insolvent, we will reimburse you for loss of irrecoverable deposits or full payments paid in advance for air tickets or tour packages, as per the limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Personal Liability

Should you become legally liable to pay a third party for accidental bodily injury or accidental property damage while travelling, we will pay all sums, subject to the limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Hijacking Inconvenience

In the event of the hijack by criminal elements of the conveyance in which you are travelling, we will pay the amount up to the limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Trip Cancellation

Extended to cover COVID-19

Should your planned trip be cancelled due to your death, serious sickness or injury or similarly of a member of your immediate family, damage to your residence due to natural disaster or outbreak of infectious epidemic at the travel destination, we will reimburse your necessary pre-paid (non-refundable) expenses up to a limit as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Trip Postponement

Extended to cover COVID-19

If your trip is deferred or postponed, arising from the similar as stipulated in Trip Cancellation above, we will reimburse you up to the limit as stated in the Schedule of Benefits.

Note: Terms and conditions apply.

Trip Curtailment Expenses

We will reimburse for the irrecoverable loss of prepaid travel and/or accommodation expenses and extra flight charges (if any) incurred to return home.

Note: Terms and conditions apply.

Travel Missed Connections

If your incoming flight is delayed for more than six (6) full consecutive hours, causing you to miss your connecting flight, we will pay an allowance as specified in the Schedule of Benefits.

Note: Terms and conditions apply.

Travel Overbooked

We will pay in the event of an overbooked common air carrier and no alternative transportation is made available to you within six (6) full consecutive hours of the incoming flight actual arrival time.

Note: Terms and conditions apply.

Travel Reroute

We will pay as specified in the Schedule of Benefits if the arrival of the scheduled public conveyance is delayed for six (6) full consecutive hours due to rerouting.

Note: Terms and conditions apply.

Missed Departure

We will reimburse for additional accommodation and travel expenses necessarily and reasonably incurred, 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.

Note: Terms and conditions apply.

Home Content Benefit

We will pay for damages to your home contents as a result of fire when your house is left vacant while you are travelling outside Malaysia.

Note: Terms and conditions apply.

Rental Car Excess Cover

Reimbursement for any excess/deductible up to a limit as specified in the Schedule of Benefits which you become legally liable to pay in respect of loss or damage to rental car during the rental period due to accident.

Note: Terms and conditions apply.

Emergency Telephone Charges

Reimbursement up to the limit as specified in the Schedule of Benefits for the phone charges incurred for the sole purpose of engaging the services of our Appointed Assistance Company during a medical assistance/emergency.

Note: Terms and conditions apply.

Automatic Extension of Cover

We will extend the cover for a further period up to 30 days for you to complete the planned journey due to bodily injury, illness or delayed of booked transport beyond your control.

Note: Terms and conditions apply.

Adventurous Activity Cover (Optional)

This plan is extended to cover the Insured Person up to age 70 years old in respect of Benefit 1, Benefit 2 and Benefit 5 and accidental damage to equipment which may be sustained during the journey (overseas travel only) as a result of engaging in adventurous activities. We will extend the cover of the Insured Person up to age 70 years old in respect of death, permanent disablement, any medical expenses incurred and accidental damage to equipment which may be sustained resulting from engaging in or practicing for adventurous activity. For the full list of the selected adventurous activities, please refer to Policy Contract.

Note: Terms and conditions apply.

Schedule of Benefits

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
A. Travel Personal Accident						
1	Accidental Death	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (Above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
2	Permanent Disablement as specified below, if occurring within 365 days after accident	% As Per Accidental Death Sum Insured				
(i)	Total and incurable paralysis, complete and incurable insanity or injuries resulting in permanent bedridden	100%	100%	100%	100%	
(ii)	Loss of two limbs at or above wrist or ankle	100%	100%	100%	100%	
(iii)	Loss of sight of both eyes	75%	75%	75%	75%	
(iv)	Loss of hearing of both ears	50%	50%	50%	50%	
(v)	Loss of speech	50%	50%	50%	50%	
(vi)	Loss of one limb at or above wrist or ankle	50%	50%	50%	50%	
(vii)	Loss of sight of one eye	50%	50%	50%	50%	
(viii)	Loss of hearing of one ear	25%	25%	25%	25%	
3	Accidental Death or Permanent Disablement due to Terrorism	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (Above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
4	Child Education Fund	10,000	10,000	10,000	5,000	

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
B. Medical and Other Expenses						
5	Medical Expenses reimbursement up to	Each Insured Person (Up to age 70)	50,000	300,000	300,000	50,000
	(Overseas: Plan A and B: due to Injury or Illness Plan C: due to Injury, Illness or hospitalisation due to COVID-19 Domestic: due to injury only)	Each Insured Person (Above age 70)	25,000	150,000	250,000	25,000
		Per Family	100,000	600,000	600,000 (up to 450,000 due to COVID-19)	100,000
6	Follow-up Medical Treatment in Malaysia (Reimbursement for follow up treatment within 90 days upon return to Malaysia)	Each Insured Person (Up to age 70)	10,000	30,000	30,000	NA
		Each Insured Person (Above age 70)	5,000	15,000	15,000	NA
		Per Family	30,000	90,000	90,000	NA
7	Alternative Medicine (Registered Chinese Physician, Chiropractor, Sinseh, Bonesetter or Physiotherapist)	Each Insured Person	500	1,000	1,000	NA
		Per Family	1,500	3,000	3,000	NA
8	Compassionate Visit Benefit (Due to Hospitalisation or Death of Insured Person)	Each Insured Person	5,000	7,500	7,500	NA
		Per Family	15,000	22,500	22,500	NA
9	Child Companion	Each Insured Person	5,000	10,000	10,000	NA
		Per Family	15,000	30,000	30,000	NA
10	Hospital Allowance	Each Insured Person	100 per day up to 5,000	300 per day up to 10,000	300 per day up to 10,000	NA
		Per Family	100 per day up to 15,000	300 per day up to 30,000	300 per day up to 30,000	NA

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
C. Emergency Medical Evacuation and Repatriation (by Asia Assistance Network)						
11	Emergency Medical Evacuation and Repatriation	Per Event (Up to age 70)	1,000,000	1,000,000	1,000,000 (up to 150,000 due to COVID-19)	NA
		Per Event (Above age 70)	500,000	500,000	500,000 (up to 75,000 due to COVID-19)	NA
12	Repatriation of Mortal Remains	Per Event (Up to age 70)	1,000,000	1,000,000	1,000,000 (up to 15,000 due to COVID-19)	NA
		Per Event (Above age 70)	500,000	500,000	500,000 (up to 15,000 due to COVID-19)	NA
D. Travel Inconveniences						
13	Baggage Delay (RM200/every 6 hours)	Each Insured Person	400	800	800	400
		Per Family	1,200	2,400	2,400	1,200
14	Loss of Baggage / Personal Effects (Excess = RM50)	Each Insured Person	2,000	6,000	6,000	1,000
		Per Family	6,000	18,000	18,000	3,000
		Per Article	1,000	1,000	1,000	500
15	Loss of Travel Documents and Personal Money (Reimbursement for cost of obtaining replacement passports, travel tickets and other relevant travel documents. (Loss of money due to theft is covered up to RM 1,000 per Insured Person)	Each Insured Person	3,000	8,000	8,000	NA
		Per Family	15,000	25,000	25,000	NA

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
D. Travel Inconveniences						
16	Flight Delay (RM200/every 6 hours)	Each Insured Person	1,000	3,000	3,000	400
		Per Family	3,000	9,000	9,000	1,200
17	Loss of Deposit or Payment due to abscondment or insolvency of travel agents	Each Insured Person	3,000	5,000	5,000	1,000
		Per Family	15,000	25,000	25,000	5,000
18	Personal Liability		1,000,000	1,000,000	1,000,000	NA
19	Hijacking Inconvenience	Each Insured Person	500 per day up to 5,000	1,000 per day up to 10,000	1,000 per day up to 10,000	NA
		Per Family	1,500 per day up to 15,000	3,000 per day up to 30,000	3,000 per day up to 30,000	NA
20	Trip Cancellation (Overseas: Plan A and B: due to specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	5,000	20,000	20,000 (up to 5,000 due to COVID-19)	2,500
		Per Family	15,000	60,000	60,000 (up to 15,000 due to COVID-19)	7,500
21	Trip Postponement (Overseas: Plan A and B: due to specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	NA	2,000	2,000	NA
		Per Family	NA	6,000	6,000	NA
22	Trip Curtailment Expenses (Reimbursement for proportion of irrecoverable prepaid costs, if it is necessary and unavoidable to curtail your trip)	Each Insured Person	5,000	20,000	20,000	2,500
		Per Family	15,000	60,000	60,000	7,500

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
D. Travel Inconveniences						
23	Travel Missed Connections (Pays for common air carrier misconnection and no alternative transportation is available within 6 hours)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
24	Travel Overbooked (Pays for overbooked common air carrier and no alternative transportation is available within 6 hours) (RM200/6 hours)	Each Insured Person	1,000	3,000	3,000	NA
		Per Family	3,000	9,000	9,000	NA
25	Travel Reroute (Pays if the arrival of the scheduled carrier is delayed for at least 6 hours due to rerouting)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
26	Missed Departure (Reimbursement for additional accommodation and travel expenses necessarily and reasonably incurred)	Each Insured Person	NA	1,000	1,000	NA
		Per Family	NA	3,000	3,000	NA
27	Home Content Benefit (Pays damage resulting from fire)		NA	Up to 10,000 per household	Up to 10,000 per household	NA
28	Rental Car Excess Cover		Up to 1,000	Up to 1,000	Up to 1,000	NA
29	Emergency Telephone Charges		100	100	100	NA
30	Automatic Extension of Cover		Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
E. Optional Cover [not applicable to age group 71-80]						
31	Adventurous Activities Cover					
(A)	Accidental Death or Total Permanent Disablement	Per Adult	100,000	300,000	300,000	NA
		Per Child	25,000	75,000	75,000	NA
		Per Family	250,000	700,000	700,000	NA
(B)	Medical Expenses	Per Adult	50,000	300,000	300,000	NA
		Per Child	25,000	150,000	150,000	NA
		Per Family	100,000	600,000	600,000	NA
(C)	Accidental Damage to Equipment (Any one article or pair or set of articles – RM1,000)	Per Event	Up to 5,000	Up to 5,000	Up to 5,000	NA

Note: For terms and conditions of the benefits, please refer to Policy Contract.

Premium Table

For Overseas Travel

Destination	Duration	Plan A (RM)			Plan B (RM)			Plan C (RM) (with COVID-19 Benefits Extension)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Area 1	1 - 7 days	29	51	73	40	70	100	53	92	131
	8 - 14 days	45	79	113	61	107	153	83	145	207
	15 - 21 days	58	102	145	79	139	198	113	198	282
	22 - 28 days	65	114	163	89	156	223	132	231	330
	After 28 days: Each Additional Day	3	6	8	4	7	10	8	13	18
Area 2	1 - 7 days	48	84	120	66	116	165	79	151	215
	8 - 14 days	73	128	183	100	175	250	122	236	337
	15 - 21 days	95	167	238	130	228	325	164	324	462
	22 - 28 days	106	186	265	146	256	365	189	378	539
	After 28 days: Each Additional Day	5	9	13	6	11	15	11	20	28

For Domestic Travel

Destination	Duration	Insured Only	Insured & Spouse	Family
Domestic	1 - 7 days	18	32	45
	8 - 14 days	27	48	68
	15 - 21 days	35	62	88
	22 - 28 days	40	70	100
	After 28 days: Each Additional Day	3	6	8

**For Annual Premium Plan:
Covers Overseas Travel and Domestic Travel**

Destination	Plan A (RM)			Plan B (RM)			Plan C (RM) (with COVID-19 Benefits Extension)		
	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Annual Premium Plan	258	408	578	318	558	798	558	977	1,397

For Optional Benefit: Adventurous Activity

Destination	Duration	Plan A (RM)			Plan B & Plan C (RM)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Area 1	1 - 7 days	12	21	30	36	70	100
	8 - 14 days	19	33	47	56	98	140
	15 - 21 days	24	42	60	72	126	180
	22 - 28 days	27	47	68	81	142	203
	After 28 days: Each Additional Day	1	2	3	4	6	9
Area 2	1 - 7 days	20	35	50	59	116	165
	8 - 14 days	31	54	77	92	161	230
	15 - 21 days	40	69	99	119	208	297
	22 - 28 days	45	78	111	134	234	334
	After 28 days: Each Additional Day	2	3	5	6	10	15
Annual Plan		100	175	250	300	525	750

Notes:

- *Area 1: Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Thailand, South Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, Taiwan and Vietnam.*
- *Area 2: Worldwide EXCLUDING Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria and Venezuela.*
- *Family includes you, your legal spouse and your child(ren) from 3 months - 18 years old (or up to 23 years old if in tertiary education).*
- *Premiums are subject to RM10 Stamp Duty. No government tax shall be applicable for Overseas Travel Policy. However, government tax shall be applicable for Domestic Travel Policy and Annual Policy.*
- *Kindly refer to Important Notices in the brochure herein.*

General Exclusions

1. War, radiation or contamination by radioactivity, nuclear weapons material.
2. Nuclear, chemical or biological terrorism.
3. Pre-existing physical or medical conditions, physical or mental defects or infirmity.
4. Childbirth, pregnancy, miscarriage or any complications thereof.
5. HIV and/or HIV related illness including AIDS, and any communicable diseases which require quarantine by law (except as provided under the COVID-19 Benefits Extension).
6. Self-inflicted injury and provoked murder or assault.
7. Suicide or attempted suicide while sane or insane.
8. Motor sports rallies or competition, speed testing, reliability trials or racing of any kind other than on foot, professional or semi-professional sports.
9. Flying or any aerial activities otherwise than as a fare-paying passenger in a common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
10. Serving in any branch of the armed forces or fire-fighting services or agencies (whether voluntary or otherwise) including police of any country or international authority (whether in time of peace or war).
11. Criminal or illegal activities.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

Important Notices

You and your spouse must be between 18 and 80 years old. Your children must be aged between 3 months and 18 years old (or 23 years old, if they are in tertiary education). Travel For More is only applicable to Malaysians, Malaysian permanent residents or work permit holders who are legally employed in Malaysia.

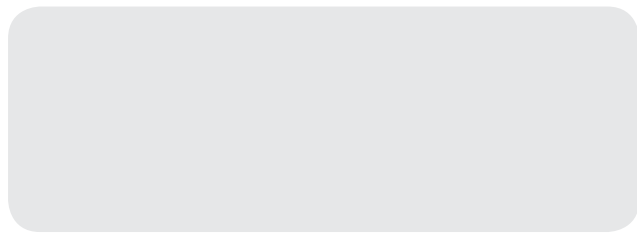
In addition, you must ensure that the following requirements have been fulfilled in order to be covered under the COVID-19 Benefits Extension (applicable to Overseas Travel (Plan C) only):

- a) you must be fully vaccinated as prescribed in the vaccination certificate issued by the Government of Malaysia or your country of residence; and
- b) you must adhere to the latest travel requirements and guidelines issued by the relevant government of every country you will travel to and transit through, which includes your departure country, your transit country, and country of your destination.

You can only purchase one such Policy for the same journey, where each trip must begin and end in Malaysia. The maximum period for any one journey is 90 days. The Policy shall be interpreted in accordance with the law and jurisdiction of Malaysia. In the event of claim, please contact any GEGM branch or your agent as soon as possible and submit all original receipts, invoices and other relevant documents. The Description of Benefits are a brief summary for quick and easy reference only. Full terms and conditions are available in Policy document.

This material is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet for detailed important features and benefits of the plan before purchasing the plan. For further information, reference shall be made to the terms and conditions specified in the Policy Contract issued by GEGM. The term "GEGM" shall refer to Great Eastern General Insurance (Malaysia) Berhad. In the event of any ambiguity, discrepancy or omission between the English text and other translated text, the English text shall prevail.

For more information, please contact your Great Eastern General Agent or Customer Service Careline at 1300-1300 88.




HEAD OFFICE

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