

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 -	200,000 25,000 450,000	100,000 10,000 -	100,000 10,000 220,000
	<ul style="list-style-type: none"> ▪ Permanent disablement 	Per adult Per child Per family	200,000 200,000 -	200,000 200,000 450,000	100,000 100,000 -	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 -	300,000 900,000	50,000 -	50,000 150,000
			Excess each and every claim: Area 1- RM50 Area 2 & 3- RM100			
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 -	5,000 15,000	5,000 -	5,000 15,000
			Subject to Medical, Hospital & Treatment Expenses limit			
c	Compassionate Visitation Benefit 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 -	5,000 15,000	5,000 -	5,000 15,000
			Subject to Medical, Hospital & Treatment Expenses limit			
d	Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised	Per day Per event	500 5,000	500 15,000	500 5,000	500 15,000
			Subject to Medical, Hospital & Treatment Expenses limit			
e	Follow-up Treatment Reimburses for follow-up treatment within 3 months upon return to Malaysia	Per adult/child Per family	30,000 -	30,000 90,000	30,000 -	30,000 90,000
			Subject to Medical, Hospital & Treatment Expenses limit			

f	Emergency Medical Evacuation/ Repatriation 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
3 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	7,000 -	7,000 21,000	-	-
4 TRAVEL INCONVENIENCE						
a	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 -	5,000 15,000	-	-
Excess each and every claim: RM50						
b	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 RM750	Per adult/child Per family	5,000 -	5,000 15,000	-	-
Excess each and every claim: RM50						
c	Baggage Delay Reimburses for purchase of essential items if your baggage is delay for 8 consecutive hours	Per adult/child Per family	500 -	500 1,500	-	-
d	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 -	1 million 3 million	-	-
e	Travel Delay Pays if your conveyance is delayed from the scheduled departure time for each full 8 consecutive hours delay (RM200 per 8 hours) 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 Per adult/child Per family	2,000 - 500 -	2,000 6,000 500 1,500	-	-
f	Loss of Deposit or Cancellation Reimburses for unrecoverable travel and accommodation expenses paid in advance. Cover is effective upon issuance of certificate	Per adult/child Per family	15,000 -	15,000 45,000	-	-
g	Curtailement Reimburses for forfeited prepaid travel cost or additional travel and accommodation expenses incurred, if it is necessary and unavoidable to curtail your trip	Per adult/child Per family	15,000 -	15,000 45,000	-	-

h	Overbooked Flight Reimburses for expenses incurred for additional accommodation, meals or refreshment	Per adult/child Per family	200 -	200 600	-	-
i	Flight Misconnection Reimburses for expenses incurred for additional accommodation, meals or refreshment	Per adult/child Per family	200 -	200 600	-	-
j	Hijacking Inconvenience Pays for each full 24 consecutive hours of hijack (RM300/ 24 hours)	Per adult/child Per family	900 -	900 2,700	-	-
k	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 -	1,000 3,000	-	-

> Table of premium

VIP Plan

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

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, Cambodia, Laos, China, India, Japan, Korea, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong or Macau and travel from Peninsular Malaysia to East Malaysia or vice versa.
- Area 2: Worldwide excluding USA/Canada
- Area 3: Worldwide including USA/Canada

> Special coverages

Terrorism (except use of chemical and or biological substances), 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 anywhere in the world - we are just a phone call away!