

**Allianz  
Travel Care**

# TRAVELLING WITH PEACE OF MIND

**Allianz General Insurance Company (Malaysia) Berhad (735426-V)**

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

**Allianz Customer Service Center**

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  AllianzMalaysia

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Allianz General Insurance Company (Malaysia) Berhad (735426-V)

**Allianz**   
Protects you from A-Z



# 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)<br>(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

### (A) 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 |

### (B) 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 |

### (C) 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. Automatic Renewal (for annual policy only)

Subject to the term and conditions of your annual policy and payment of any premium due, your annual policy shall be renewed on each policy anniversary upon expiry unless the policy is terminated.

## 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 fifty (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 thirty (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 15 August 2019.

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.