

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)

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Allianz 



ENJOY PEACE OF MIND WHILE TRAVELLING

Traveling should be a stress free and enjoyable experience. You shouldn't worry about flight delays, cancellation, losing your passport or your luggage getting lost. Keep your mind at ease with Allianz Travel Care, the perfect travel companion to accompany you throughout your journey. Allianz Travel Care provides international medical coverage 24 hours a day! Don't take off without it.

No matter an adult or a child, we have the right plan for you.

We offer the following plans that may suit you according to your age group and needs.



Adult Plan/Adult Annual Plan is applicable if you are aged between eighteen (18) years to seventy (70) years, at the time of proposal;



Child Plan/Child Annual Plan is applicable if you are aged between thirty (30) days to seventeen (17) years, at the time of proposal;



Senior Citizen Plan is applicable if you are aged between seventy one (71) years to eighty (80) years, at the time of proposal;



Family Plan is applicable to:-

- (a) The Policyholder who is aged between eighteen (18) years to seventy (70) years,
- (b) The Policyholder's one (1) selected legal spouse who is aged between eighteen (18) years to seventy (70) years, and
- (c) Child/Children aged between thirty (30) days to twenty four (24) years, must be and still studying full time in an educational institution and is a dependent of the Policyholder.

FEATURES OF BENEFITS

Overseas & Domestic



Death and Permanent Disablement due to Accident

Pays for accidental death and permanent disablement occurring during the period of insurance.



Funeral Expenses

Reimburses expenses incurred for funeral related matters if Insured Person dies due to an accident during the journey/trip.



Medical Expenses

Reimburses the actual necessary and reasonable medical, surgical, hospital or nursing home charges, ambulance fee and emergency dental treatment or surgery incurred as a result of accidental injuries, death or illness during the journey/trip outside the Home Territory.

Under domestic coverage, reimbursement is due to accidental injuries or death during the journey/trip.



Emergency Medical Evacuation and Repatriation

Includes coverage for emergency medical evacuation to the nearest adequate medical facility and the cost of returning to the Insured Person's home. All decisions as to the means of transportation and the final destination will be made by Us or Our Third Party Administrator or its authorized representative, in consultation with Us, and will be based solely upon medical necessity.



Mortal Remains Repatriation

Pays the reasonable charges for burial or cremation in the locality where the death occurs including the reasonable cost of transportation of the body or ashes to Malaysia.



Follow up Treatment

Reimburses the necessary medical follow-up for medical and hospital expenses incurred by Insured Person in Malaysia within forty-five (45) days after the Insured Person's return Home provided such expenses result from an accident or illness* sustained during the journey/trip overseas.

** Follow up treatment due to illness is excluded under domestic coverage.*



Hospital Income

Payable if the Insured Person is admitted to a hospital abroad due to accidental injuries or illness* sustained during the journey/trip.

** Under domestic coverage, hospital income pay-out is not applicable if admission is due to illness.*



Compassionate Visitation Benefit (due to Illness*, Injury or Death of Insured Person)

Reimburses reasonable additional accommodation and travelling expenses incurred for a relative or friend to:

1. Travel or travel with the Insured Person and remain with the Insured Person in the event that the Insured Person is hospitalised due to an accident or illness;
2. Assist in the burial or cremation arrangements in the locality where death occurs.

** Compassionate Visitation Benefit due to illness is excluded under domestic coverage.*



Despatch of Medication

Pays the cost of despatching the necessary medicine not available locally in case of emergency and when local laws, rules and regulations allow such despatch.



Luggage Delay

If the Insured Person's luggage is delayed for at least six (6) hours from the actual time of arrival at scheduled destination during the journey, we will reimburse the Insured Person for purchase of essential items.



Travel Delay

In the event the common carrier in which the Insured Person booked to travel is delayed for at least six (6) hours, we will compensate up to the amount stated in the Schedule of Benefits.



Terrorism Coverage

Provides coverage for injuries, death and permanent disablement sustained as a result of an act of terrorism except where the Insured Person directly participates in the act of terrorism or where the act of terrorism involves the use of nuclear, chemical or biological weapons of mass destruction."

There is no liability when such act and/or acts of terrorism involve utilisation of nuclear, chemical or biological weapons of mass destruction.

The Benefits Below Are Available Under The Overseas Travel Only



Child Care

Reimburses reasonable expenses for additional and travelling expenses inclusive of the cost of a return journey economy class air ticket incurred by one Family Member to take care and/or accompany Insured Person's minor Child/Children who is/are left unattended back to the Insured Person's home due to the Insured Person's admission to Hospital as a result of an accident or illness.



Deposit or Trip Cancellation

Reimburses irrecoverable paid deposit and/or paid expenses if Insured Person's planned trip is cancelled before the start of the journey due to the hospitalization for serious illness or accidental injuries or as a result of Insured Person's death, death of Insured Person's family member or Insured Person's travelling companion and serious damage to Insured Person's Home which requires Insured Person's presence and the occurrence of a Natural Disaster at the Insured Person's scheduled destination.



Travel Curtailment

Reimburses irrecoverable paid expenses for travel and accommodation incurred by Insured Person after the journey has commenced.

This reimbursement is payable when the Insured Person's journey/trip is curtailed due to death, illness or accidental injury of the Insured Person or his/her Family Member or travelling companion requiring confinement to a hospital, serious damage to the Insured Person's home requiring his/her presence or a natural disaster occurring at the scheduled destination preventing the Insured Person from continuing the scheduled journey/trip.



Personal Luggage or Personal Effects

Compensates for loss or damage to the Insured Person's personal luggage and/or personal effects during the journey.



Travel Documents

In the event of theft of passport and/or travel documents during the journey, we will reimburse the reasonable additional accommodation, travelling and communication expenses incurred in getting the replacement documents.



Missed Departure

If public transport services has failed to get the Insured Person to the departure port, airport or train station (as stated in your tickets), we will reimburse the necessary and reasonable accommodation and travel cost incurred in reaching Insured Person's original intended destination or returning home.



Missed Travel Connection

We will pay compensation if Insured Person's confirmed onward connecting common carrier is missed at any single transfer point due to the late arrival of the incoming common carrier and no alternative onward transportation is made available to the Insured Person for at least six (6) hours from the scheduled arrival time.



Travel Overbooked

Compensates if Insured Person's confirmed common carrier is overbooked and the Insured Person is denied boarding and departure of the onward common carrier is delayed and no alternative onward transportation is made available to the Insured Person for at least six (6) hours from the scheduled departure time.



Additional Costs of Rental Car/Campervan Return

Compensates for the additional cost of car/campervan rental for which the Insured Person is liable to under the car/campervan rental agreement if the Insured Person is unable to return a rental car/campervan from a licensed rental agency to the nearest hire depot due to Insured Person's accidental injuries or serious illness which requires admittance to hospital.



Personal Liability

Indemnifies the Insured Person for legal liability towards third parties or damage to their property due to accident.



Hijacking

Compensates the Insured Person where the common carrier on which the Insured Person is travelling as a passenger is hijacked for at least twelve (12) hours.



Personal Money

We will pay if the Insured Person suffers loss of Personal Money (which includes cash) due to robbery, burglary or theft during the Insured Person's journey.



Credit Card/Charge Card Indemnity

We will pay the compensation for charges on the Insured Person's credit card/charge card incurred from the start of the journey up to the date of the accident in the event the Insured Person suffers death or sustains permanent total disablement due to an accident.



Pet Hotel

Compensates for additional cost of pet hotel charges for which the Insured Person is liable under pet hotel agreement if the Insured Person is unable to return in time to collect the pet due to :

1. Accidental injuries or serious illness which requires admittance to hospital; or
2. Delay of common carrier in which the Insured Person is travelling during the journey.



Home Care

Compensates for loss or damages to Insured Person's home contents as a result of fire and/or burglary (forcible entry only) when the house is left vacant while Insured Person is travelling.



Loss of Deposit or Loss of Full Payment due to Insolvency of Airlines/ Travel Agency

Compensates for loss of irrecoverable travel deposits or travel fares paid by the Insured Person in advance due to a planned journey/trip being cancelled as a result of insolvency of an authorised travel agent or airlines/common carrier with a valid license, which the Insured Person has purchased a tour package or flight tickets from or has placed a deposit with.



Quarantine Cover As A Result Of Pandemic Influenza

Payable when Insured Person is placed under compulsory quarantine in the hospital due to a Pandemic/Epidemic Influenza declared and by order of the relevant government authorities of the country or a recognized public health authority in which Insured Person is visiting.



Rental Car Excess Cover

Reimburses the excess the Insured Person becomes liable to pay due to loss or damage to the rented car caused by accident or theft.

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 twenty (20) 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).

* 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 of this Policy 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.

FREQUENTLY ASKED QUESTIONS

Q1. Who is eligible?

All Malaysia citizens, Malaysian permanent residents, valid work permit holders, or individuals otherwise legally employed in Malaysia, and his/her spouse and Child who are legally residing in the Malaysia.

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

Our Third Party Administrator's 24 hours emergency hotline can be reached at +603-76283919/ 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) Fourteen (14) days if any vehicle, seagoing vessel or aircraft in which the Insured Person is travelling is delayed, cancelled or re-routed.
- (b) Thirty days (30) if the intended return journey/trip is prevented due to injury or illness to the Insured Person from a cause covered under this Policy.
- (c) Fourteen (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 this Policy.
- (d) Fourteen (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.

Q4. If I am flying from point A to point C and will make a transit in Point B. If my flight in point A is delayed/reschedule that causes me to miss my flight at point B, which benefit can I claim?

You can only claim either under Missed Travel Connection or Travel Delay if the claim arises from the same incident.

For travel delay at point A, the company will pay up to the amount stated in the schedule of benefit for each full six (6) hours of delay whereas missed travel connection at point B, we will pay up to the amount stated in the schedule of benefit per person subject to comply the policy terms and condition.

SCHEDULE OF BENEFITS – OVERSEAS (OUTBOUND)

		Plan	Adult Adult Annual	Senior Citizen	Child Child Annual	Family
Benefits		(RM)				
(A) Personal Accident Benefits						
Section 1	1	Death due to Accident (Principal Sum Insured)	500,000	250,000		2,000,000
	2	Permanent Disablement due to Accident (up to)				
	3	Funeral Expenses (up to)	10,000	10,000		20,000
(B) Medical Related Benefits						
Section 2	1	Medical Expenses (including dental repair due to Accident) (up to)	350,000	175,000		1,500,000
			Alternative Medicine subject to a sub-limit of RM500			
Section 3	1	Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
	2	Emergency Medical Repatriation (up to)				
	3	Mortal Remains Repatriation (up to)				
	4	Follow up Treatment (up to) (max. 45 days)	50,000	25,000		150,000
	5	Hospital Income (per day) (up to)	350 per day up to 15,000	200 per day up to 7,500		1,000 per day up to 24,000
	6	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)
	7	Compassionate Visitation Benefit (due to Illness, Injury or Death of Insured Person) (up to)	7,500	7,500		17,500
	8	Child Care (up to)	7,500	7,500	Not Covered	17,500
	9	Despatch of Medicine (up to)	5,000	5,000		5,000
(C) Travel Inconvenience Benefits						
Section 4	1	Deposit or Trip Cancellation (up to)	25,000	25,000		55,000
Section 5	1	Travel Curtailment (up to)	25,000	25,000		55,000
Section 6	1	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			
Section 7	1	Travel Documents (up to)	5,000	5,000		15,000
Section 8	1	Luggage Delay (up to)	800	800		2,000
			Min 6 hours			
Section 9	1	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

		Plan	Adult Adult Annual	Senior Citizen	Child Child Annual	Family
Benefits		(RM)				
Section 10	1	Missed Departure (up to)	2,000	2,000		4,000
Section 11	1	Missed Travel Connection	300	300		1,200
			Min 6 hours			
Section 12	1	Travel Overbooked	300	300		1,200
			Min 6 hours			
Section 13	1	Additional Costs of Rental Car/Campervan Return (up to)	1,500.00	1,500.00	Not Covered	1,500.00
Section 14	1	Personal Liability (up to)	1,000,000	1,000,000		1,000,000
Section 15	1	Hijacking	400 per day	400 per day		700 per day
			up to 20 days (Min 12 hours)			
Section 16	1	Personal Money (up to)	1,000	1,000		2,400
Section 17	1	Credit Card/Charge Card Indemnity (up to)	5,000	5,000	Not Covered	10,000
Section 18	1	Pet Hotel (up to)	300	300	Not Covered	300
Section 19	1	Home Care (up to)	6,000	6,000	Not Covered	6,000
Section 20	1	Loss of Deposit or Loss of Full Payment Due to Insolvency of Airlines/Travel Agency (up to)	5,000	5,000		15,000
Section 21	1	Rental Car Excess Cover (up to)	2,000	2,000	Not Covered	2,000
Section 22	1	Terrorism	Covered			
(D) Additional Sports - Optional Riders (With Additional Premium)						
Optional Rider 1						
Section 23(A)	1	Sports Activity	Available	Not Available	Available	Available
Optional Rider 2						
Section 23(B)	1	High Altitude Mountaineering	Available	Not Available		
Available for Sports Activities listed under Optional Rider 1 and Optional Rider 2						
Section 23(C)	1	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.

SCHEDULE OF BENEFITS – DOMESTIC (INBOUND)

		Plan	Adult Adult Annual	Senior Citizen	Child Child Annual	Family
Benefits		(RM)				
(A) Personal Accident Benefits						
Section 1	1	Death due to Accident (Principal Sum Insured)	250,000	125,000		750,000
	2	Permanent Disablement due to Accident (up to)				
	3	Funeral Expenses (up to)	5,000	5,000		9,000
(B) Medical Related Benefits (due to Accidental causes only)						
Section 2	1	Medical Expenses (including dental repair due to Accident) (up to)	25,000	12,500		75,000
			Alternative Medicine subject to a sub-limit of RM500			
Section 3	1	Emergency Medical Evacuation (up to)	10,000,000	10,000,000		10,000,000
	2	Emergency Medical Repatriation (up to)				
	3	Mortal Remains Repatriation (up to)				
	4	Follow up Treatment (up to) (max. 45 days)	6,000	3,000		20,000
	5	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
	6	Compassionate Visitation Benefit (due to Injury or Death of Insured Person)	2,000	2,000		4,000
	7	Despatch of Medicine (up to)	2,000	2,000		2,000
(C) Travel Inconvenience Benefits						
Section 4	1	Luggage Delay (up to)	100	100		200
			Min 6 hours			
Section 5	1	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
Section 6	1	Terrorism	Covered			

		Plan	Adult Adult Annual	Senior Citizen	Child Child Annual	Family
Benefits		(RM)				
(D) Additional Sports - Optional Rider (With Additional Premium)						
Section 7(A)	1	Sports Activity	Available	Not Available	Available	Available
Section 7(B)	1	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 (OUTBOUND)

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

Notes: 1. Maximum period of coverage per journey/trip is 200 consecutive days for one way or return trip.
2. Maximum period of coverage per journey/trip is 90 consecutive days for Annual Policy.

ADDITIONAL SPORTS (Optional Rider 1)

No. of Days	Worldwide			
	(RM)			
	Adult	Senior Citizen	Child	Family
1 – 5 days	20	Not Available	20	60
6 – 10 days	25		25	80
11 – 15 days	35		35	110
16 – 22 days	50		50	145
Each additional week or part	10		10	25
Annual Plan	115		115	Not Available

Notes: 1. Maximum period of coverage per journey/trip is 200 days for one way or return trip.
2. Maximum period of coverage per journey/trip is 90 days for Annual Policy.

ADDITIONAL SPORTS (Optional Rider 2)

Age	Adult
	(RM)
18 – 40 years	500
41 – 60 years	1,000

Note: Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is 30 days.

Geographical Areas

Asia Countries 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.



DOMESTIC (INBOUND)

No. of Days	Adult	Senior Citizen	Child	Family
	(RM) (Inclusive of 6% GST)			
1 – 5 days	20	30	10	50
6 – 10 days	30	40	15	65
11 – 15 days	40	55	20	90
16 – 22 days	50	70	25	125
23 – 30 days	60	85	30	170
Annual Plan	230	Not Available	115	Not Available

Note: Maximum period of coverage per journey/trip is 30 consecutive days for one way/return trip or Annual Policy.

ADDITIONAL SPORTS (Optional Rider)

No. of Days	Adult	Senior Citizen	Child	Family
	(RM) (Inclusive of 6% GST)			
1 – 5 days	10	Not Available	10	30
6 – 10 days	15		15	40
11 – 15 days	20		20	55
16 – 22 days	25		25	70
23 – 30 days	30		30	80
Annual Plan	60		60	Not Available

Note: Maximum period of coverage per journey/trip is 30 days for one way/return trip or Annual Policy.

*Allianz Travel Care
is the perfect
travel companion to
accompany you
throughout your
journey.*



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.

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