

LEISURE & TRAVEL

# SMARTTRAVELLER ENHANCED SINGLE TRIP PLAN



A member of



**MACEA**

MALAYSIAN ASSOCIATION  
OF TOUR AND TRAVEL AGENTS

## Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))



# SMARTTRAVELLER ENHANCED SINGLE TRIP PLAN

**SmartTraveller Enhanced Single Trip Plan** is designed the way you want it to be — immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world.

## KEY BENEFITS



### High Medical Coverage When Overseas

We pay for your medical and hospital expenses incurred overseas due to accident or illness during your travels up to RM350,000.



### Get Compensated for Damage to Personal Belongings & Travel Inconveniences

We pay for loss or damage to your baggage and personal effects up to RM7,500, as well as travel and baggage delays.



### Online Claim Submission

For your ease and convenience, you can submit your travel claims online. You will be notified of the claim status and once approved, the claim payment will be credited to your bank account.



### Trip Cancellation

Buy travel insurance at least 14 days before your trip, and we will compensate you for irrecoverable travel and accommodation expenses as a result of trip cancellation due to serious injury or illness to you or your immediate family or a natural disaster at your destination.

For trip cancellation cover due to flight cancellation or rescheduling, purchase the Add-on for 'Flight Cancellation or Rescheduling during Trip'.



### Emergency Medical Evacuation

Unlimited coverage for emergency transportation and medical care to the nearest hospitals.

## ALL BENEFITS



### PERSONAL ACCIDENT

#### Accidental Death and Permanent Disablement

We pay up to RM350,000 for Accidental Death and Permanent Disablement of Insured Person.

#### Child Education

We cover the education fees of the children of the Insured Person who suffer from Accidental Death.



## MEDICAL BENEFITS

### **Medical, Hospital and Treatment Expenses**

Reimburse expenses (including cost of emergency dental treatment) incurred during accident or sickness.

### **Compassionate Visitation (due to Hospitalisation of Insured Person)**

Pay for additional expenses of one relative or friend required on medical advice to travel or remain behind with you.

### **Alternative Medicine**

Reimburse medical expenses for traditional medicine, osteopath, physiotherapy and chiropractor.

### **Compassionate Visitation (due to Insured Person's Death)**

In the event of the Insured Person's death, we reimburse for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs.

### **Child Care**

Pay for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket.

### **Medical Treatment in Malaysia**

Reimburse for follow up treatment within 90 days of initial treatment upon return to Malaysia.

### **Hospital Allowance**

Pay for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day for overseas travel).



## EMERGENCY MEDICAL EVACUATION & REPATRIATION

### **Emergency Medical Evacuation**

Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital.

### **Emergency Medical Repatriation**

In an event that 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 in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person.

### **Repatriation of Mortal Remains**

Pay for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia.



## PERSONAL BELONGINGS

### **Baggage and Personal Effects**

Pay for loss of or damage to your baggage and personal effects due to theft or negligence of the common carrier. Maximum limit for any one item or pair or set of articles is up to RM500. Maximum limit per baggage is up to RM300.

### **Money and Travel Documents**

Pay 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 RM1,500.

### **Baggage Delay**

Pay if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad.



## TRAVEL INCONVENIENCE BENEFITS

### **Travel Delay, Overbooked, Misconnection or Reroute**

Pay:

- if the conveyance is delayed from the scheduled departure time
- due to overbooked or misconnection by common air carrier and no alternative transportation is provided
- if the arrival of the scheduled public conveyance is delayed due to rerouting for each full 6 consecutive hours delay (RM200 for every 6 hours).

### **Cancellation and Postponement**

Reimburse for irrecoverable travel and accommodation expenses paid in advance due to death, serious injury or illness to you or your immediate family or a natural disaster at your destination, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip.

### **Travel Curtailment**

Reimburse for proportional return of irrecoverable prepaid costs incurred, if it is necessary and unavoidable to curtail your trip.

### **Hijacking**

Pay for each full 24 consecutive hours of hijack (RM1,000/24 hours).

### **Missed Departure**

Reimburse for additional accommodation and travel expenses necessarily and reasonably incurred, as a result of strike, industrial action, natural disaster, inclement weather condition, mechanical breakdown of the public transport which prevented you from arriving at your outbound port, airport or station in time.

### **Loss of Use of Entertainment Tickets**

Reimburse for unused and irrecoverable deposits or payment made for entertainment (tourist attraction centres/concerts) ticket charges due to death, hospitalisation or due to adverse weather condition or Natural Disaster at planned destination.

### **Loss of Credit Card**

Pay you for fraudulent usage of your credit card.

### **Personal Liability**

Indemnify you for legal liability towards third parties or damage to their property due to your negligence.

### Rental Car Excess

Pay for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.

### Ransom Payment as a Result of Kidnapping & Hostage

Pay for the ransom payment as a result of kidnapping and hostage outside Malaysia.

### Home Care

Pay for damages to your home contents as a result of burglary or fire when your house is left vacant while travelling.

## SPECIAL COVERAGES



**Terrorism**



**Scuba Diving**



**Winter Sports**



**Natural Disaster**



**Leisure Hot Air Ballooning, Parachuting, Sky Diving and Bungee Jumping**

## ADD-ONS



### Golf Equipment

Pay for replacement or repair cost of the lost or damaged golf equipment and the cost for hiring replacement golf equipment.



### Sports Equipment/Musical Instruments

Pay for replacement or repair cost of the lost or damaged sports equipment/musical instruments and the cost for hiring replacement sports equipment/musical instruments.



### Flight Cancellation or Rescheduling during Trip

Pay for the non refundable prepaid expenses or deposits paid if you cancel the trip or pay for an alternative flight ticket as a result of flight cancellation or rescheduling during trip.



### Cruise Cover

Reimburse the additional expenses to join the cruise due to missed connection as a result of flight delay or rejoin due to hospitalisation on land. Also reimburse for additional expenses to secure return flight home due to delay in the cruise arriving at disembarkation port.



### Medical Expenses Top Up\*

Option to increase your medical, hospital and treatment expense limit (excludes Pandemic Cover).



### Accidental Death & Permanent Disablement Top Up\*

Option to increase Accidental Death and Permanent Disablement benefit by RM100,000.



### Pandemic Cover for Overseas Trip only

Option to extend cover for Pandemic events. This covers for Trip Cancellation, Trip Curtailment, Medical, Hospital and Treatment Expenses, Hospital Allowances, Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains if you are diagnosed with a pandemic illness (Medical Expenses Top Up does not apply).



### Domestic Travel Extension

Option to extend cover for domestic travels.

*Note: \*not applicable to Senior Plan for persons aged 65 and above*

## SCHEDULE OF BENEFITS

Schedule of Benefits (applicable for Overseas Trip only)	Limit per Person/ Event	Sum Insured (RM)		
		Single Trip		
		Standard Plan <65	Senior Plan ≥65	Family Plan
<b>PERSONAL ACCIDENT</b>				
Accidental Death and Permanent Total Disablement	Per adult	350,000	175,000	350,000
	Per child	350,000	N/A	75,000
	Per family	N/A	N/A	1,050,000
Child Education	Per event	10,000	N/A	10,000
<b>MEDICAL BENEFITS</b>				
Medical, Hospital and Treatment Expenses	Per adult/ child	350,000	175,000	350,000
	Per family	N/A	N/A	1,050,000
Compassionate Visitation (due to Hospitalisation of Insured Person)*	Per adult/ child	7,500	7,500	7,500
	Per family	N/A	N/A	22,500
Alternative Medicine*	Per adult/ child	1,000	1,000	1,000
	Per family	N/A	N/A	3,000
Compassionate Visitation (due to Insured Person's death)*	Per adult/ child	7,500	7,500	7,500
	Per family	N/A	N/A	22,500
Child Care*	Per day	500	N/A	500
	Per event	5,000	N/A	5,000
	Maximum limit	N/A	N/A	15,000
	Per adult/ child	30,000	15,000	30,000
Medical Treatment in Malaysia*	Per family	N/A	N/A	90,000
*Subject to Medical, Hospital and Treatment Expenses limit				
Hospital Allowance	Per day	350	250	350
	Per adult/ child	10,500	7,500	10,500
	Per family	N/A	N/A	31,500
<b>EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION</b>				
Emergency Medical Evacuation	Per event	Unlimited	Unlimited	Unlimited
Emergency Medical Repatriation	Per event	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains	Per adult/ child	Unlimited	Unlimited	Unlimited
<b>PERSONAL BELONGINGS BENEFITS</b>				
Baggage and Personal Effects	Per adult/ child	7,500 (RM500 per article) (RM300 per baggage)	7,500 (RM500 per article) (RM300 per baggage)	7,500 (RM500 per article) (RM300 per baggage)
	Per family	N/A	N/A	22,500
	Per laptop	1,000	1,000	1,000
Travel Documents	Per adult/ child	7,500	7,500	7,500
	Per family	N/A	N/A	22,500
Personal Money	Per adult/ child	1,500	1,500	1,500
	Per family	N/A	N/A	4,500
Baggage Delay	Per adult/ child	800 (RM200 every 6 hours)	800 (RM200 every 6 hours)	800 (RM200 every 6 hours)
	Per family	N/A	N/A	2,400
<b>TRAVEL INCONVENIENCE BENEFITS</b>				
Travel Delay, Overbooked, Misconnection or Reroute	Per adult/ child	3,200 (RM200 every 6 hours)	3,200 (RM200 every 6 hours)	3,200 (RM200 every 6 hours)
	Per family	N/A	N/A	9,600
Cancellation or Postponement	Per adult/ child	20,000	20,000	20,000
	Per family	N/A	N/A	60,000

Schedule of Benefits (applicable for Overseas Trip only)	Limit per Person/ Event	Sum Insured (RM)		
		Single Trip		
		Standard Plan <65	Senior Plan ≥65	Family Plan
<b>TRAVEL INCONVENIENCE BENEFITS</b>				
Travel Curtailment	Per adult/ child	20,000	20,000	20,000
	Per family	N/A	N/A	60,000
Hijacking	Per adult/ child	10,000 (RM1,000 every 24 hours)	10,000 (RM1,000 every 24 hours)	10,000 (RM1,000 every 24 hours)
	Per family	N/A	N/A	30,000
Missed Departure	Per adult/ child	2,000	2,000	2,000
	Per family	N/A	N/A	6,000
Loss of Use of Entertainment Tickets	Per adult/ child	1,000 (RM250 per ticket)	1,000 (RM250 per ticket)	1,000 (RM250 per ticket)
	Per family	N/A	N/A	3,000
Loss of Credit Card	Per adult/ child	5,000	5,000	5,000
	Per family	N/A	N/A	15,000
Personal Liability	Per adult/ child	1,000,000	1,000,000	1,000,000
	Per family	N/A	N/A	3,000,000
Rental Car Excess	Per adult/ child	1,000	1,000	1,000
	Per family	N/A	N/A	3,000
Ransom Payment as a result of Kidnapping & Hostage	Per adult/ child	100,000	100,000	100,000
	Per family	N/A	N/A	300,000
Home Care	Per event	5,000	5,000	5,000
	Per family	N/A	N/A	15,000
<b>OPTIONAL ADD-ONS</b>				
Golf Equipment	Per adult/ child	5,000 (RM500 per article)	5,000 (RM500 per article)	5,000 (RM500 per article)
	Per family	N/A	N/A	15,000
Sports Equipment/Musical Instruments	Per adult/ child	3,000 (RM500 per article)	3,000 (RM500 per article)	3,000 (RM500 per article)
	Per family	N/A	N/A	9,000
Flight Cancellation or Rescheduling during Trip	Per adult/ child	5,000	5,000	5,000
	Per family	N/A	N/A	15,000
Cruise Cover	Per adult/ child	3,000	3,000	3,000
	Per family	N/A	N/A	9,000
Medical Expenses Top Up	Per adult/ child	100,000	N/A	100,000
	Per family	N/A	N/A	N/A
Accidental Death & Permanent Disablement Top Up	Per adult/ child	100,000	N/A	100,000
	Per family	N/A	N/A	N/A
Pandemic Cover for Overseas Trip only	Per adult/ child	Include cover for Pandemic related events up to the respective benefits sum insured		
	Per family			
Domestic Travel Extension	Per adult/ child	Refer to <b>"Schedule of Benefits for Domestic Travel Extension"</b> for details		
	Per family			

## SCHEDULE OF BENEFITS FOR DOMESTIC TRAVEL EXTENSION

ADD-ON BENEFITS	Limit per Person/Event	Sum Insured (RM)		
		Single Trip		
		Standard Plan <65	Senior Plan ≥65	Family Plan
<b>PERSONAL ACCIDENT</b>				
Accidental Death and Permanent Total Disablement	Per adult	250,000	125,000	250,000
	Per child	250,000	N/A	62,500
	Per family	N/A	N/A	750,000
<b>MEDICAL BENEFITS (ACCIDENTAL CAUSES ONLY)</b>				
Medical, Hospital and Treatment Expenses	Per adult/child	25,000	12,500	25,000
	Per family	N/A	N/A	75,000
Hospital Allowance	Per day	100	50	100
	Per adult/child	3,000	1,500	3,000
	Per family	N/A	N/A	9,000
<b>EMERGENCY MEDICAL EVACUATION &amp; REPATRIATION (ACCIDENTAL CAUSES ONLY)</b>				
Emergency Medical Evacuation	Per event	100,000	100,000	100,000
Emergency Medical Repatriation	Per event	100,000	100,000	100,000
Repatriation of Mortal Remains	Per adult/child	5,000	5,000	5,000
<b>PERSONAL BELONGINGS BENEFITS</b>				
Baggage Delay	Per adult/child	400 (RM100 every 6 hours)	400 (RM100 every 6 hours)	400 (RM100 every 6 hours)
	Per family	N/A	N/A	1,200
<b>TRAVEL INCONVENIENCE BENEFITS</b>				
Travel Delay, Overbooked, Misconnection or Reroute	Per adult/child	1,000 (RM100 every 6 hours)	1,000 (RM100 every 6 hours)	1,000 (RM100 every 6 hours)
	Per family	N/A	N/A	3,000
Cancellation or Postponement	Per adult/child	2,000	2,000	2,000
	Per family	N/A	N/A	6,000
Travel Curtailment	Per adult/child	2,000	2,000	2,000
	Per family	N/A	N/A	6,000
Missed Departure	Per adult/child	1,000	1,000	1,000
	Per family	N/A	N/A	3,000
Personal Liability	Per adult/child	100,000	100,000	100,000
	Per family	N/A	N/A	300,000

**Notes:**

- Standard Plan <65 applies to a Policyholder aged between 18 to 64 and Insured Person aged at least 30 days old and at most 64 years of age.
- Senior Plan ≥65 applies to Insured Person aged between 65 to 80 (both ages inclusive).
- Family Plan includes individual, spouse and unlimited number of accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.
- Eligible age for a child is between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.



## TABLE OF PREMIUM

International Cover Premiums (RM)									
Days	Area 1			Area 2			Area 3		
	Standard	Senior	Family	Standard	Senior	Family	Standard	Senior	Family
1 to 5	42.00	74.00	105.00	78.00	135.00	192.00	88.00	150.00	212.00
6 to 10	62.00	109.00	155.00	113.00	195.00	277.00	128.00	220.00	312.00
11 to 18	93.00	155.00	222.00	169.00	292.00	415.00	189.00	327.00	465.00
19 to 31	108.00	190.00	273.00	209.00	362.00	520.00	239.00	417.00	590.00
Each additional week thereafter	27.00	49.00	70.00	53.00	90.00	127.00	63.00	105.00	147.00

International + Domestic Cover Premiums (RM)									
Days	Area 1			Area 2			Area 3		
	Standard	Senior	Family	Standard	Senior	Family	Standard	Senior	Family
1 to 5	50.00	86.00	125.00	86.00	147.00	212.00	96.00	162.00	232.00
6 to 10	70.00	121.00	175.00	121.00	207.00	297.00	136.00	232.00	332.00
11 to 18	101.00	167.00	242.00	177.00	304.00	435.00	197.00	339.00	485.00
19 to 31	116.00	202.00	293.00	217.00	374.00	540.00	247.00	429.00	610.00
Each additional week thereafter	31.00	55.00	80.00	57.00	96.00	137.00	67.00	111.00	157.00

Add-on Premiums (RM)									
Days	Area 1			Area 2			Area 3		
	Standard	Senior	Family	Standard	Senior	Family	Standard	Senior	Family
<b>Add-on: RM5,000 Golf Equipment</b>									
1 to 5	7.00	7.00	18.00	8.00	8.00	20.00	9.00	9.00	22.00
6 to 10	10.00	10.00	25.00	12.00	12.00	29.00	13.00	13.00	32.00
11 to 18	15.00	15.00	36.00	18.00	18.00	44.00	20.00	20.00	49.00
19 to 31	19.00	19.00	48.00	23.00	23.00	57.00	25.00	25.00	62.00
Each additional week thereafter	4.00	4.00	10.00	5.00	5.00	12.00	5.00	5.00	12.00
<b>Add-on: RM3,000 Sports Equipment/Musical Instruments</b>									
1 to 5	7.00	7.00	18.00	8.00	8.00	20.00	9.00	9.00	22.00
6 to 10	10.00	10.00	25.00	12.00	12.00	29.00	13.00	13.00	32.00
11 to 18	15.00	15.00	36.00	18.00	18.00	44.00	20.00	20.00	49.00
19 to 31	19.00	19.00	48.00	23.00	23.00	57.00	25.00	25.00	62.00
Each additional week thereafter	4.00	4.00	10.00	5.00	5.00	12.00	5.00	5.00	12.00
<b>Add-on: RM5,000 Flight Cancellation or Rescheduling during Trip</b>									
1 to 5	7.00	7.00	18.00	8.00	8.00	20.00	9.00	9.00	22.00
6 to 10	10.00	10.00	25.00	12.00	12.00	29.00	13.00	13.00	32.00
11 to 18	15.00	15.00	36.00	18.00	18.00	44.00	20.00	20.00	49.00
19 to 31	19.00	19.00	48.00	23.00	23.00	57.00	25.00	25.00	62.00
Each additional week thereafter	4.00	4.00	10.00	5.00	5.00	12.00	5.00	5.00	12.00
<b>Add-on: RM3,000 Cruise Cover</b>									
1 to 5	4.00	6.00	9.00	5.00	9.00	13.00	5.00	9.00	13.00
6 to 10	5.00	8.00	11.00	6.00	10.00	14.00	7.00	13.00	18.00
11 to 18	7.00	11.00	16.00	8.00	14.00	20.00	9.00	15.00	22.00
19 to 31	10.00	18.00	24.00	12.00	21.00	30.00	13.00	23.00	32.00
Each additional week thereafter	2.00	3.00	5.00	2.00	3.00	5.00	3.00	5.00	7.00

Add-on Premiums (RM)									
Days	Area 1			Area 2			Area 3		
	Standard	Senior	Family	Standard	Senior	Family	Standard	Senior	Family
<b>Add-on: RM100,000 Medical Expenses Top Up</b>									
1 to 5	7.00	N/A	16.00	8.00	N/A	21.00	9.00	N/A	21.00
6 to 10	10.00	N/A	22.00	12.00	N/A	27.00	13.00	N/A	33.00
11 to 18	15.00	N/A	34.00	18.00	N/A	44.00	20.00	N/A	48.00
19 to 31	19.00	N/A	46.00	23.00	N/A	58.00	25.00	N/A	62.00
Each additional week thereafter	4.00	N/A	9.00	5.00	N/A	11.00	5.00	N/A	12.00
<b>Add-on: RM 100,000 Accidental Death &amp; Permanent Disablement Top Up</b>									
1 to 5	7.00	N/A	16.00	8.00	N/A	21.00	9.00	N/A	21.00
6 to 10	10.00	N/A	22.00	12.00	N/A	27.00	13.00	N/A	33.00
11 to 18	15.00	N/A	34.00	18.00	N/A	44.00	20.00	N/A	48.00
19 to 31	19.00	N/A	46.00	23.00	N/A	58.00	25.00	N/A	62.00
Each additional week thereafter	4.00	N/A	9.00	5.00	N/A	11.00	5.00	N/A	12.00
<b>Add-on: Pandemic Cover for Overseas Trip only</b>									
1 to 5	8.50	15.00	21.00	15.50	27.00	38.50	17.50	30.00	42.50
6 to 10	12.50	22.00	31.00	22.50	39.00	55.50	25.50	44.00	62.50
11 to 18	18.50	31.00	44.50	34.00	58.50	83.00	38.00	65.50	93.00
19 to 31	21.50	38.00	54.50	42.00	72.50	104.00	48.00	83.50	118.00
Each additional week thereafter	5.50	10.00	14.00	10.50	18.00	25.50	12.50	21.00	29.50

Note: All policies are subject to stamp duty.

For Domestic Travel inclusion, all premiums are subject to Service Tax.

## AREA OF TRAVEL

### Area 1 (Overseas Only)

Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam only.

### Area 2 (Overseas Only)

Worldwide **EXCLUDING** USA, Canada, Sanctioned Countries and Malaysia.

### Area 3 (Overseas Only)

Worldwide **EXCLUDING** Sanctioned Countries and Malaysia.

### Domestic

Malaysia only

### Sanctioned Countries/Fully Embargoed and Comprehensive Sanctioned Countries/Territories\*

Afghanistan, Belarus, Burma (Myanmar), Central African Republic, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region, Cuba, Democratic Republic of the Congo, Eritrea, Iran, Iraq, Israel, Libya, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela and Yemen.

\* Please note that list of sanctioned countries may be updated from time to time. Reference is to be made to the latest listing.



**24/7 Worldwide Travel Assistance (603) 2142 0399**

Just call for medical or emergency assistance anywhere in the world.

You may reverse charge the call where this service is available.

## KEY EXCLUSIONS

- Pre-existing medical conditions
- Travelling against medical advice
- Flight cancellations or rescheduling unless Add-on is purchased
- Pandemic (unless Add-on is purchased)
- Engaging in offshore activities, explosive handling
- Loss or expenses that causes us to be in breach of any trade or economic sanctions
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

## FREQUENTLY ASKED QUESTIONS

### **Who is eligible to apply?**

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependant(s) of Pass Holders.

### **Is there a maximum period of cover?**

The maximum period of cover is 190 days.

### **Who is eligible to be covered under the Family Plan?**

The Family Plan includes you, your spouse and unlimited number of accompanying children. Not applicable for persons aged 65 and above.

### **Can I buy a policy for my child?**

Yes, you may buy the policy in your name and the Insured Person can be your child.

### **Under what circumstances is an applicant allowed to take up a 'One Way' trip cover?**

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days [including any stopover(s)].

### **When will my insurance terminate on a 'One Way' trip?**

Overseas 'One Way' trip will terminate either twenty four (24) hours after the Insured Person's arrival at the Common Carrier station or terminal of the final destination of the trip.

### **What if I want to include cover for domestic travels?**

If you wish to cover your domestic travels, you should take up the Domestic Travel Extension as an Add-On.

### **How do I purchase the Add-ons?**

You must purchase the Add ons at the point of inception of your travel policy. Take note that some benefits are only applicable if your policy is effective at least 14 days prior to your trip. It is advisable to get your travel insurance sorted out as soon as possible during your trip planning.

### **Where must the trip commence from?**

Your trip is only covered when it commences from Malaysia.

**Generali Insurance Malaysia Berhad**  
(formerly known as AXA Affin General Insurance Berhad)  
197501002042 (23820-W)

**Registered Address:**  
Ground Floor, Wisma Boustead,  
71, Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.

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Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

**Important Note:**

1. Read this brochure before you decide to take out the SmartTraveller Enhanced Single Trip Plan Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.

