

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take up the MHinsure INSURANCE TRAVEL (International) . Be sure to also read the general terms and conditions.	MHinsure TRAVEL INSURANCE (International) Date : 31/07/2019

1. What is this product about?

This product provides benefits to the insured person on the occurrence of specific events that may arise during international travel either for business or leisure. It includes death or permanent disability due to accident, emergency medical & dental, emergency travel & accommodation and flight delay, trip cancellation and curtailment benefits that cover the full value of your trip. The full terms and conditions related to these benefits is set out in the policy contract.

2. What are the coverages / benefits provided?

The benefits vary by specific event and the level of plan cover selected, as set out in the following table:

TRAVEL INSURANCE BENEFITS (In MYR)		MHinsure TRAVEL INSURANCE INTERNATIONAL		
		BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	VALUE PLAN	PREMIER PLAN
MEDICAL & TRAVEL ACCIDENT BENEFITS				
1.	Emergency Medical And Dental Expenses a. Adults b. Seniors (Over 70 years) c. Insured Dependant d. Follow up treatment in Malaysia post journey e. Alternative Medicine e. Emergency Dental Expenses	Up to 200,000 Up to 25,000 Up to 50,000 Up to 10,000 Included 10 days Up to 100 Up to 1,000	Up to 400,000 Up to 150,000 Up to 150,000 Up to 10,000 Included 10 days Up to 200 Up to 1,000	Up to 1,000,000 Up to 250,000 Up to 250,000 Up to 10,000 Included 10 days Up to 300 Up to 1,000
2.	Emergency Medical Assistance Or Evacuation	Unlimited	Unlimited	Unlimited
3.	Emergency Telephone Charges & Internet Use	Up to 50	Up to 100	Up to 150
4.	Overseas Hospital Confinement Allowance a. Per day limit	Up to 5,000 (250 per day)	Up to 15,000 (250 per day)	Up to 20,000 (300 per day)
5.	Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
6.	Emergency Travel And Accommodation Expenses	Arrangement only	Up to 5,000	Up to 7,500
7.	Compassionate Visit	Up to 2,500	Up to 2,500	Up to 2,500
8.	Return of Minor Children/Child Care Benefit	Up to 15,000 (500 per day)	Up to 15,000 (500 per day)	Up to 15,000 (500 per day)
9.	Quarantine Cover as a result of Pandemic Influenza	2,000 (200 per day)	2,000 (200 per day)	2,000 (200 per day)
10.	Accidental Death & Disablement a. Adults (under 70 years) b. Seniors (over 70 years) c. Insured Dependant	Up to 200,000 Up to 50,000 Up to 6,250	Up to 250,000 Up to 100,000 Up to 12,500	Up to 300,000 Up to 100,000 Up to 12,500
11.	Child Education Fund	Up to 5,000	Up to 5,000	Up to 5,000
TRAVEL INCONVENIENCE BENEFITS				
12.	Luggage & Personal Effects	Up to 2,500	Up to 5,000	Up to 7,500
13.	Loss of Travel Documents	Up to 1,500	Up to 5,000	Up to 5,000
14.	Theft of Cash	Up to 500	Up to 750	Up to 800
15.	Luggage Delay	Up to 500 (100 per 5 hours)	Up to 750 (250 per 5 hours)	Up to 1,500 (300 per 5 hours)
16.	Travel Delay	Up to 2,400 (200 per 5 hours)	Up to 3,250 (250 per 5 hours)	Up to 4,200 (300 per 5 hours)
17.	Common Carrier Delay	Up to 1,750 (175 per 5 hours)	Up to 3,250 (250 per 5 hours)	Up to 4,200 (300 per 5 hours)
18.	Travel Misconnection	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)	Up to 1,200 (300 per 5 hours)
19.	Flight Overbooking	N/A	Up to 200	Up to 250
20.	Trip Cancellation	Up to 5,000	Up to 20,000	Up to Trip Value
21.	Trip Curtailment	Up to 5,000	Up to 20,000	Up to Trip Value
22.	Hijacking	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)
23.	Personal Liability	Up to 500,000	Up to 1,000,000	Up to 1,500,000
24.	Home Protection	Up to 1,000	Up to 2,000	Up to 3,000

TRAVEL INSURANCE BENEFITS (In MYR)		MHinsure TRAVEL INSURANCE INTERNATIONAL		
		BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	VALUE PLAN	PREMIER PLAN
25.	Cancellation due to Delay	-	-	Up to 500
26.	Travel Reroute	-	-	Up to 200
27.	Loss of Deposit/ Full payment due to insolvency of Airline	-	-	Up to 5,000
28.	Loss of Credit Card/Fraudulent Use of Credit Card	-	-	Up to 5,000
29.	Rental Car Excess Cover	-	-	Up to 1,000
30.	Pet Care	-	-	Up to 500 (50 per day)
31.	Sport Equipment			
	- Golf	-	-	Up to 5,000
	- Bicycle	-	-	Up to 10,000
24 HOUR ASSISTANCE				
32.	24 Hour Travel Assistance	Included	Included	Included
33.	24 Hour Medical Assistance	Included	Included	Included
34.	Emergency Language Travel Interpreter	Arrangement only	Arrangement only	Arrangement only
35.	Ambassador Services	Included	Included	Included
36.	Global Cash	Arrangement only	Arrangement only	Arrangement only
37.	Legal Services	Arrangement only	Arrangement only	Arrangement only
38.	Urgent Message Relay	Included	Included	Included
39.	Emergency Travel Arrangements	Arrangement only	Arrangement only	Arrangement only
40.	Arrange Accommodation due to Travel Delay	Arrangement only	Arrangement only	Arrangement only
41.	Lost Luggage Retrieval	Included	Included	Included
42.	Lost Passport Assistance	Included	Included	Included

- Note:**
1. For Family Plan, the members of your family is up to a maximum of ten (10) persons.
 2. Emergency assistance is available through our 24-Hour Emergency Assistance toll free on telephone number +603 2263 5700/1800 888 777.
 3. Please refer to the policy contract for further details of the above benefits.
 4. 'Arrangement only' shall mean additional fee may be applicable where necessary and will be charge accordingly to policyholder.

3. How much premium do I have to pay?

The total premium that you have to pay depends on the insured persons (individual or family), current age of the insured persons, level of cover (basic/value /premier plan), area covered, and the duration of the trip. Cover is available per trip, or on an annual basis. For the annual basis, the duration of cover is for 1 year and the policy can be renewed annually. The premiums payable in Ringgit Malaysia (RM) are as set out in the following tables:

SINGLE TRIP PREMIUM (per Individual/Adult)

REGIONAL/ASIA

No. of Days	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	33	42	61	46	56	71
6-10 days	55	64	86	70	86	108
11-15 days	67	81	102	84	101	127
16-20 days	89	108	135	111	135	169
21-31 days	106	131	164	133	164	205
Each additional week	18	23	28	46	56	70

ALL COUNTRY EXCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	46	57	80	65	78	101
6-10 days	69	85	116	94	115	144
11-15 days	95	117	147	119	146	184
16-20 days	118	147	184	148	184	229
21-31 days	152	187	235	191	234	293
Each additional week	27	34	43	68	86	106

ALL COUNTRY INCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	55	72	97	85	97	121
6-10 days	95	117	176	154	175	221
11-15 days	130	160	202	162	200	252
16-20 days	186	230	288	232	288	359
21-31 days	214	265	331	268	332	414
Each additional week	41	51	64	103	127	158

ANNUAL TRIP PREMIUM (per Policy)

Area	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL		INDIVIDUAL & SPOUSE		FAMILY	
	Value Plan	Premier Plan	Value Plan	Premier Plan	Value Plan	Premier Plan
REGIONAL/ASIA	260	450	494	856	564	978
ALL COUNTRY EXCLUDING USA AND CANADA	350	515	666	980	762	1,122
ALL COUNTRY INCLUDING USA AND CANADA	370	530	704	1,008	840	1,152

Note: International premium is inclusive of stamp duty

Geographical Area Covered:

Regional/ Asia : (Selected Asian countries) Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste, Vietnam and Nepal.

Worldwide excluding USA and Canada.

Worldwide including USA and Canada.

4. What are the fees and charges that I have to pay?

Type	Amount (RM)
Commission paid to the agent	25% of the premium

5. What are some of the key terms and conditions that I should be aware of?

Importance of Disclosure

- a. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this insurance). You must answer the questions fully and accurately.
- b. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- c. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- d. In addition to answering the questions in the application form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- e. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the application form (or when you applied for this insurance) is inaccurate or has changed.

Trip Duration – The duration for each trip shall not exceed 90 consecutive days under the single plan. All trips must commence in Malaysia.

Cash Before Cover – The premium due must be paid to us or our authorized agent before the effective date of the policy.

Claims – If an accident occurs which give rise to a claim, you must notify us as soon as possible, within 30 days from the date of accident.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

General Exclusions

- a. Pre-existing conditions;
- b. Self-inflicted injury, attempted suicide, mental disorder;
- c. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d. Claim arises from or is related to professional sport;
- e. Claim under section 1,2,3,4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 or 20 arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism where you and/or the person covered participated directly or indirectly in such act or threat.

Section on Medical & Dental Benefits

- a. Damage to dentures, dental prostheses, bridges or crowns;
- b. Expenses on dental treatment involving the use of precious metals or for cosmetic dentistry;
- c. Treatment that can be reasonably be delayed until you return to your home;
- d. Expenses due to the covered person being quarantined;
- e. Additional expenses that you can claim from any other party;
- f. Injury or accident whilst riding a motorcycle

Section Inconvenience Benefits

- a. Loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- b. Expenses incurred due to the fraudulent use of credit cards.
- c. For portions of a delay that are less than 5 hours, following the initial 5 hours delay;
- d. Costs caused by or relating to the insolvency of any transport, tour or accommodation provider;
- e. Claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism;
- f. Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g. Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- h. Property loss or damage, where owned or in possession of an employee, yourself or family member;

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

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Such termination shall become effective on the date the notice is received, or on the date specified in such notice, whichever is later. Refund of premium, however, is subject to the terms and conditions stipulated in the policy contract.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance' available at all our branches or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Etiqua General Insurance Berhad (9557-T)

(Formerly known as Etiqa Insurance Berhad)

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

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E-mail: info@etiqa.com.my

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10. Other types of similar insurance cover available

Please refer to our agents or us for other similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 1/04/2019.

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