

PRODUCT DISCLOSURE SHEET	Etiqua General Insurance Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to take up the MHinsure Travel Insurance (International) . Be sure to also read the general terms and conditions.	MHinsure Travel Insurance (International) Date: 31 March 2023

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. 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)		INTERNATIONAL BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	INTERNATIONAL VALUE PLAN	INTERNATIONAL PREMIER PLAN
MEDICAL & TRAVEL ACCIDENT BENEFITS				
1	Emergency Medical And Dental Expenses			
	Adults	Up to 200,000	Up to 400,000	Up to 1,000,000
	Seniors (over 70 years) Insured	Up to 25,000	Up to 150,000	Up to 250,000
	Dependant	Up to 50,000	Up to 150,000	Up to 250,000
	Follow up treatment in Malaysia post journey	Up to 10,000 Included (10 days)	Up to 10,000 Included (10 days)	Up to 10,000 Included (10 days)
	Alternative Medicine Emergency	Up to 100	Up to 200	Up to 300
	Dental Expenses	Up to 1,000	Up to 1,000	Up to 1,000
	Emergency Medical Hospital Expenses due to COVID-19 (Category 3 to 5) (not applicable to Annual Plan)			
	Individual	Up to 150,000	Up to 300,000	Up to 500,000
	Family	Up to 450,000	Up to 900,000	Up to 1,500,000
2	Emergency Medical Assistance Or Evacuation	Unlimited	Unlimited	Unlimited
	Emergency Medical Evacuation & Repatriation due to COVID-19 (not applicable to Annual Plan)			
	Individual	Up to 500,000	Up to 500,000	Up to 500,000
	Family	Up to 1,500,000	Up to 1,500,000	Up to 1,500,000
3	Emergency Telephone Charges & Internet Use	Up to 50	Up to 100	Up to 150
4	Overseas Hospital Confinement Allowance	Up to 5,000	Up to 15,000	Up to 20,000
	Per day limit	250 per day	250 per day	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	Up to 2,000 (200 per day)	Up to 2,000 (200 per day)	Up to 2,000 (200 per day)

TRAVEL INSURANCE BENEFITS (In MYR)		INTERNATIONAL BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	INTERNATIONAL VALUE PLAN	INTERNATIONAL PREMIER PLAN
Quarantine Allowance due to COVID-19				
Individual		Up to 3,500	Up to 3,500	Up to 3,500
Family		Up to 10,500 (RM250 for every complete 24 hours period, subject to maximum to 14 days)	Up to 10,500 (RM250 for every complete 24 hours period, subject to maximum to 14 days)	Up to 10,500 (RM250 for every complete 24 hours period, subject to maximum to 14 days)
10	Accidental Death & Disablement			
Adults		Up to 200,000	Up to 250,000	Up to 300,000
Seniors (over 70 years) Insured Dependant		Up to 50,000	Up to 100,000	Up to 100,000
		Up to 6,250	Up to 12,500	Up to 12,500
11	Child Education Fund	5,000	5,000	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	100 per 5 hours Up to 500	250 per 5 hours Up to 750	300 per 5 hours Up to 1,500
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	-	Up to 200	Up to 250
20	Trip Cancellation	Up to 5,000	Up to 20,000	Up to Trip Value
Trip Cancellation due to COVID-19 (Not applicable to Annual Plan)				
Individual		Up to 10,000	Up to 10,000	Up to 10,000
Family		Up to 30,000	Up to 30,000	Up to 30,000
21	Trip Curtailment	Up to 5,000	Up to 20,000	Up to Trip Value
22	Personal Liability	Up to 500,000	Up to 1,000,000	Up to 1,500,000
23	Home Protection	Up to 1,000	Up to 2,000	Up to 3,000
24	Cancellation due to Delay	-	-	Up to 500
25	Travel Reroute	-	-	Up to 200
26	Loss of Deposit/ Full payment due to insolvency of Airline	-	-	Up to 5,000
27	Loss of Credit Card/Fraudulent Use of Credit Card	-	-	Up to 5,000
28	Rental Car Excess Cover	-	-	Up to 1,000
29	Pet Care	-	-	Up to 500 (50 per day)
30	Sport Equipment			
Golf		-	-	Up to 5,000
Bicycle		-	-	Up to 10,000

TRAVEL INSURANCE BENEFITS (In MYR)		INTERNATIONAL BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	INTERNATIONAL VALUE PLAN	INTERNATIONAL PREMIER PLAN
24 HOURS ASSISTANCE				
31	24 Hour Travel Assistance	Included	Included	Included
32	24 Hour Medical Assistance	Included	Included	Included
33	Emergency Language Travel Interpreter	Arrangement only	Arrangement only	Arrangement only
34	Ambassador Services	Included	Included	Included
35	Global Cash	Arrangement only	Arrangement only	Arrangement only
36	Legal Services	Arrangement only	Arrangement only	Arrangement only
37	Urgent Message Relay	Included	Included	Included
38	Emergency Travel Arrangements	Arrangement only	Arrangement only	Arrangement only
39	Arrange Accommodation due to Travel Delay	Arrangement only	Arrangement only	Arrangement only
40	Lost Luggage Retrieval	Included	Included	Included
47	Lost Passport Assistance	Included	Included	Included

Note :

- (i) Benefits are payable only if the Insured person is declared COVID-19 positive by a Medical Adviser.
- (ii) The maximum limit of liability in respect of the above COVID-19 resulting from any single claimable occurrence impacting more than one policy or insured person will be an aggregate total of RM1,000,000.
- (iii) Emergency assistance is available through our 24-Hour Emergency Assistance toll free on telephone number +603 2263 5700/1800 888 777.
- (iv) Please refer to the policy contract for further details of the above benefits.

Important subjectivity for COVID-19 cover:

- 1. This extension is to be read together with the MHInsure policy issued to you and subject to the general terms and conditions therein.
- 2. Benefits are payable only if the Insured person is declared COVID-19 positive by a Medical Adviser.
- 3. The maximum limit of liability in respect of the above COVID-19 extension resulting from any single claimable occurrence impacting more than one policy or insured person will be an aggregate total of RM1,000,000.

3. How much premium do I have to pay?

The total premium that you have to pay depends on the insured person's (individual or family), current age of the insured person's, 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:

REGIONAL/ASIA

No. of Days	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	99	108	128	112	122	138
6-10 days	131	141	165	146	163	187
11-15 days	153	170	194	170	190	219
16-20 days	185	208	239	207	235	273
21-31 days	219	249	288	246	282	329
Each additional week	33	40	46	61	73	88

ALL COUNTRIES EXCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	116	128	152	135	149	173
6-10 days	155	174	208	180	204	236
11-15 days	197	223	258	221	252	295
16-20 days	237	271	315	267	308	360
21-31 days	297	339	397	336	386	455
Each additional week	51	60	72	92	112	135

ALL COUNTRIES INCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL INSURANCE INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	130	148	174	160	173	198
6-10 days	192	217	281	251	275	326
11-15 days	250	285	334	282	325	384
16-20 days	328	380	448	374	438	519
21-31 days	393	454	534	447	521	617
Each additional week	75	88	105	137	164	199

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.

All Countries excluding USA and Canada.

All Countries 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

- 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.
- 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.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- 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.
- 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 30 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

- Pre-existing conditions;
- Self-inflicted injury, attempted suicide, mental disorder;
- Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- Claim arises from or is related to professional sport;
- Claim under Benefit 1,2,3,4, 5, 6, 7, 8, 9, 10, 11,12,13,14 and 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

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

Section Inconvenience Benefits

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

If you have any enquiries, please contact us at:

Etika General Insurance Berhad (197001000276)

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

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etika Oneline 1300 13 8888

E-mail: info@etika.com.my

Homepage: www.etika.com.my

10. Other types of similar insurance cover available

Please refer to us or our agents 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 31/3/2022

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General Insurance

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