# NSCM\_C110\_MH\_Learn\_More\_Takaful\_Oct18

# TRAVEL TAKAFUL

MHinsure travel protection offers 25 benefits, including access to 24-hour Emergency Medical and Travel Assistance from Cover-More, a world leader in Assistance Services.

Etiqa General Takaful Berhad underwrites our products to offer you the best cover possible.

### **Summary of Domestic Benefits**

For the domestic traveller, we offer the widest range of benefits at highest levels of cover, including: emergency medical & dental, emergency travel & accommodation, and trip cancellation and curtailment benefits that cover the full value of your trip.

## **Summary of International Benefits**

Travel far, travel wide, and set your worries aside. For travellers leaving Malaysia for destinations overseas, we also offer you the widest range of benefits at highest level of coverage, including: emergency medical & dental, emergency travel & accommodation, and trip cancellation and curtailment benefits that cover the full value of your trip.

International policy comprises of Single Trip Plan and Annual Plan. Annual Plan provides cover for all journeys made during the year to destinations under the Worldwide 1 and geographical area (all countries including USA and Canada), up to a maximum of 90 days per journey.

Please view our Summary of Benefits below.

### **MHinsure TRAVEL TAKAFUL**

		LIMIT	
	BENEFITS	DOMESTIC	INTERNATIONAL
	Emergency Medical & Dental Expenses		
1	Adults		Up to RM500,000
	Seniors (over 70 years)	Up to RM35,000	Up to RM250,000
	Insured/Participant Dependent		Up to RM250,000
	Follow up treatment in Malaysia post journey	-	Included (7 days)
	Emergency Dental Expenses	Up to RM1,000	Up to RM1,000
2	Emergency Medical Assistance or Evacuation	RM250,000	Unlimited
3	Repatriation of Mortal Remains	RM150,000	Unlimited
4	Hospital Confinement/Allowance Per day limit	Up to RM1,500 RM 150 per day	Up to RM20,000 RM 300 per day
5	Emergency Travel & Accommodation Expenses	Up to RM1,500	Up to 7,500
6	Compassionate Visit	Up to RM2,000	Up to RM2,500
7	Return of Minor Children/Child Guard	Up to RM2,000	Up to RM2,500
8	Badal Hajj	-	Up to RM1,250
9	Ihsarr Benefits	-	Up to RM1,250
10	Accidental Death & Disablement		
	Adults	Up to RM150,00	Up to RM300,000
	Seniors (over 70 years)	Up to RM150,000	Up to RM100,000
	Insured/Participant Dependent	Up to RM6,250	Up to RM12,500
11	Luggage & Personal Effects	Up to RM3,000	Up to RM7,500
12	Loss of Travel Documents	RM2,000	Up to RM5,000
13	Theft of cash	-	Up to RM800
14	Luggage Delay	RM250 per 5 hours Up to RM750	RM300 per 5 hours Up to RM1,500
15	Travel Delay	RM175 per 5 hours Up to RM2,000	RM300 per 5 hours Up to RM4,200
16	Common Carrier Delay	RM175 per 5 hours Up to RM2,000	RM300 per 5 hours Up to RM4,200
17	Travel Misconnection	RM300 per 5 hours Up to RM1,000	RM300 per 5 hours Up to RM1,200
18	Flight Overbooking	-	Up to RM250
19	Trip Cancellation	Up to Trip Value	Up to Trip Value
20	Trip Curtailment	Up to Trip Value	Up to Trip Value
21	Hijacking	RM250 per 5 hours Up to RM1,000	RM250 per 5 hours Up to RM1,000
22	Personal Liability	Up to RM1,000,000	Up to RM1,500,000
23	Home Protection	-	Up to RM2,000
24	24-Hour Travel Assistance	Included	Included
25	24-Hour Medical Assistance	Included	Included







