

# TRAVEL TAKAFUL

MHinsure travel protection offers up to 44 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 traveler, we offer the widest range of benefits at highest levels of cover, including: emergency medical & dental expenses, emergency travel & accommodation expense, as well as trip cancellation and curtailment benefits that cover up to your trip value.

## Summary of International Benefits

Travel far, travel wide, and set your worries aside. For travelers leaving Malaysia for overseas destinations, we also offer you the widest range of benefits, including: emergency medical & dental expenses, emergency travel & accommodation expenses, extensive travel inconvenience benefits like home protection, pet care, sport equipment coverage as well as Badal Hajj, Ihsar Benefits and more.

International policy comprises of both 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

TRAVEL INSURANCE BENEFITS (In MYR)		LIMIT	
		DOMESTIC	INTERNATIONAL
<b>MEDICAL &amp; TRAVEL ACCIDENT BENEFITS</b>			
<b>Emergency Medical &amp; Dental Expenses</b>			
1	Adults	Up to 35,000	Up to 1,000,000
	Seniors (over 70 years)		Up to 250,000
	Participant Dependent		Up to 250,000
	Follow up treatment in Malaysia post journey	-	Up to 10,000 Included (10 days)
	Alternative Medicine	-	Up to 300
	Emergency Dental Expenses	Up to 1,000	Up to 1,000
2	<b>Emergency Medical Assistance or Evacuation</b>	Up to 250,000	Unlimited
3	<b>Emergency Telephone Charges &amp; Internet Use</b>	-	Up to 150
4	<b>Hospital Confinement/Allowance</b> Per day limit	Up to 1,500 (150 per day)	Up to 20,000 (300 per day)
5	<b>Repatriation of Mortal Remains</b>	Up to 150,000	Unlimited
6	<b>Emergency Travel &amp; Accommodation Expenses</b>	Up to 1,500	Up to 7,500
7	<b>Compassionate Visit</b>	Up to 2,000	Up to 2,500
8	<b>Return of Minor Children/Child Care Benefit</b>	Up to 10,000	Up to 15,000 (500 per day)
9	<b>Badal Hajj</b>		Up to 2,000
10	<b>Ihsar Benefits</b>		Up to 2,000
11	<b>Quarantine Cover as a result of Pandemic Influenza</b>	-	Up to 2,000 (200 per day)
<b>Accidental Death &amp; Disablement</b>			
12	Adults	Up to 150,00	Up to 300,000
	Seniors (over 70 years)	Up to 50,000	Up to 100,000
	Participant Dependent	Up to 6,250	Up to 12,500
13	<b>Child Education Fund</b>	-	5,000

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TRAVEL INSURANCE BENEFITS (In MYR)		LIMIT	
		DOMESTIC	INTERNATIONAL
<b>TRAVEL INCONVENIENCE BENEFITS</b>			
14	Luggage & Personal Effects	Up to 3,000	Up to 7,500
15	Loss of Travel Documents	Up to 2,000	Up to 5,000
16	Theft of cash	-	Up to 800
17	Luggage Delay	Up to 750 (250 per 5 hours)	Up to 1,500 (300 per 5 hours)
18	Travel Delay	Up to 2,000 (175 per 5 hours)	Up to 4,200 (300 per 5 hours)
19	Common Carrier Delay	Up to 2,000 (175 per 5 hours)	Up to 4,200 (300 per 5 hours)
20	Travel Misconnection	Up to 1,000 (300 per 5 hours)	Up to 1,200 (300 per 5 hours)
21	Flight Overbooking	-	Up to 250
22	Trip Cancellation	Up to Trip Value	Up to Trip Value
23	Trip Curtailment	Up to Trip Value	Up to Trip Value
24	Hijacking	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)
25	Personal Liability	Up to 1,000,000	Up to 1,500,000
26	Home Protection	-	Up to 3,000
27	Cancellation due to Delay	-	Up to 500
28	Travel Reroute	-	Up to 200
29	Loss of Deposit / Full Payment due to insolvency of Airline	-	Up to 5,000
30	Loss of Credit Card / Fraudulent Use of Credit Card	-	Up to 5,000
31	Rental Car Excess Cover	-	Up to 1,000
32	Pet Care	-	Up to 500 (50 per day)
33	Sport Equipment Golf Bicycle	-	Up to 5,000 Up to 10,000
<b>24 HOURS ASSISTANCE</b>			
34	24-Hour Travel Assistance	Included	Included
35	24-Hour Medical Assistance	Included	Included
36	Emergency Language Travel Interpreter	-	Arrangement only
37	Ambassador Services	-	Included
38	Global Cash	-	Arrangement only
39	Legal Services	-	Arrangement only
40	Urgent Message Relay	-	Included
41	Emergency Travel Arrangements	-	Arrangement only
42	Arrange Accommodation due to Travel Delay	-	Arrangement only
43	Lost Luggage Retrieval	-	Included
44	Lost Passport Assistance	-	Included

**Note:**

1. For Family Plan, the numbers of your family is up to a maximum of ten family members per certificate, with limit sharing.
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 certificate contract for further details of the above benefits.
4. 'Arrangement only' shall mean additional fee may be applicable where necessary and will be charged accordingly to the participant.

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