

TravelMate

PRODUCT DISCLOSURE SHEET

Note: You are advised to read this Product Disclosure Sheet and the terms and conditions of the Policy before you accept this insurance.

1. What is this product about?

TravelMate is a travel personal accident insurance that provides compensation to the insured person travelling abroad, for business or leisure, in the event of accidental injuries and disability that result in death or permanent disablement, reimbursement of medical expenses incurred as a result of accident or illness, and compensation for travel inconvenience.

TravelMate also provides optional add-on benefits such as Medical Extension, Golfer's Cover, Adventurous Activities Cover, Personal Liability and Rental Car Excess Cover and Home Contents Benefit. Optional add-on benefits can be purchased by paying additional premiums.

2. What are the covers / benefits provided?

TravelMate provides basic benefits and optional add-on benefits. Please refer to Benefit 1 till 17 for Basic Benefits and Benefit 18 till 22 for Optional Add-on Benefits.

Schedule of Benefits		Sum Insured (RM)		
		Overseas		
		Value Plan (Plan 1)	Signature Plan (Plan 2)	
BASIC BENEFITS				
Benefit 1	Accidental Death	Per Adult	200,000	300,000
Benefit 2	Accidental Death	Per Child	50,000	75,000
Benefit 3	Permanent Disablement as specified below, if occurring within 365 days from the date of accident		% As Per Accidental Death Sum Insured	
	(i)	Total Permanent Disablement	100%	100%
	(ii)	Loss of two limbs at or above wrist or ankle	100%	100%
	(iii)	Total and irrecoverable loss of sight in both eyes	75%	75%
	(iv)	Total and irrecoverable loss of hearing in both ears	50%	50%
	(v)	Loss of speech	50%	50%
	(vi)	Loss of one limb at or above wrist or ankle	50%	50%
	(vii)	Loss of sight of one eye	50%	50%
	(viii)	Loss of hearing of one ear	25%	25%
Benefit 4	Medical Expenses <i>(Due to accident and sickness)</i>	Per Adult	Up to 200,000	Up to 300,000
		Per Child	Up to 50,000	Up to 75,000
		Per Family	Up to 500,000	Up to 750,000
Benefit 5	Follow-up Medical Treatment in Malaysia <i>(Reimbursement for follow up treatment within 90 days upon return to Malaysia)</i>	Per Adult	Up to 10,000	Up to 30,000
		Per Child	Up to 5,000	Up to 15,000
		Per Family	Up to 30,000	Up to 90,000

Benefit 6	Follow-up Alternative Medicine in Malaysia	Each Insured Person	Up to 500	Up to 1,000
		Per Family	Up to 1,500	Up to 3,000
Benefit 7	Emergency Medical Evacuation & Repatriation	Per Event	Up to 1,000,000	Up to 1,000,000
Benefit 8	Repatriation of Mortal Remains	Per Event	Up to 1,000,000	Up to 1,000,000
Benefit 9	Compassionate Visit Benefit <i>(Due to hospitalization or death of Insured Person)</i>	Per Event	Up to 5,000	Up to 15,000
Benefit 10	Child Companion	Per Event	Up to 5,000	Up to 15,000
Benefit 11	Loss of Deposit or Payment Due to Abscondment or Insolvency of Travel Agents <i>(We will not pay for any loss if this insurance is purchased less than thirty (30) days prior to the commencement of the scheduled Journey)</i>	Each Insured Person	Up to 3,000	Up to 5,000
		Per Family	Up to 9,000	Up to 15,000
Benefit 12	Automatic Extension of Cover		Up to 30 days	Up to 30 days
Benefit 13	Travel Inconvenience			
	A. Flight Delay <i>(RM200/every 6 hours during first 24 hours delay and RM300 for every subsequent 6 hours)</i>	Each Insured Person	Up to 1,500	Up to 3,200
		Per Family	Up to 4,500	Up to 9,600
	B. Baggage Delay <i>(RM200/every 6 hours)</i>	Each Insured Person	Up to 1,000	Up to 1,600
		Per Family	Up to 3,000	Up to 4,800
	C. Trip Curtailment Expenses <i>(Proportional reimbursement of irrecoverable prepaid costs incurred, if the insured person's planned journey is necessarily and unavoidably curtailed)</i>	Each Insured Person	Up to 5,000	Up to 20,000
		Per Family	Up to 15,000	Up to 60,000
	D. Trip Cancellation <i>(We will not pay for any loss if this insurance is purchased less than fourteen (14) days prior to commencement of the schedule journey)</i>	Each Insured Person	Up to 5,000	Up to 20,000
		Per Family	Up to 15,000	Up to 60,000
	E. Travel Overbooked <i>(Due to overbooked common carrier & no alternative transportation is made available to you)</i> <i>RM200/every 6 hours</i>	Each Insured Person	Up to 1,000	Up to 3,000
		Per Family	Up to 3,000	Up to 9,000
	F. Travel Reroute <i>(If the arrival of the scheduled common carrier is delayed for at least 6 hours due to rerouting)</i>	Each Insured Person	200	200
Per Family		600	600	

Benefit 14	Loss of Travel Documents & Personal Money			
	A. Reimbursement for cost of obtaining replacement of travel documents	Each Insured Person	Up to 2,000	Up to 5,000
		Per Family	Up to 6,000	Up to 15,000
B. Loss of money due to theft	Each Insured Person/Per Family	Up to 1,000		
Benefit 15	Loss of Baggage/Personal Effect			
	A. Loss of Baggage / Personal Effects	Each Insured Person	Up to 2,000	Up to 5,000
		Per Family	Up to 6,000	Up to 15,000
		Per Article	500	1,000
Benefit 16	Loss of OCBC Credit Cards	Per Event	500	500
Benefit 17	Hijacking Inconvenience	Each Insured Person	500 per day up to 5,000	1,000 per day up to 10,000
		Per Family	1,500 per day up to 15,000	3,000 per day up to 30,000
ADD-ON BENEFITS (OPTIONAL)				
Benefit 18	Medical Extension			
	A. Hospital Allowance	Each Insured Person	300 per day up to 10,000	
		Per Family	300 per day up to 20,000	
	B (i) Quarantine Allowance for Pandemic Influenza - Outside Malaysia <i>(If you are quarantine whilst overseas)</i>	Each Insured Person	200 per day up to 2,000	
		Per Family	200 per day up to 6,000	
	B. (ii) Quarantine Allowance for Pandemic Influenza - In Malaysia <i>(If you are quarantine upon return to Malaysia)</i>	Each Insured Person	200 per day up to 2,000	
		Per Family	200 per day up to 6,000	
	Benefit 19	Golfer's Cover		
A. Loss of or Damage to Golfing Equipment/Golf Clubs/Golf Bags/Golf Balls <i>(Limit to RM1,000 per golf club)</i>		Per Event	Up to 5,000	
B. Breakage of Golf Clubs belonging to the Insured whilst in course of play or practice. <i>(Limit to RM1,000 per golf club)</i>		Per Event	Up to 5,000	
C. Hole In One golf shot during <ul style="list-style-type: none">• Normal Days• Tournaments		Per Event	500 1,000	

Benefit 20	Adventurous Activities Cover*		
	A. Accidental Death/ Permanent Disablement)	Per Adult	200,000
		Per Child	50,000
		Per Family	500,000
	B. Medical Expenses	Per Adult	Up to 200,000
		Per Child	Up to 50,000
		Per Family	Up to 500,000
	C. Accidental Damage to Equipment (Any one article or pair or set of articles – RM1,000)	Per Event	Up to 5,000
	Benefit 21	Personal Liability & Rental Car Excess Cover	
A. Personal Liability		Per Event	Up to 1,000,000
B. Rental Car Excess Cover		Per Event	Up to 5,000
Benefit 22	Home Contents Benefit		
	A. Loss of or damage to Home Contents due to fire or theft accompanied by actual, forcible and violent entry		Up to 50,000 per household
	B. Loss of money due to theft		Up to 1,000

*** List of Adventurous Activities Cover**

Winter Activities (All within officially approved areas of a ski resort):

Skiing; Snowboarding; Snow tubing; Snow rafting; Snowmobiling; Glacier walking.

Water Activities:

Surfing; Scuba diving(Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30)metres with a qualified diving instructor and with recognised diving certification); Snorkelling; Kite surfing; Canoeing; White water rafting (with a qualified guide and up to Grade 3 (of International Scale of River Difficulty); Water skiing & wakeboarding; Stand up paddling.

Mountain Activities:

Trekking; Hiking; Mountain biking; Sightseeing in caves.

Other Activities:

Bungee Jumping; Sky Diving; Horseback polo playing; Steeple-chasing; Boxing; Wrestling; Hot air ballooning; ice hockey; sea-angling; go-karting; parachuting; hang-gliding; skydiving; bare hand rock or cliff scaling; hunting outside the territorial limits of Malaysia.

The above benefits are subject to the terms and conditions stated in the policy.

3. How much premium do I have to pay?

The premium amount payable is based on your selected plan, destination, duration and your choice to purchase any of the Optional Add –On Benefits.

Premium Table:

For Basic Benefits - Two-Way Journey (Return Trip):

Destination	Duration	Value Plan (RM)		Signature Plan (RM)	
		Insured Only	Family	Insured Only	Family
AREA 1	1- 5 days	27	66	33	83
	6-10 days	41	103	51	128
	11- 18 days	58	145	73	181
	19- 28 days	72	178	89	222
	After 28 days: Each additional day	3	7	4	9
AREA 2	1- 5 days	44	109	55	137
	6-10 days	68	169	85	211
	11- 18 days	96	239	120	299
	19- 28 days	118	293	147	367
	After 28 days: Each additional day	5	11	6	14

For Add-On Benefits:

1. Medical Extension

Destination	Duration	(RM)	
		Per Insured	Family
AREA 1	1- 5 days	3.00	8.00
	6-10 days	5.00	13.00
	11- 18 days	7.00	18.00
	19- 28 days	8.50	22.00
	After 28 days: Each additional day	0.50	2.00
AREA 2	1- 5 days	5.00	13.00
	6-10 days	8.00	20.00
	11- 18 days	11.50	29.00
	19- 28 days	14.00	35.00
	After 28 days: Each additional day	1.00	3.00

2. Golfer's Cover

Destination	Duration	(RM)	
		Per Insured	Family
AREA 1	1- 5 days	32.00	80.00
	6-10 days	50.00	125.00
	11- 18 days	70.50	177.00
	19- 28 days	86.50	217.00
	After 28 days: Each additional day	4.50	12.00
AREA 2	1- 5 days	51.50	129.00
	6-10 days	80.00	200.00
	11- 18 days	113.00	283.00
	19- 28 days	138.50	347.00
	After 28 days: Each additional day	7.50	19.00

3. Adventurous Activities Cover

Destination	Duration	(RM)	
		Per Insured	Family
AREA 1	1- 5 days	24.00	60.00
	6-10 days	37.50	94.00
	11- 18 days	53.00	133.00
	19- 28 days	65.00	163.00
	After 28 days: Each additional day	3.50	9.00
AREA 2	1- 5 days	38.50	97.00
	6-10 days	60.00	150.00
	11- 18 days	85.00	213.00
	19- 28 days	104.00	260.00
	After 28 days: Each additional day	6.00	15.00

4. Personal Liability & Rental Car Excess Cover

Destination	Duration	(RM)
AREA 1	1- 5 days	3.00
	6-10 days	6.00
	11- 18 days	7.00
	19- 28 days	9.00
	After 28 days: Each additional day	1.00
AREA 2	1- 5 days	6.00
	6-10 days	9.00
	11- 18 days	12.00
	19- 28 days	14.00
	After 28 days: Each additional day	2.00

5. Home Contents Benefit

Destination	Duration	(RM)
AREA 1	1- 5 days	9.00
	6-10 days	14.00
	11- 18 days	20.00
	19- 28 days	24.50
	After 28 days: Each additional day	1.50
AREA 2	1- 5 days	14.50
	6-10 days	22.50
	11- 18 days	32.00
	19- 28 days	39.50
	After 28 days: Each additional day	2.50

For Annual Premium Plan:

Premium Table For Basic Benefits - Annual Plan

	Value Plan (RM)		Signature Plan (RM)	
	Insured Only	Family	Insured Only	Family
ANNUAL PREMIUM PLAN	245	613	307	768

Premium Table For Add-On Benefits – Annual Plan

	(RM)	
	Insured Only	Family
1. Medical Extension	28	70
2. Golfer's Cover	271	678
3. Adventurous Activities Cover	203	508
4. Personal Liability	27	
5. Home Contents	76	

Geographical Area of Travel

Area 1 : Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Thailand, South Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, Taiwan and Vietnam.(20 Countries)

Area 2 : Worldwide EXCLUDING Israel, Cuba, Iran, Sudan, Democratic People's Republic of Korea/North Korea, Syria and Crimea Region of Ukraine.

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

Type	Amount
• Commissions paid to OCBC Bank	• 25% of Total Premium
• Stamp duty	• RM10.00

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

- Importance of disclosure – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other Insurance Companies.
- Eligibility – You and your spouse must be a Malaysian or permanent residents or work permit holders who are legally employed in Malaysia, between 18 and 70 years old. Your children must be aged between 1 month and 18 years old (or 23 years old, if they are in tertiary education). You can only purchase one such Policy for the same journey, where each trip must begin and end in Malaysia where the maximum period for any one journey is 90 days.
- **Trip Cancellation - We will not pay for any loss if this insurance is purchased less than fourteen (14) days prior to commencement of the scheduled Journey.**
- **Loss of Deposit or Payment Due to Abscondment or Insolvency of Travel Agents - We will not pay for any loss if this insurance is purchased less than thirty (30) days prior to the commencement of the scheduled Journey.**

In the event of a claim:

- (i) Notify us via telephone, e-mail or in writing within (30) days on loss of damage on which claim may arise.
- (ii) Notification should be made immediately upon happening of the accident or within the timeframe stipulated in the General Conditions of the policy.
- (iii) To provide claim documents as per checklist by benefit as stated in the Policy.

Note: This list is non-exhaustive. Please refer to the Policy for the terms and conditions

6. What are the major exclusions under this policy?

This Policy does not cover Death, Permanent Disablement, Medical Expenses, loss or damage or liability directly or indirectly caused by or occasioned by or contributed by or resulting from or traceable to or in consequence of:

- i. Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil commotion amounting to a popular rising civil war, rebellion, revolution, insurrection of military or usurped power.
- ii. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public or any section of the public in fear.
- iii. Nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion including any self-sustaining process of nuclear fission of nuclear fuel.
- iv. Any pre-existing illness, mental defect or infirmity, childbirth, miscarriage, pregnancy or any complications associated with pregnancy.
- v. HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof however caused.
- vi. Provoked murder or assault, intentional self-Injury, suicide or attempted suicide while sane or insane, drug intoxication unless prescribed by a registered Medical Practitioner for an illness and not for the treatment of the drug addiction.
- vii. The Insured Person(s) engaging in or taking part in:
 - a) Winter Activities, ice hockey, sea-angling, hot air ballooning, horseback polo playing, steeple- chasing, boxing, wrestling, go-karting, parachuting, hang-gliding, skydiving, bare hand rock or cliff scaling, hunting outside the territorial limits of Malaysia,
 - b) Professional or semi-professional sports,
 - c) Motor sports rallies or competition, speed testing, reliability trials or racing of any kind other than on foot.
 - d) Flying or any aerial activities otherwise than as a fare-paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
 - e) Serving in any branch of the armed forces or firefighting services or agencies (whether voluntary or otherwise) including police of any country or international authority (whether in time of peace or war).
 - f) Criminal or illegal activities.
- viii. The Insured Person travelling against the advice of a Medical Practitioner.

Exclusion 6(vii)(a) will not be applicable if a customer chooses to purchase the optional add-on Adventurous Activities Cover.

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

7. Can I cancel my policy?

- (a) You may cancel the Two-Way Journey (Return Trip) Policy at any time before the commencement date of cover by notifying Us in writing.
- (b) You may cancel Annual Policy by notifying Us in writing. Upon cancellation, you are entitled to a refund of the premium for the unexpired period of insurance, calculated based on our customary short period rates.

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

It is important that you inform us, in writing or by visiting any of our branches, of any changes made in your life profile including your occupation and personal pursuits, which would affect the risk profile.

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:

Overseas Assurance Corporation (M) Berhad (102249-P)

Level 18 Menara Great Eastern

303 Jalan Ampang 50450 Kuala Lumpur

Tel : 03-4257 8282

Fax: 03-4257 6262

Email: directmarketing@oac.com.my

Customer Service Careline (603) 4259 8900

10. Other types of Travel Personal Accident cover available

You may contact us directly for other similar types of cover currently 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 TRAVELMATE PERSONAL ACCIDENT POLICY THAT YOU PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this Product Disclosure Sheet is valid as at 26 September 2016.