

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

(A member of Great Eastern Holdings Limited)

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur

Tel: 03-4259 7888 Fax: 03-4813 0055 Website: www.oac.com.my

Customer Service Careline: 03-4259 8900



STAMP
DUTY
PAID

TRAVELMATE

This is Your Travel Personal Accident Policy. Please read it carefully and if You find any information contained herein as incorrect, immediately return it to Us for correction.

Your Policy comprises this document, The Schedule and any endorsement. They should be read as one document and any word or expression which has a particular meaning shall have the same meaning wherever it may appear throughout the Policy.

The written proposal and the declaration submitted by You shall form the contract of this insurance. The conditions appearing in this Policy or in any endorsement are part of this contract and must be complied with by You and/or the Insured Person before We pay a claim.

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.

DEFINITION

For the purpose of this Policy, the following definitions apply:

"Accident" shall mean a sudden, unforeseen, unexpected and fortuitous event which occurred during the Insured Person's Journey, within the Period of Insurance.

"Adult" means an Insured Person aged between eighteen (18) years old and seventy (70) years old.

"AAN" means Asia Assistance Network (M) Sdn Bhd.

"Child" means Your legitimate child/children including stepchild/stepchildren and legally adopted child/children aged between one (1) month and eighteen (18) years (or twenty-three (23) years for child/children if attending tertiary education) who are unmarried, unemployed and wholly dependent on You for support. This definition includes the plural term "Children".

"Chiropractor" shall mean a person who is qualified practitioner in chiropractic medicine and who is registered to practice as a Chiropractor within the scope of his licensing.

"Dental Treatment" shall mean medical dental treatment due to an Accident only.

"Family" shall include You, Your Spouse and Your Children.

"Home/Residence" shall mean the Insured Person(s) permanent residential address in Malaysia

"Home Contents" shall mean all household goods and personal effects at Insured Person home in Malaysia which belong to you or your family, or for which you or your family are legally responsible, including furniture and furnishings, carpets whether fixed or unfixed, children's motor or trail bikes, garden equipment or motorized wheelchairs if they are not registered as motor vehicles. If you are a tenant, your own fixtures and fittings for which you are legally liable.

Home Contents do not include:

- Any building or part of any building;
- Living plants or trees;
- Livestock, pets, aquatic and marine life;
- Goods or stock used in your business
- The data or information recorded on a tape, disk or other form of electronic, magnetic or other types of storage device;
- Motor vehicles or motor cycles licensed for road use, caravans, trailers, aircraft, watercraft or parts or accessories thereof; and
- Credit cards, securities, bonds, collectibles, phone cards, medal and stamp collections.

"Hospital" means an establishment lawfully constituted and registered as a hospital for the care and treatment of sick and injured persons, and which:

- a. has facilities for diagnosis and major surgery;
- b. provides a 24 hour daily nursing service by registered and graduate nurses;

- c. is under the supervision of one or more Physicians; and
- d. is not primarily a clinic, a place for alcoholics or drug addicts, a nursing , rest or convalescence home or a home for the aged or similar establishments.

"Illness" shall mean a physical condition marked by a pathological deviation from the normal healthy state and contracted by the Insured Person while travelling overseas. Illness includes the term "Disease" and "Sickness".

"Immediate Family Member" shall mean Your Spouse, parent, parent-in-law, grandparent or grandparent-in-law, Child, grandchild, brother, sister, brother or sister-in-law, all residing in Malaysia.

"Injury" shall mean bodily injuries suffered by the Insured Person caused solely and directly by an Accident which, independently and exclusively of any other causes, results in Death or Permanent Disablement.

"Insured Person(s)" shall mean You and/or Your Spouse who are not under the age of eighteen (18) years or over the age of seventy (70) years, and/or Your Children

"Journey" shall mean the duration of a trip which the Insured Person(s) leaves his home to travel to intended destination(s) (which shall be an Overseas Travel) and ends upon his arrival at the final destination or upon return to his Home. The maximum duration of each Journey shall not exceed ninety (90) days unless prior agreement has been obtained from Us.

"Loss" as used in reference to limbs shall mean physical severance or total and irrecoverable loss of use.

"Loss of Sight" shall mean the total and irrecoverable loss of sight of the eye, which is medically certified as beyond remedy by surgical or other treatment.

"Loss of Speech" shall mean total and permanent inability to communicate verbally, which is medically certified as beyond remedy by surgical or other treatment.

"Loss of Hearing" shall mean total and irrecoverable loss of hearing, which is medically certified as beyond remedy by surgical or other treatment.

"Medical Expenses" shall mean expenses paid by the Insured Person to a Medical Practitioner, medical clinic, nurse, Hospital and/or ambulance services for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies, ambulance hire and cost of dental treatment due to accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed.

"Medical Practitioner" or "Physician" shall mean a person qualified by a degree in western medicine and legally registered to practice western medicine in the geographical area of practice

"OCBC Credit Card" means a current and valid personal OCBC Credit Card.

"OCBC Cardholder" means a Malaysian and permanent resident of Malaysia to whom OCBC Bank has issued a OCBC Credit Card and includes the primary cardholder and any additional cardholder to whom OCBC Credit Card has been issued for use, unless otherwise stated.

"OCBC Bank" means OVERSEA-CHINESE BANKING CORPORATION (295400-W)

"Overseas Travel" means the Insured Person leaves his Home to travel to intended destination(s) outside Malaysia, Sabah and Sarawak.

"Period of Insurance" shall mean:

(a) In the case of a Two-Way Journey (Return Trip) Policy:

The commencement date of the Policy would be when the Insured Person leaves his Home for a Journey and ends upon return to his Home or on the expiry date of the Policy whichever shall first occur. A new Journey which begins after the Insured Person has arrived at the final destination or returned home of an earlier Journey is not covered.

(b) In the case of an Annual Policy:

A period of twelve (12) months from the commencement date of the Policy during which period of cover the Insured Person leaves his Home for any number of Journeys.

"Permanent Disablement" means those items specified under Benefit 3 (i) to (viii)

"Physiotherapist" shall mean a person who is qualified by an accredited qualification in physiotherapy and who is registered to practice as a Physiotherapist within the scope of his licensing.

"Pre-existing Illness" means an illness which has been diagnosed or presents symptoms which would have required medical treatment prior to the commencement date of insurance of the Insured Person irrespective of whether treatment was actually received.

"Registered Chinese Physician" shall mean traditional Chinese medical practitioner who is registered under the Malaysia Chinese Medical Association (MCMA) or any other Chinese medical practitioner registered association in the country of visit.

"Schedule of Benefits" means the Schedule of Benefits specified in The Schedule.

"Serious Injury or Illness" means a condition certified by a Medical Practitioner.

"Spouse" means Your legally married wife or husband named in The Schedule. For the purpose of this Policy, a legal marriage means registered marriage under the Law Reform (Marriage & Divorce) Act 1976. For marriage in accordance to Islamic law, the term "Spouse" is limited to one Spouse as named in The Schedule.

"**Sum Insured**" means the maximum amount of the Benefits specified in The Schedule which We will pay in the event a claim is accepted.

"**Travelling Companion**" means Your Immediate Family Member, relative, friend or close business associate with whom You have booked to travel on a planned Journey.

"**Total Permanent Disablement**" shall mean an Injury suffered by the Insured Person resulting in the Insured Person being permanently bedridden or causing permanent disablement from gainful employment of any kind and is medically certified by a legally qualified Medical Practitioner as beyond hope of improvement or recovery by surgical or other treatment and will continue for the remainder of the Insured Person's life.

"**Usual Country of Residence**" shall mean the country in which the Insured Person is ordinarily residing.

"**We/Us/Our**" means **OVERSEAS ASSURANCE CORPORATION (MALAYSIA) BERHAD**.

"**You/Your**" means the person named as the Insured Person(s) in The Schedule.

The following are applicable to the Schedule of Benefits:

Each Insured Person - Each Insured Person includes insured person who is an Adult and insured person who is a Child.

Per Family - For Family plan, the maximum sum insured payable for "Per Adult", "Per Child" and "Each Insured Person" shall be subject to and not exceed the sum insured limit for "Per Family".

Per Event - Per Event means an event that arises directly from the same cause and which occurs during the same period of time of a Journey. For the avoidance of doubt, the maximum sum insured payable for benefits with "Per Event" limit shall not exceed the amount specified thereto irrespective of the number of insured person(s) involved.

BENEFITS APPLYING TO OVERSEAS TRAVEL

BASIC BENEFITS

"Basic Benefits" shall mean Benefits 1 to 17.

BENEFIT 1, 2 AND 3 – ACCIDENTAL DEATH OR PERMANENT DISABLEMENT

BENEFIT	Benefits Payable To Any One Person Per Accident	Percentage Payable of Sum Insured
1	ACCIDENTAL DEATH , if occurring within 365 days from the date of Accident – Adult	100%
2	ACCIDENTAL DEATH , if occurring within 365 days from the date of Accident – Child	100%
3	PERMANENT DISABLEMENT specified below, if occurring within 365 days from the date of Accident:	
	(i) Total Permanent Disablement	100%
	(ii) Loss of two limbs at or above wrist or ankle	100%
	(iii) Total and irrecoverable loss of sight in both eyes	75%
	(iv) Total and irrecoverable loss of hearing in both ears	50%
	(v) Loss of speech	50%
	(vi) Loss of one limb at or above wrist or ankle	50%
	(vii) Loss of sight of one eye	50%
	(viii) Loss of hearing of one ear	25%

Note:

- Where a Permanent Disablement is not specified in the above Benefits, We shall have the absolute discretion to determine the percentage of compensation payable.
- Under Benefit 1, 2 and 3, the aggregate of all percentages payable in respect of any one Accident and any one Period of Insurance shall not exceed 100% of the Sum Insured.
- If We have paid a total of 100% of the Sum Insured, the insurance of such Insured Person shall immediately cease to be in force. If We have paid losses lower than 100% of the Sum Insured, the Sum Insured shall be reduced by that amount paid from the date of the Accident until expiry of the Policy.

BENEFIT 4 – MEDICAL EXPENSES

We will, subject to presentation of original medical bills, reimburse You for the actual cost of medical, surgical and Hospital expenses necessarily and reasonably incurred and expended by an Insured Person for the treatment of an Illness as attended by a Medical Practitioner or an Injury (other than Injury sustained as a result of engaging in adventurous activities as specified under Benefit 20) suffered by the Insured Person during a Journey up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

BENEFIT 5 – FOLLOW-UP MEDICAL TREATMENT IN MALAYSIA

We will, subject to presentation of original medical bills, reimburse You up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits for Medical Expenses incurred for treatment or follow-up treatment in Malaysia due to Injury or Sickness which the Insured Person sustained whilst overseas. The conditions and time limit for seeking such follow-up medical treatment is provided below:

- a. If medical treatment has not been sought overseas, the following conditions and time limit would apply:
 - i) the Insured Person must seek medical treatment from a qualified Medical Practitioner within seven (7) days upon returning to Malaysia; and
 - ii) from the date of return to Malaysia, the Insured Person has up to a maximum of 90 days to continue medical treatment in Malaysia.
- b. If medical treatment has already been sought overseas, the following conditions and time limit would apply:
 - i) the said medical treatment overseas was sought from a Medical Practitioner and properly complied with by the Insured Person within forty-eight (48) hours from the date of Illness or Injury; and
 - ii) from the date of return to Malaysia, the Insured Person has up to a maximum of ninety (90) days to continue medical treatment in Malaysia.

We will not pay for any nursing care or charges and expenses that are non-medically related.

BENEFIT 6 – FOLLOW UP ALTERNATIVE MEDICINE IN MALAYSIA

We will, subject to presentation of official payment receipt, reimburse You up to a maximum of RM80 per visit and not exceeding the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits for follow-up alternative medical treatment in Malaysia by a Registered Chinese Physician, Chiropractor or Physiotherapist due to Injury or Sickness which the Insured Person sustained whilst overseas.

Provided always that the Insured Person had first sought, obtained and complied with proper medical treatment from a Medical Practitioner within 48 hours from the date of Illness or Injury sustained whilst overseas.

BENEFIT 7 – EMERGENCY MEDICAL EVACUATION & REPATRIATION

We will pay for expenses of emergency medical evacuation and repatriation up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits as a result of Injury or Sickness (in accordance with Benefit 1 till 3) sustained by the Insured Person whilst overseas based on the opinion of AAN or their authorized representative(s) where the condition of the Insured Person is certified medically appropriate to move/evacuate to another location for medical treatment, or return to Malaysia.

AAN shall arrange and make all decisions as to the means of evacuation and the final destination which is best suited, based on the medical severity of the Insured Person's condition. We shall also pay for expenses, which is medically necessary and unavoidably incurred to return the Insured Person to Malaysia, following an emergency medical evacuation to a place outside Malaysia.

Covered expenses are expenses for services provided and/or arranged by AAN for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and repatriation of the Insured Person subject to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits. We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Journey.

BENEFIT 8 – REPATRIATION OF MORTAL REMAINS

In the event of Insured Person's demise while on the Journey, AAN will assist in obtaining the necessary clearances and shall organize for the return of body or remains back to Malaysia or the Usual Country of Residence. Upon written request of Insured Person's legal representative, and wherever possible, AAN will arrange for local burial in the country or place where death occurred.

The cost incurred for this service shall be paid for by Us but not exceeding the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

BENEFIT 9 – COMPASSIONATE VISIT BENEFIT

In the event that the Insured Person is hospitalized overseas, We will, subject to the presentation of original receipts, reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one relative or friend of the Insured Person, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits:

- a. until the Insured Person can return to Malaysia or able to resume his/her Journey or until expiration of the Period of Insurance, whichever occurs first, provided that the Insured Person is hospitalized in an overseas Hospital for more than 5 continuous days due to Injury or Sickness sustained while overseas and his/her medical condition forbids discharge from the hospital or evacuation and no adult member of his/her family is with him/her.
- b. assist in the final arrangement at the place of death of the Insured Person in the event that the Insured Person dies due to Injury or Sickness whilst overseas.

BENEFIT 10 – CHILD COMPANION

In the event that the Insured Person is hospitalized overseas and there is no other adult to accompany the Child/Children, We will, subject to presentation of original receipts, reimburse reasonable travelling (by economy class) and hotel accommodation expense necessarily incurred by one relative or friend of the Insured Person, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits, to accompany the Child/Children back to Malaysia.

BENEFIT 11 – LOSS OF DEPOSIT OR PAYMENT DUE TO ABSCONDMENT OR INSOLVENCY OF TRAVEL AGENTS

In the event before the departure date of Your planned Journey, the travel agency from where You have purchased your air tickets or tour packages has absconded or declared insolvent, We will reimburse You for loss of irrecoverable deposits or full payments paid in advance for air tickets or tour packages, up to the selected plan as specified in the Schedule of Benefits.

We will not pay for any loss under this Benefit 11 if this insurance is purchased less than thirty (30) days prior to the commencement of the scheduled Journey.

We will only pay if:-

Your tickets or tour packages are purchased from a travel agency which is registered or licensed by the relevant authorities as required by Malaysian regulations.

BENEFIT 12 – AUTOMATIC EXTENSION OF COVER

If the Insured Person cannot complete the planned Journey for Overseas Travel due to the following reasons:-

- a. an Injury or Illness for which a Medical Practitioner has advised the Insured Person in writing to suspend the Journey; or
- b. the transport on which the Insured Person has booked to travel in is delayed for circumstances beyond the Insured Person's control,

We will extend the cover for a further period up to thirty (30) days without additional premium for such period which is reasonably necessary for the completion of the journey, provided that You have documented proof of the reasons for the delay.

BENEFIT 13 – TRAVEL INCONVENIENCE

A. FLIGHT DELAY

We will pay You RM200 for every six (6) full consecutive hours delay during the first 24 hours and RM300 for every subsequent six (6) full consecutive hours of delay up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits if the common carrier or sea vessel in which the Insured Person has arranged for travel is delayed for all reasons provided that the number of hours delayed must be verified and confirmed in writing by the operator(s) of the carrier.

B. BAGGAGE DELAY

We will, subject to presentation of written confirmation of delay obtained from the common carrier and original bills of purchases, reimburse You for expenses necessarily and reasonably incurred by an Insured Person for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage due to misdirection in delivery for every full six (6) consecutive hours of delay from the time of the Insured Person's arrival at destination.

The maximum amount We will pay under this Benefit during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

C. TRIP CURTAILMENT EXPENSES

We will, subject to presentation of original receipts and other documents as may be reasonably required by Us, reimburse You for the irrecoverable loss by the Insured Person of prepaid travel and/or accommodation expenses calculated on the pro-rated number of unutilized days of his Journey, and extra flight charges (if any) incurred by the Insured Person to return to his Home if his planned Journey is necessarily and unavoidably curtailed as a result of one of the following occurrences during the Journey:

- a. Death, or Serious Injury or Illness, of:
 - the Insured Person; or
 - an Immediate Family Member; or
 - Your Travelling Companion.
- b. Hijacking of the common carrier the Insured Person is travelling in.
- c. Natural disaster occurring at the departure or disembarkation point which prevents the Insured Person from continuing the Journey.
- d. Your Home building being damaged or destroyed by a natural disaster.
- e. Prevention of travel by government restriction following the outbreak of an epidemic at a destination country.

The maximum amount We will pay under this Benefit during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

D. TRIP CANCELLATION

We will, subject to presentation of original receipts and other documents as may be reasonably by required by Us, reimburse You for the irrecoverable loss by the Insured Person of travel and/or accommodation deposits or expenses paid in advance in the event of the unexpected and unavoidable cancellation of a planned Journey as a result of one of the following occurrences before the commencement date of the Journey:

- a. Death, or Serious Injury or Illness suffered by the Insured Person or an Immediate Family Member of the Insured Person.
- b. Your Home building being damaged or destroyed by a natural disaster.
- c. The happening of a natural disaster at the destination country.
- d. Prevention of travel by government restriction following the outbreak of an epidemic at a destination country.

The maximum amount We will pay under this Benefit during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

We will not pay for any loss under this Benefit 13, Section D if this insurance is purchased less than fourteen (14) days prior to the commencement of the scheduled Journey.

E. TRAVEL OVERBOOKED

We will pay the amount as specified in the Schedule of Benefits if no alternative onward transportation is provided to the Insured Person within six (6) full consecutive hours of the actual arrival time of the incoming flight as a result of the Insured Person failing to board the aircraft arising from overbooking of the flight in which a confirmed reservation had been received from the airline operator or their handling agent.

The failure to board the aircraft due to the overbooking of the flight must be verified in writing by the airline operator or their handling agent. This benefit is payable only once for each Journey out of Malaysia.

F. TRAVEL REROUTE

We will pay the amount as specified in the Schedule of Benefits if your covered scheduled common carrier is delayed for six (6) full hours consecutively from the original scheduled arrival time as specified in your printed itinerary due to rerouting of the scheduled carrier. The number of hours delayed must be verified and confirmed in writing by the operator(s) of the carrier.

BENEFIT 14 – LOSS OF TRAVEL DOCUMENTS & PERSONAL MONEY

Subject to presentation of documentary proof required by Us, the maximum amount We will reimburse under this Benefit for any claim in relation to loss of money due to theft, including cost of replacing lost travel documents during any one Journey shall not exceed the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits. Travel documents shall exclude identity cards, any stored-valued cards and any cards issued by financial institutions/associations /government authorities/ corporations.

We will not pay for:

- a. loss or damage to unaccompanied baggage and/or articles sent by post, courier service or cargo.
- b. theft losses or malicious damage not reported to the Police or other authority within 24 hours of discovery and a written report obtained.
- c. loss or damage to baggage left unattended in a public place.

BENEFIT 15 – LOSS OF BAGGAGE/PERSONAL EFFECT

If the Insured Person's baggage (including clothing and personal effects worn or carried on the Insured Person, trunks, suitcases and the like receptacles) taken or purchased during the Journey is lost or damaged, We will, at our option and subject to presentation of documentary proof required by Us,

- a. pay the reasonable cost of repairing the damaged article which can be "economically repaired" i.e. it will cost less to repair the article than to replace it; or
- b. replace the lost article; or
- c. pay the cost of replacing the lost article, less an amount for wear and tear and depreciation if the article is more than 2 years old at the time of loss or the Insured Person cannot prove the age of the article.

For damaged article which is beyond economical repair, the claim will be dealt with as if the item had been lost.

If an article is part of a pair, set or collection, We will pay no more than actual value (less any deductions) of the article. No allowance will be made for special value an article may have as pair of the pair, set or collection, or for reduction in value of the remaining part or parts.

The maximum amount payable for any one article, pair, set or collection of articles is limited to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

We will not pay for:

- a. breakage of glass, or articles of a fragile or brittle nature.
- b. loss or damage to business goods or samples.
- c. loss or damage to sports equipment when in actual use.
- d. loss or damage to unaccompanied baggage and/or articles sent by post, courier service or cargo.
- e. loss or damage arising from confiscation or detention by Customs or other officials.
- f. theft losses or malicious damage not reported to the police or other authority within twenty-four (24) hours of discovery unless the theft losses or malicious damage is immediately reported to the police and a written report is obtained.
- g. loss or damage to baggage in the custody of common carrier unless the loss or damage is immediately reported to the common carrier on discovery and a property irregularity report is obtained.
- h. loss or damage to data or information recorded on a tape, film, disc or other form of electronic, magnetic or other types of storage device.
- i. loss or damage to baggage left unattended in a public place.
- j. loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

- k. normal wear and tear, any process of cleaning, gradual deterioration, depreciation, mechanical or electrical breakdown or derangement, rot, fungus, action of moth, insects or vermin.
- l. for more than our proportionate share if there is any other insurance covering the same loss or damage.

BENEFIT 16 – LOSS OF OCBC CREDIT CARDS

If the Insured Person who is also a OCBC Cardholder suffers loss of his/her OCBC Credit Card arising out of robbery, burglary or theft while the Insured Person is outside Malaysia during the Journey, we will pay for such loss up to the limit as specified in the Schedule of Benefits.

Any claim under this benefit must be accompanied by:

- a) a written confirmation from OCBC Bank that the Insured Person had lost his/her OCBC Credit Card; and
- b) a copy of written report to the Police or other authority made within 24 hours of the robbery, burglary or theft.

BENEFIT 17 – HIJACKING INCONVENIENCE

In the event of a hijack by criminal elements of the common carrier in which the Insured person is travelling, we will pay the amount up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

ADD-ON BENEFITS (OPTIONAL)

The Optional Add-On Benefit(s) are applicable should You choose to purchase the same together with the Basic Benefits.

“Optional Add-On Benefit (s)” shall mean Benefits 18 to 22.

1. The Optional Add-On Benefit(s) below are only in force if the same are shown on The Schedule and/or Renewal Certificate and subject to payment of additional premium.
2. The Optional Add-On Benefits(s) is/are only in force if the Basic benefits are still in force
3. The Period of Insurance of the Optional Add-On Benefit(s) follow the Period of Insurance of the Basic Benefits.
4. Any of the Insured Person(s) for Family plan may purchase any of the Optional Add-On Benefit(s).

BENEFIT 18– MEDICAL EXTENSION

(a)– HOSPITAL ALLOWANCE

In the event that the Insured Person is hospitalized overseas and subject to presentations of original receipts, We will reimburse the Insured Person the amount for each day of Hospital confinement incurred during the Journey, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits if the Insured Person is being confined in a Hospital due to Injury or Sickness sustained during their trip. Such payment shall be made after the period of Hospital confinement and upon his/her return to Malaysia.

(b)–SECTION I: QUARANTINED ALLOWANCE FOR PANDEMIC INFLUENZA (OUTSIDE OF MALAYSIA)

If You are placed under compulsory quarantine whilst overseas by the relevant health authority as a result of pandemic influenza, We will pay You RM200 for each full day of quarantine, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

Details of the quarantine must be verified in writing by the relevant health authority.

(b)–SECTION II: QUARANTINED ALLOWANCE FOR PANDEMIC INFLUENZA (IN MALAYSIA)

If You are placed under compulsory quarantine within twenty-four (24) hours upon Your return to Malaysia by the Ministry of Health as a result of pandemic influenza, We will pay You RM200 for each full day of quarantine, up to the maximum Sum Insured applicable to the selected plan as specified in the Schedule of Benefits, provided the date of Your return to Malaysia is within the Period of Insurance.

Details of the quarantine must be verified in writing by the Ministry of Health, Malaysia.

BENEFIT 19 – GOLFER’S COVER

(a) Loss of or Damage to Golfing Equipment/Golf Clubs/Golf Bags/Golf Balls

We will pay the Insured Person for loss of golfing equipment (including golf clubs, bags, golf balls and golf accessories) belonging to the Insured Person due to theft or damage by fire or natural disaster during the Journey but excluding any loss or damage sustained during the course of play or practice.

(b) Breakage of Golf Clubs belonging to the Insured whilst in course of play or practice

We may make payment or at Our option, repair any damaged golf clubs subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to golfing equipment that is purchased within one year before the date of such damaged if the Insured Person can produce evidence (e.g. original receipts). If any golf club is proven to be beyond economical repair, a claim will be dealt as if the golf club had been lost.

(c) Hole In One golf shot during Normal days and Tournaments

Subject to documentary proof as required by Us, in the event of the Insured Person score a “Hole In One” golf shot, We will pay to the Insured Person the sum of RM500 during normal days of play and RM1,000 during tournaments.

BENEFIT 20– ADVENTUROUS ACTIVITIES COVER

Notwithstanding General Exclusion 7(a), this policy is extended to cover the Insured Person in respect of Death, Permanent Disablement, any Medical Expenses incurred due to Injury and accidental damage to equipment which may be sustained resulting from engaging in or practicing for:

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

1. Skiing;
2. Snowboarding;
3. Snow tubing
4. Snow rafting
5. Snowmobiling
6. Glacier walking

Water Activities:

1. Surfing
2. 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)
3. Snorkelling
4. Kite surfing
5. Canoeing
6. White water rafting (with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
7. Water skiing & wakeboarding
8. Stand up paddling

Mountain Activities:

1. Trekking
2. Hiking
3. Mountain biking
4. Sightseeing in caves

Other Activities:

1. Bungee Jumping
2. Sky Diving
3. Horseback polo playing
4. Steeple-chasing
5. Boxing
6. Wrestling
7. Hot air ballooning
8. ice hockey
9. sea-angling
10. go-karting
11. parachuting
12. hang-gliding
13. bare hand rock or cliff scaling
14. hunting outside the territorial limits of Malaysia

In relation to the Medical Expenses for this Benefit 20, We will, subject to presentation of original medical bills, reimburse You for the actual cost of medical, surgical and Hospital expenses necessarily and reasonably incurred and expended by an Insured Person for the treatment of Injury suffered by the Insured Person during a Journey up to the Sum Insured applicable to the selected plan as specified in the Schedule of Benefits.

If Death or Permanent Disablement occurs and/or Medical Expenses incurred as a result of any of the adventurous activities above, only Benefit 20 will be payable, provided always that the adventurous activities are for leisure purpose with a licensed operator.

If we have paid a claim under this benefit we will not pay Benefit 1 and Benefit 2 on Accidental Death, Benefit 3 on Permanent Disablement and Benefit 4 on Medical Expenses.

All other exclusions of this policy under Clause 7 shall continue to apply for this coverage.

BENEFIT 21– PERSONAL LIABILITY & RENTAL CAR EXCESS COVER

(i)– PERSONAL LIABILITY

We will pay all sums for which You or Your family shall become legally liable to pay for claims arising from accidents occurring during the Journey causing: -

- a. Bodily Injury to or death of any person and/or
- b. Loss of or damage to property belonging to any person and occurring anywhere in the Geographical Area of Travel.

We will pay for all legal costs and expenses incurred when Our panel lawyers are appointed by Us to defend the claim. We will only pay compensation in respect of judgments delivered by or obtained from a Court of competent jurisdiction in Malaysia

Provided always that any lawsuit, demand, claim or proceeding of any types relating to the above of which the Insured Person becomes aware of, and received from a third party claimant, is immediately forwarded to Us and no liability is admitted and no settlement or promise of payment is reached or made to the third party without prior written consent by Us.

The maximum amount payable is as specified in the Schedule of Benefits.

We will not pay You for: -

- a. death of, bodily Injury or illness to You, any member of Your family or Your employee.
- b. loss of damage to property belonging to or held in the custody or control of You, Your family or Your employee.
- c. liability that You or Your family members have assumed by agreement or contract for which You or Your family members would not be legally liable.
- d. liability arising out of any profession, occupation, trade or business engaged in by You or any member of Your family.
- e. liability resulting directly or indirectly from the transmission of any communicable disease.
- f. fines, penalties, or for punitive, aggravated or exemplary damages.
- g. more than our proportionate share if there is any other insurance covering the same liability.

(ii) – RENTAL CAR EXCESS COVER

We will reimburse the Insured Person for any excess or deductible imposed (up to the amount applicable to the selected plan as specified in the Schedule of Benefits), which the Insured Person becomes legally liable to pay under a car rental contract as a result of loss or damage to the rented car arising from an Accident provided that the following conditions are observed:

- a. the car must be rented from a licensed rental agency;
- b. the rented car must be insured under a comprehensive motor insurance by the car rental agency during the Insured Person's rental period;
- c. the Insured Person must comply with all requirements of the rental agency under the rental agreement, the Insurer under the motor insurance policy of the rented car as well as the laws, rules and regulations of the country of visit; and
- d. the car must be rented and driven by the Insured Person or any of his/her Immediate Family Member who holds a valid license(s) to drive the rented car at the country of visit and is named as the insured person under their insurance coverage.

Your claim must be accompanied with an official payment receipt.

We will not pay You for:-

- a. Loss or damage arising from failure of the Insured Person to observe any of the conditions listed in this Benefit;
- b. The Insured Person or the said Immediate Family Member was during the Period of Insurance, disqualified by any order from any Court of Law or prohibited from renting and/or driving by reason of any law, enactment, rule or regulation of the country of visit (including Malaysia) or
- c. Loss or damage not due to an Accident involving the rented car.

BENEFIT 22– HOME CONTENTS BENEFIT

We will, by payment or at Our option by reinstatement, repair or indemnify You up to the amount stated in the Schedule of Benefits against physical loss or damage to Your home contents due to fire or theft accompanied by actual, forcible and violent entry from Your permanent residence in Malaysia that was left vacant because of Your Trip, during the Period of Insurance, but only after Your Trip commences.

We will pay loss of money due to theft up to amount specified in the Schedule of Benefits.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than RM1,000 in respect of any one article or pair or set of articles.

We will not pay You for claims arising directly or indirectly from, in respect of or due to:

- a. Any loss or damage occasioned through the willful act or with Your connivance
- b. Losses recoverable from any other insurance taken up by You to cover Your home contents

EMERGENCY MEDICAL EVACUATION AND REPATRIATION SERVICES

The Emergency Medical Evacuation and Repatriation (hereafter called the EER) is distinct from and independent of the scope of Insurance cover as provided under the Policy and are subject to the provisions prescribed hereunder. We reserve the rights to revise, change and cancel any of the provisions of this EER at any time without prior notice. The EER provides the Insured Person the following services described hereunder for Overseas Travel.

Scope of Services

The Services under the EER are provided in accordance with and subject to the terms and conditions of the agreement signed between Asia Assistance Network (M) Sdn Bhd (hereinafter referred to as "AAN") and Us.

The Insured Person may call reverse charge/call collect to the OAC Assist Hotline (603-7628 3811 and 603-7965 3899) at AAN's Alarm Center 24 hours a day, 365 days (or 366 days, in a leap year) anywhere within or outside Malaysia.

A. **The EER** means the AAN's services as described hereunder when the Insured Person is traveling outside Malaysia or the Usual Country of Residence for a period not exceeding ninety (90) consecutive days on any one Journey.

- i. **Emergency Medical Evacuation** - AAN will arrange and We will pay for the medically necessary expenses of air and/ or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the Insured Person in the event of Serious Medical Condition to the nearest hospital where appropriate medical care is available and not necessarily to Malaysia or the Usual Country of Residence.

Serious Medical Condition:

Means a condition, which in the opinion of AAN constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person's immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of the Insured Person's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

AAN retains the absolute right to decide whether the Insured Person's Sickness or Injury is sufficiently serious to warrant emergency medical evacuation. AAN further reserves the right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which AAN is aware at the relevant time.

- ii. **Medically Supervised Repatriation** - AAN will arrange and We will pay for the medically necessary expenses and unavoidably incurred in returning the Insured Person to Malaysia or the Usual Country of Residence following an Emergency Medical Evacuation for in-patient treatment to a place outside Malaysia or Usual Country of Residence. AAN reserves the right to decide the means or by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which AAN is aware at the relevant time. Usual Country of Residence means the country of permanent residence if it differs from Malaysia.

Note: -The maximum liability for Emergency Medical Evacuation and Emergency Medical Repatriation services shall not exceed RM1,000,000.00 (Ringgit Malaysia One Million) per Insured Person per event.

- iii. **Compassionate Visit** - If an Insured Person is hospitalized outside Malaysia or the Usual Country of Residence for more than 5 consecutive days, AAN will arrange and We will pay for one economy class return airfare for one of the Insured Person's relative or friend to be with the Insured Person. AAN will also arrange for the accommodation of such relative or friend subject to a Sum Insured of the plan purchased.
- iv. **Return of Dependant Children** - In the event that the Insured Person is hospitalized outside Malaysia or Usual Country of Residence and the Insured Person's medical condition prevents the Insured Person from caring for his/her children who are travelling along with the Insured Person, AAN will arrange and We will pay for the one way economy class airfare for the return of children (aged 16 and below) back to Malaysia or the Usual Country of Residence.
- v. **Repatriation of Remains** - In the event of Insured Person's demise while travelling outside Malaysia or the Usual Country of Residence, AAN will assist in obtaining the necessary clearances and shall organize for the return of body or remains back to Malaysia or the Usual Country of Residence. Upon written request of Insured Person's legal representative, and wherever possible, AAN will arrange for local burial in the country or place where death occurred. The cost incurred for this service shall be paid for by Us but not to exceed RM1,000,000 (Ringgit Malaysia One Million) any one Insured Person.
- vi. **Telephone Medical Referral** - Upon request, AAN will provide the name, address and telephone number of physicians (including both general practitioners and specialists), hospitals, dentists, and dental clinics. When requested, AAN will assist to arrange for appointments with the medical facility. All consultation and medical fee incurred shall be borne by the Insured Person.

Note: Such call does not construe the establishment of a diagnosis and must be considered as an advice only.

vii. Hospitalization

- a. If the medical condition of the Insured Person is of such gravity that requires emergency hospitalization, AAN will assist the Insured Person by arranging for Hospital admission.
- b. During Hospitalization, the appointed doctor of AAN shall monitor Insured Person's condition and keep family members of Insured Person informed.
- c. Upon the request of the Insured Person and subject to AAN receiving payment guarantee from Insured Person or his/her family member, AAN shall assist in the arrangement of the guarantee for Hospital admission and the medical expenses incurred during the Hospitalization.

- viii. **Despatch of Medication Not Available Locally** - Whilst the Insured Person is outside Malaysia or the Usual Country of Residence, AAN will dispatch the necessary medication not available locally in case of emergency provided local rules and regulations allow such a dispatch. Cost of dispatching and medication shall be borne by the Insured Person.
- ix. **Pre-Trip Travel Information** - AAN will provide information concerning Visa, inoculation, passport or immunization requirements of the foreign countries in which the Insured Person will be travelling.
- x. **Retrieval of Lost Items** - AAN will assist the Insured Person in the location of lost luggage, documents and personal items. Airlines, government authorities and credit card issuers are among those who will be contacted, if necessary.
- xi. **Emergency Message Relay** - In case of an emergency, AAN will establish a national or international message relay to a designated addressee.
- xii. **Arrangement of Flights** - In the event of an emergency happening to an Insured Person, AAN will assist with the arrangement of return flights for family members if travelling with the Insured Person.
- xiii. **Legal Referral** - Should the Insured Person seek legal assistance for an emergency while outside Malaysia, AAN will refer the Insured Person to local legal advisors. All third party cost incurred shall be borne directly by the Insured Person.
- xiv. **Referral to Interpreter / Translator** - Should the Insured Person need translation assistance during an emergency in the course of the Insured Person's trip outside Malaysia or the Usual Country of Residence, AAN will refer the Insured Person to a local translator. Cost incurred shall be borne entirely and directly by the Insured Person.

Limitations

We will not be held responsible for failure to provide services or for any delays caused by strike or conditions beyond Our control including, but not limited to, flight conditions or where local laws of regulatory agencies prohibit Us and AAN from rendering such services.

Exclusions

The following circumstances are excluded from the EER:

- i. Emergency medical evacuation, repatriation or cost not approved in advance and in writing by AAN and/or not arranged by AAN.
- ii. If the Insured Person is travelling contrary to the advice of a medical practitioner.
- iii. If the Insured Person is travelling for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- iv. If the Insured Person is not suffering from a serious medical condition or if the treatment can be reasonably delayed until the Insured Person returns to Malaysia or the Usual Country of Residence.
- v. The Insured Person's participation in any armed conflicts (whether civil or military), strikes, riots or civil commotion, rebellion, revolution, insurrection or military usurped power including services in military or any armed forces of any country or international authority other than peace time reservist training.
- vi. Medical conditions caused by nuclear weapons material, ionizing radiations or contamination by radioactivity from any nuclear fuel or nuclear waste.
- vii. Failure by the Insured Person to take reasonable precautions following warnings of any intended strike, riot or civil commotion via the mass media.
- viii. Self-inflicted Injury, suicide or attempted suicide, mental or psychiatric disorder, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
- ix. Any expenses arising from childbirth, miscarriage, pregnancy (except abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn children).
- x. Any expenses arising from racing of any kind (other than racing on foot), sports exhibitions, bungee jumping, mountaineering or rock climbing necessitating the use of guides or ropes, scuba diving, aeronautics or aviation activities other than as a fare paying passenger in a properly licensed commercial or private aircraft and all sports practiced as a profession.
- xi. If the Insured Person is engaged in or taking part in any unlawful or illegal act.
- xii. Retention, destruction, confiscation by customs or government authorities, breach of government regulations.
- xiii. Any health condition which constitutes one of the reasons to undertake the trip
- xiv. The cost of burial in Malaysia or the Insured Person's Usual Country of Residence.

SPECIAL PROVISIONS APPLICABLE TO OVERSEAS TRAVEL

1. EXPOSURE

Death Benefit as a result of Accident is payable if an Insured Person is unavoidably exposed to the natural elements.

2. DISAPPEARANCE

If an Insured Person is travelling and his means of transportation disappears, sinks, crashes or is wrecked and after 365 days his body has not been found and a Court of Law has pronounced the Insured Person as legally dead, We will pay the benefit accordingly. If at any time after payment of the benefit has been made by Us, the Insured Person is found to be alive, such payment shall be immediately refunded to Us.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE 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:

1. 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.
2. 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.
3. 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.
4. Any pre-existing illness, mental defect or infirmity, childbirth, miscarriage, pregnancy or any complications associated with pregnancy.
5. 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.
6. 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.
7. The Insured Person(s) engaging in or taking part in:
 - a) Winter sports, 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.
8. The Insured Person travelling against the advice of a Medical Practitioner.

GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

1. Communicating With Us

Every notice or communication to be given or made under this Policy must be delivered in writing to Our Head Office or any of Our Branch Office.

2. Alterations

No alteration in this Policy shall be valid unless We approve such alteration by endorsement.

3. Ownership

We shall only recognize You as the absolute owner of the Policy.

4. Fraud

We may refuse a claim or cancel this Policy or do both if You are not truthful and frank in any statement You make in Your proposal form and declaration or the claim is fraudulent or exaggerated.

5. Reasonable Care

The Insured Person must take reasonable care to protect himself and his property against Accident, Injury, loss and/or damage.

6. Payment of Benefits

All Benefits (including Death Benefit of Your Spouse and/or Children) payable under this Policy shall be paid to You and Your receipt shall fully discharge Us from all liabilities under this Policy.

In the event of Your Death where You have currently valid nominee(s) with or without trustee(s) under this Policy, Your Death Benefit will be paid in accordance with the provisions of the Financial Services Act 2013.

If You are a Muslim, the payment of Your Death Benefit may be determined in accordance with the appropriate Islamic Laws and the applicable Syariah Laws.

7. Currency Exchange Rates

All Benefits under this Policy are payable in Malaysian Ringgit. Medical or other bills rendered in terms of foreign currency shall be converted to Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) on the date of issue of the bills.

8. Enforcing Your Rights

We may at Our expense and in Your or the Insured Person's name take any necessary steps to enforce Your or their rights against any other person either before or after We pay a claim.

9. Cancelling Your Policy

(a) If the Policy is issued as a Two-Way Journey (Return Trip) Policy You may cancel the Policy at any time before the commencement date of cover or Your departure for a Journey by notifying Us in writing and returning the Policy to Us and provided no claim has arisen, We will refund You Your paid premium in full.

(b) If the Policy is issued as an Annual Policy You may cancel the Policy at any time before the commencement date of cover or after the commencement date of cover but before the departure for any of Your Journey during the Period of Insurance, by notifying Us in writing and returning the Policy to Us and provided no claim has arisen, We will make a refund of premium paid for the unused portion of the period of insurance calculated at Our usual short-term rates as follows:

Period of Insurance	Refund of Premium
Not exceeding 1 month	3/4 of the annual premium
Not exceeding 2 months	5/8 of the annual premium
Not exceeding 3 months	1/2 of the annual premium
Not exceeding 4 months	3/8 of the annual premium
Not exceeding 6 months	1/4 of the annual premium
Not exceeding 8 months	1/8 of the annual premium
Exceeding 8 months	No refund of premium allowed

(c) We may also cancel this Policy at any time by giving You fourteen (14) days' written notice by Registered Letter at Your address last known to Us. Upon cancellation of the Policy, We will refund to You a proportionate part of the premium corresponding to the unexpired period of insurance.

10. Remedies for misrepresentation for consumer insurance contract

10.1 We may, at Our sole and absolute discretion, avoid the Policy in the event of any pre-contractual misrepresentation made by You in relation to any answers or disclosure made in Your Proposal Form and declaration:-

- (a) is a deliberate or reckless misrepresentation; or
 - (b) is a careless or innocent misrepresentation, and but for the misrepresentation, We would not have issued or renewed this Policy.
- In the event that this Policy is invalidated or is avoided pursuant to this Clause 10.1, Our liability shall be limited to the refund of premiums paid without interest less any indebtedness to Us under this Policy.

10.2 In the event of any pre-contractual misrepresentation made by You in relation to any answers or disclosure made in Your Proposal Form and declaration is a careless or innocent misrepresentation, and but for the misrepresentation, We would have issued or renewed this Policy but on different terms and conditions, We may, at Our sole and absolute discretion:-

- (a) vary any of the terms and conditions of this Policy and treat this Policy as if it had been issued or renewed on the varied terms and conditions; and
- (b) in addition to Clause 10.2(a), reduce proportionately the amount to be paid on a claim in accordance with Our relevant policy at the material time.

11. Making a Claim

- a. All submission of claims must be made by You and in the event of death, by Your legal personal representatives.
- b. You must give Us written notice within thirty (30) days of any Accident, loss or damage on which a claim may arise. We will not deny a claim on the grounds that You or the Insured Person failed to notify Us within the prescribed time if it can be shown to Our satisfaction that it was not reasonably possible to give such notice within the prescribed time.
- c. Upon receipt of such notice We shall furnish You with Our usual claim form to be completed giving full details of the Accident, loss or damage and, at Your own expense, return it to Us with such documentary evidence e.g. police report, medical report, original bills, estimates for repair, ticket counterfoils, luggage tabs and other reports which We may reasonably require to assess the claim.
- d. You must send/ forward to us, any letter, claims or summons or other communication to do with a claim as soon as You received it from a third party and you must not reply or answer the same without our prior written consent.
- e. You or the Insured Person must not admit, deny, negotiate or settle a claim unless with Our written permission.
- f. You should, wherever possible, keep the damaged articles so that We can inspect them and if We make a payment for or replace the damaged article, the article will then belong to Us.
- g. In the event of accidental death reasonable notice must be given to Us before interment or cremation and We shall be entitled at Our expense to conduct any post-mortem examination where it is not prohibited by law.

Claims document(s) required

Benefit	Type of Claim	Action/Document (s) Required
	All Claims	<ul style="list-style-type: none"> • Claim form (available at our website www.oac.com.my) • E-payment form (available at our website www.oac.com.my) • Top portion of bank statement depicting the account details
Plus the following where applicable:		
Benefit 1 – Benefit 3	Accidental Death/Permanent Disablement	<ul style="list-style-type: none"> • Post mortem report or Medical report (for fatal claim) • Death certificate (for fatal claim) • Police report on the alleged accident • Nominee's/ Claimant's Identity Card and Proof of relationship (for fatal claim) • Letter of Administration / Distribution Order (if no nomination or nominee is below the age of 18 years) (for fatal claim) • Medical Specialist Report confirming the permanent disablement and percentage of disability
Benefit 4 – Benefit 6	Medical Expenses/ Follow Up Medical Treatment In Malaysia/ Alternative Medicine	<ul style="list-style-type: none"> • Medical report or diagnosis note stating the nature of injury/ illness • Original medical bills • Original payment receipts • Travel itinerary or Boarding pass (in the event medical treatment was not sought overseas)
Benefit 7	Emergency Medical Evacuation & repatriation	<ul style="list-style-type: none"> • Contact AAN for assistant
Benefit 8	Repatriation of Mortal Remains	<ul style="list-style-type: none"> • Contact AAN for assistant
Benefit 9 & Benefit 10	Compassionate Visit/Child Companion	<ul style="list-style-type: none"> • Original receipts for accommodation and travel expenses incurred • Copy of hospital billing statement depicting the duration of hospitalization (if due to hospitalization of the Insured person)

		<ul style="list-style-type: none"> • Medical report (if due to hospitalization of the Insured person) • Death certificate (if due to death of the Insured person) • Detailed post mortem report (if due to death of the Insured person)
Benefit 11	Loss of Deposit or Payment Due to Abscondment or Insolvency of Travel Agents	<ul style="list-style-type: none"> • Travel Itinerary • Original receipt for payment made for the travel • Policy Report • Letter from insolvency department confirming the status of Travel Agents
Benefit 13	Travel Inconvenience	
	A. Flight Delay	<ul style="list-style-type: none"> • Written confirmation from common carrier confirming the delay duration (in number of hours) and reason for delay • Travel itinerary depicting the scheduled departure date and time • Boarding pass depicting the actual departure date and time
	B. Baggage Delay	<ul style="list-style-type: none"> • Property Irregularity Report issued by common carrier • Baggage return delivery note or written confirmation from common carrier confirming the delay duration • Original receipts for emergency items purchased
	C. Trip Curtailment Expenses D. Trip Cancellation	<ul style="list-style-type: none"> • Travel agency/ common carrier terms and conditions documents • Letter from travel agency confirming the refund amount (if nil refund, please state reason and/ or provide proof of denial from relevant parties) or written confirmation from common carrier confirming the refund amount • Original invoice and payment receipts confirming the full amount paid
	E. Travel Overbooked	<ul style="list-style-type: none"> • Written confirmation from common carrier confirming the overbooking and the next arrangement of flight including date and time • Travel itinerary depicting the scheduled departure date and time • Boarding pass depicting the actual departure date and time
	F. Travel Reroute	<ul style="list-style-type: none"> • Written confirmation from common carrier confirming the rerouting, the reason of such reroute, and time of actual arrival at the scheduled destination • Travel itinerary depicting the scheduled arrival date and time • Boarding pass depicting the actual departure date and time
Benefit 14	Loss of Travel Documents & Personal Money	<ul style="list-style-type: none"> • Police report detailing the circumstances of loss, item lost and amount lost • Insured's account on the exact description of the incident (if Police report was lodged in foreign language) • Original receipts for costs incurred to replace lost passport/ visa/ flight ticket (specific for loss of travel documents) • ATM withdrawal slip or bank statement or foreign exchange currency slips (for loss of money)
Benefit 15	Loss of Baggage/Personal Effect	<ul style="list-style-type: none"> • Property Irregularity Report issued by common carrier • Letter from common carrier confirming the loss and their offer of compensation (for baggage and personal effects checked-in with common carrier) • Police report detailing the circumstances of loss (for baggage and personal effects not checked-in with common carrier) • Insured's account on the exact description of the incident (if Police report was lodged in foreign language) • Demand letter holding the hotel responsible for the loss and photographs depicting damages sustained (if loss occurred in a hotel room) • Copy of purchase receipts or Claim statement stating description of items, year and cost of purchase

Benefit 16	Loss of OCBC Credit Cards	<ul style="list-style-type: none"> • Police report • Report lodged with OCBC Bank
Benefit 17	Hijacking Inconvenience	<ul style="list-style-type: none"> • Police report • Incident report from conveyance company
Benefit 18	Medical Extension	
	A. Hospital Allowance	<ul style="list-style-type: none"> • Diagnosis note from the attending doctor abroad stating the nature of injury/ illness • Copy of hospital billing statement depicting the duration of hospitalization
	B (i) Quarantine Allowance for Pandemic Influenza - Outside Malaysia B (ii) Quarantine Allowance for Pandemic Influenza - In Malaysia	<ul style="list-style-type: none"> • Letter by Health Authority confirming on the quarantine • Breakdown of the hospital bill • Medical report from the attending doctor/Health Officer
Benefit 19	Golf Cover	
	A. Loss of or Damage to Golfing Equipment/Golf Clubs/Golf Bags/Golf Balls	<ul style="list-style-type: none"> • Incident report by the relevant party • Purchase receipt • Original repair or replacement bill • Photographs of damages sustained
	B. Breakage of Golf Clubs belonging to the Insured whilst in course of play or practice.	<ul style="list-style-type: none"> • Letter from golf course confirming the incident • Purchase receipt • Original repair or replacement bill • Photographs of damages sustained.
	C. Hole In One golf shot during <ul style="list-style-type: none"> • Normal Days • Tournaments 	<ul style="list-style-type: none"> • Letter from golf course confirming the incident • Score Card
Benefit 20	Adventurous Activities Cover	
	A. Accidental Death/Total Permanent Disablement)	<ul style="list-style-type: none"> • Post mortem report or Medical report (for fatal claim) • Death certificate (for fatal claim) • Police report on the alleged accident • Nominee's/ Claimant's Identity Card and Proof of relationship (for fatal claim) • Letter of Administration / Distribution Order (if no nomination or nominee is below the age of 18 years) (for fatal claim) • Medical Specialist Report confirming the permanent disablement and percentage of disability
	B. Medical Expenses	<ul style="list-style-type: none"> • Medical report or diagnosis note stating the nature of injury/ illness • Original medical bills • Original payment receipts • Travel itinerary or Boarding pass (in the event medical treatment was not sought overseas)
	C. Accidentally Damage to Equipment	<ul style="list-style-type: none"> • Purchase receipt • Original repair or replacement bill
Benefit 21	Personal Liability & Rental Car Excess Cover	
	A. Personal Liability	<ul style="list-style-type: none"> • Demand letter from third party • Insured's account on the detailed circumstances of loss • Medical report for injuries sustained (for injury claim) • Original medical bills and receipts (for injury claim) • Copy of purchase receipt or original repair/ replacement bill (for damaged property claim) • Photographs depicting the injuries/ damages sustained
	B. Rental Car Excess Cover	<ul style="list-style-type: none"> • Car rental contract • Police report • Car insurance/motor insurance policy • Original repair receipt

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	<ul style="list-style-type: none"> • Police report detailing the circumstances of loss • Fire brigade report (if caused by Fire) • Copy of Purchase receipts of damaged items or Original repair/ replacement bills • Policy schedule of Home Content/ Householder Insurance that would respond to the loss • Settlement letter from the other insurer under the Home Content/ Householder policy
	B. Loss of money due to theft	<ul style="list-style-type: none"> • ATM withdrawal slip or bank statement or bank statement depicting the withdrawal • Policy report

12. Arbitration

All differences arising out of this Policy shall be referred to the decision of an arbitrator who shall be appointed in writing by You and Us. If there is no agreement on a single arbitrator, then two arbitrators are to be appointed in writing, one by You and the other by Us, within one calendar month of the disagreement. In case of disagreement between the arbitrators, an umpire is to be appointed by the arbitrators in writing before hearing the reference. The arbitrator or arbitrators and/or umpire must make an award before You can commence legal proceedings against Us.

13. Time Limitation

We will not be liable to pay a claim made after the expiration of twelve (12) calendar months from the happening of the Accident, loss or damage. Also, if We disclaim liability for any claim, You must refer the claim to arbitration within twelve (12) calendar months from the date of Our disclaimer. If You do not do so then the claim shall for all purposes be deemed to have been abandoned and shall not be recoverable under this Policy.

14. Applicable Law

This Policy is governed by, and shall be construed in accordance with the Laws of Malaysia.

15. Duplication of Cover

In the event You are covered under more than one Travel Insurance policy underwritten by Us for the same Journey, We will only allow a claim under the policy which provides the highest Sum Insured.

16. Sanction Limitation and Exclusion Clause

At the sole discretion of the Company, the Company shall not be deemed to provide cover and shall not receive any payment(s) under the policy; or be liable to pay any sums (including but not limited to payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Company to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

NOTICE TO POLICYHOLDER

STATEMENT Pursuant to Schedule 9 of the Financial Services Act 2013

A 'consumer insurance contract' is a contract of insurance entered into, varied or renewed by an individual wholly for purposes unrelated to Your trade, business or profession.

Consumer Insurance Contract (Insurance wholly for purposes unrelated to Your trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

If You are required by Us, before this Policy is renewed or varied, to answer questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Policy, it is Your duty not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to this Policy if such changes had taken place after You have submitted the application for renewal or variation but before this Policy is renewed or varied.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

A 'non-consumer insurance contract' is a contract of insurance other than a consumer insurance contract.

Non - Consumer Insurance Contract (Insurance for purposes related to Your trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. In the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, it 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.

If You are required by Us, before this Policy is renewed or varied, to answer questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Policy, it is Your duty not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to this Policy if such changes had taken place after You have submitted the application for renewal or variation but before this Policy is renewed or varied.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

LODGING COMPLAINTS AND GRIEVANCES

HOW TO MAKE A COMPLAINT?

You may refer Your complaint pertaining to any insurance related matters, either verbally or in writing, to Our Complaint Handling Unit for an amicable resolution before referring to the Financial Mediation Bureau or BNMLINK/BNMTELELINK, Bank Negara Malaysia. In order to resolve Your complaint, it is important that You provide Us with as much information as possible when contacting Us, i.e. Your full name, address, contact number, policy number and the nature of Your complaint.

The following are the contact details of Our Complaint Handling Unit:-

Complaint Handling Unit OVERSEAS ASSURANCE CORPORATION (MALAYSIA) BERHAD Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur Telephone No. : 03-4259 7957 Fax No : 03-4813 2737 Email : enquiry@oac.com.my

RESPONSE TO COMPLAINTS

For non-complicated case, We will respond within fourteen (14) working days from the date of receipt of the complaint.

For complicated case, We will respond within fourteen (14) days from the date of receipt of the complaint and the complainant will be updated of the progress every subsequent thirty (30) calendar days until it is resolved.

FINANCIAL MEDIATION BUREAU OR BANK NEGARA MALAYSIA

If You are not satisfied with the respond or the decision of our Complaint Handling Unit, You may refer Your complaint either to the Financial Mediation Bureau (FMB) within 6 months from the date of Our Complaint Handling Unit's final decision, or to BNMLINK/BNMTELELINK, Bank Negara Malaysia (BNM). Kindly check with Our Complaint Handling Unit on the proper avenue for dealing with Your complaint. The following are the contact details of FMB and BNM:-

Authority	BNMLINK/BNMTELELINK, Bank Negara Malaysia	Financial Mediation Bureau (FMB)
Address	Pengarah Jabatan LINK & Pejabat Wilayah Bank Negara Malaysia P.O Box 10922 50929 Kuala Lumpur	Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Telephone No	1-300-88-5465	03-2272 2811
Fax No	03-2174 1515	03-2272 1577
Email	bnmtelelink@bnm.gov.my	Nil

BRANCH OFFICES OF OVERSEAS ASSURANCE CORPORATION (MALAYSIA) BERHAD (102249-P)
PEJABAT CAWANGAN OVERSEAS ASSURANCE CORPORATION (MALAYSIA) BERHAD (102249-P)

Kuala Lumpur	Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur. General Line: (03) 4259 7888 Customer Service Careline: (03) 4259 8900 Fax No: (03) 4813 0088
Medan Tuanku	17-21, Jalan Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur Tel: (03) 2786 1000 Fax: (03) 2713 6001
Penang	Suite 2-3, Level 2, Wisma Great Eastern, No. 25, Lebuhraya, 10200 Pulau Pinang Tel: (04) 2619 361 Fax: (04) 2619 058
Ipoh	2nd Floor, Wisma Great Eastern, No. 16, Persiaran Tugu, Greentown Avenue, 30450 Ipoh, Perak Tel: (05) 2536 649 Fax: (05) 2553 066
Alor Setar	69 & 70, 1st Floor, Jalan Teluk Wanjah, 05200 Alor Setar, Kedah Tel: (04) 7346 515 Fax: (04) 7346 516
Klang	3rd Floor, No. 10, Jalan Tiara 2A, Bandar Baru Klang, 41150 Klang, Selangor Tel: (03) 3345 1027 Fax: (03) 3345 1029
Melaka	2-23, Jalan PM15, Plaza Mahkota, 75000 Melaka Tel: (06) 2843 297 Fax: (06) 2835 478
Kuantan	1st Floor, No. 25, Jalan Dato' Lim Hoe Lek, 25200 Kuantan, Pahang Tel: (09) 5162 849 Fax: (09) 5162 848
Seremban	103-2, Jalan Yam Tuan, 70000 Seremban, Negeri Sembilan Tel: (06) 7649 082 Fax: (06) 7616 178
Johor Bahru	Suite 13A-1, Level 13A, Menara Pelangi, Jalan Kuning, Taman Pelangi, 80400 Johor Bahru, Johor Tel: (07) 3348 988 Fax: (07) 3348 977
Kota Bharu	No. S25/5252-S, Tingkat 1, Jalan Sultan Yahya Petra, 15200 Kota Bharu, Kelantan Tel: (09) 7482 698 Fax: (09) 7448 533
Kuching	No. 51, Level 3, Wisma Great Eastern, Lot 435, Section 54 KTL, Travillion Commercial Centre, Jalan Padungan, 93100 Kuching, Sarawak Tel: (082) 420 197 Fax: (082) 248 072
Kota Kinabalu	Suite 6.3, Level 6, Wisma Great Eastern Life, No. 65, Jalan Gaya, 88000 Kota Kinabalu, Sabah Tel: (088) 235 636 Fax: (088) 248 879
Sibu	2nd Floor, No. 10 A-F, Wisma Great Eastern, Persiaran Brooke, 96000 Sibu, Sarawak Tel: (084) 328 392 Fax: (084) 326 392
Servicing Offices / Pejabat Perkhidmatan Overseas Assurance Corporation (Malaysia) Berhad (102249-P)	
Sandakan	1st Floor, Lot 5 & 6, Block 40, Lorong Indah 15, Bandar Indah, Phase 7, Mile 4, North Road, 90000 Sandakan, Sabah Tel: (089) 228 769 Fax: (089) 228 372
Tawau	3rd Floor, Wisma Great Eastern, Jalan Billian, 91008 Tawau, Sabah Tel: (089) 755 882 Fax: (089) 767 013
Miri	3rd Floor, Lots 1260 & 1261, Block 10 M.C.L.D. Jalan Melayu, 98000 Miri, Sarawak Tel: (085) 421 299 Fax: (085) 433 276
Batu Pahat	1st Floor, 109, Jalan Rahmat, 83000 Batu Pahat, Johor Tel: (07) 4322 357 Fax: (07) 4322 359
Kluang	3rd Floor, No. 22 & 24, Jalan Md Lazim Saim, 86000 Kluang, Johor Tel: (07) 7711 086 Fax: (07) 7711 084
Seberang Perai	2nd Floor, No. 31, Jalan Todak 2, Pusat Bandar Seberang Jaya, 13700 Seberang Jaya, Pulau Pinang Tel: (04) 3981 268 Fax: (04) 3983 268