

leisure & travel

travel with confidence, wherever your destination



Smart Traveller Easy

The travel insurance that
gives you a world of protection!

A member of




MATA

MALAYSIAN ASSOCIATION
OF TOUR AND TRAVEL AGENTS

redefining / standards





SmartTraveller Easy is designed the way travellers want a travel insurance to be – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world

■ **Table of benefits**

| Schedule of Benefits | | Limit Per Person/Event | Sum Insured (RM) | | | |
|----------------------|--|------------------------|------------------|----------|---------------|----------|
| | | | Individual | | Family | |
| | | | International | Domestic | International | Domestic |
| Core Cover | | | | | | |
| Benefit 1 | Accidental Death | | | | | |
| | Accidental Death | <i>Per Adult</i> | 300,000 | 300,000 | 300,000 | 300,000 |
| | | <i>Per Child</i> | 300,000 | 300,000 | 75,000 | 75,000 |
| | | <i>Family Limit</i> | | | 900,000 | 900,000 |
| Benefit 2 | Accidental Permanent Disablement | | | | | |
| | Accidental Permanent Total Disablement | <i>Per Adult</i> | 300,000 | 300,000 | 300,000 | 300,000 |
| | | <i>Per Child</i> | 300,000 | 300,000 | 75,000 | 75,000 |
| | | <i>Family Limit</i> | | | 900,000 | 900,000 |
| Benefit 3 | Child Education Fund | | | | | |
| | Child Education Fund | <i>Per Event</i> | 10,000 | N/A | 10,000 | N/A |
| Benefit 4 | Medical | | | | | |
| Benefit 4A | Medical and Hospital Expenses | <i>Per Adult/Child</i> | 300,000 | 300,000 | 300,000 | 300,000 |
| | | <i>After Age 70</i> | 150,000 | 150,000 | 150,000 | 150,000 |
| | | <i>Family Limit</i> | | | 900,000 | 900,000 |
| Benefit 4B | Compassionate Visitation Benefit due to Hospitalisation | <i>Per Adult/Child</i> | 7,500 | 7,500 | 7,500 | 7,500 |
| | | <i>Family Limit</i> | | | 22,500 | 22,500 |
| Benefit 4C | Alternative Medicine | <i>Per Adult</i> | 1,000 | N/A | 1,000 | 1,000 |
| | | <i>Family Limit</i> | | | 3,000 | 3,000 |
| Benefit 4D | Compassionate Visitation Benefit due to Insured Person's Death | <i>Per Adult/Child</i> | 7,500 | N/A | 7,500 | 7,500 |
| | | <i>Family Limit</i> | | | 22,500 | 22,500 |
| Benefit 4E | Child Care Benefit | <i>Per Event</i> | 5,000 | 5,000 | 5,000 | 5,000 |
| | | <i>Maximum Limit</i> | | | 15,000 | 15,000 |
| Benefit 4F | Medical Treatment in Malaysia | <i>Per Adult/Child</i> | 30,000 | 30,000 | 30,000 | 30,000 |
| | | <i>After Age 70</i> | 15,000 | 15,000 | 15,000 | 15,000 |
| | | <i>Family Limit</i> | | | 90,000 | 90,000 |
| Benefit 4G | Hospital Allowance | <i>Per Adult/Child</i> | 10,500 | 1,000 | 10,500 | 1,000 |
| | | <i>Family Limit</i> | | | 31,500 | 3,000 |
| Benefit 4H | Quarantine Cover as a result of Pandemic Flu | <i>Per Adult/Child</i> | 2,000 | N/A | 2,000 | N/A |
| | | <i>Family Limit</i> | | | 6,000 | N/A |

| Schedule of Benefits | | Limit Per Person/Event | Sum Insured (RM) | | | |
|----------------------|--|------------------------|------------------|-----------|---------------|-----------|
| | | | Individual | | Family | |
| | | | International | Domestic | International | Domestic |
| Benefit 4I | Emergency Medical Evacuation | Per Event | Unlimited | Unlimited | Unlimited | Unlimited |
| Benefit 4J | Emergency Medical Repatriation | Per Event | Unlimited | Unlimited | Unlimited | Unlimited |
| Benefit 4K | Repatriation of Mortal Remains | Per Event | Unlimited | Unlimited | Unlimited | Unlimited |
| Benefit 5 | Personal Belongings | | | | | |
| Benefit 5A | Baggage and Personal Effects | Per Adult/Child | 7,500 | 7,500 | 7,500 | 7,500 |
| | | Family Limit | | | 22,500 | 22,500 |
| Benefit 5B | Personal Money and Travel Documents | Per Adult/Child | 7,500 | 7,500 | 7,500 | 7,500 |
| | | Family Limit | | | 22,500 | 22,500 |
| Benefit 5C | Baggage Delay | Per Adult/Child | 800 | 800 | 800 | 800 |
| | | Family Limit | | | 400 | 2,400 |
| Benefit 6 | Travel Inconvenience and Cancellation | | | | | |
| Benefit 6A | Travel Delay | Per Adult/Child | 3,200 | 3,200 | 3,200 | 3,200 |
| | | Family Limit | | | 9,600 | 9,600 |
| Benefit 6B | Loss of Deposit or Cancellation | Per Adult/Child | 20,000 | 20,000 | 20,000 | 20,000 |
| | | Family Limit | | | 60,000 | 60,000 |
| Benefit 6C | Travel Curtailment | Per Adult/Child | 20,000 | 20,000 | 20,000 | 20,000 |
| | | Family Limit | | | 60,000 | 60,000 |
| Benefit 6D | Travel Overbooked | Per Adult/Child | 3,000 | N/A | 3,000 | N/A |
| | | Family Limit | | | 9,000 | N/A |
| Benefit 6E | Travel Misconnection | Per Adult/Child | 200 | N/A | 200 | N/A |
| | | Family Limit | | | 600 | N/A |
| Benefit 6F | Hijacking Inconvenience | Per Adult/Child | 10,000 | N/A | 10,000 | N/A |
| | | Family Limit | | | 30,000 | N/A |
| Benefit 6G | Missed Departure | Per Adult/Child | 2,000 | 2,000 | 2,000 | 2,000 |
| | | Family Limit | | | 6,000 | 6,000 |
| Benefit 6H | Travel Reroute | Per Adult/Child | 200 | N/A | 200 | N/A |
| | | Family Limit | | | 600 | N/A |
| Benefit 7 | Credit Card | | | | | |
| | Credit Card | Per Adult/Child | 5,000 | N/A | 5,000 | N/A |
| | | Family Limit | | | 15,000 | |
| Benefit 8 | Personal Liability | | | | | |
| | Personal Liability | Per Adult/Child | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| | | Family Limit | | | 3,000,000 | 3,000,000 |
| Benefit 9 | Rental Car Excess | | | | | |
| | Rental Car Excess | Per Adult/Child | 1,000 | /A | 1,000 | N/A |
| | | Family Limit | | | 3,000 | |

| Schedule of Benefits | | Limit Per Person/Event | Sum Insured (RM) | | | |
|----------------------|--|------------------------|------------------|----------|---------------|----------|
| | | | Individual | | Family | |
| | | | International | Domestic | International | Domestic |
| Benefit 10 | Ransom Payment as a result of Kidnapping & Hostage | | | | | |
| | Ransom Payment as a result of Kidnapping & Hostage | <i>Per Adult/Child</i> | 100,000 | N/A | 100,000 | N/A |
| | | <i>Family Limit</i> | | | 300,000 | |
| Add On | | | | | | |
| Benefit A1 | Golf Equipment | | | | | |
| | Pays for replacement or repair cost of the lost or damaged golf equipment and the cost for hiring replacement golf equipment | <i>Per Adult/Child</i> | 5,000 | N/A | 5,000 | N/A |
| | | <i>Family Limit</i> | | | 15,000 | |
| Benefit A2 | Sports Equipment | | | | | |
| | Pays for replacement or repair cost of the lost or damaged sports equipment and the cost for hiring replacement sports equipment | <i>Per Adult/Child</i> | 3,000 | N/A | 3,000 | N/A |
| | | <i>Family Limit</i> | | | 9,000 | |

■ Special coverages

Terrorism, scuba diving and winter sports are covered.

■ 24-hour AXA Travel Assistance Hotline - (603) 2142 0399

Medical and emergency assistance hotline is available for you to call on reverse charge through international operator anywhere in the world - we are just a phone call away!

Frequent Questions and Answers

■ Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

■ Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and all your accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

■ What is the age limit?

You must be between 18 and 80 years old (both ages inclusive) to be eligible for enrolment. For Family Plan, a child must be between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

■ Is there a maximum period of cover?

The maximum period of cover is 190 days.

■ Under what circumstances is an applicant allowed to take up a 'One Way' trip cover?

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days [including any stopover(s)].

■ When will my insurance terminate on a 'One Way' trip?

The 'One Way' trip will terminate 72 hours (3 days) from the scheduled time of arrival at the final destination.

■ Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurers. In Malaysia, we are a member of the Affin Group, a leader in the financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

Ask your insurance agent for more details

AXA Affin General Insurance Berhad (23820-W)

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