

This product is underwritten by:



TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad

Company No: 197601004719 (30686-K)

SST Registration No. W10-1808-31039805

Level 9, Wisma Tune, No. 19, Lorong Dungun,

Damansara Heights, 50490 Kuala Lumpur.

T 1800 88 5753 F +603-2094 1366 W tuneprotect.com

Welcome to BigPay TravelEasy

Thank You for insuring with **BigPay TravelEasy**. **You** now can travel confidently because You've made the right choice. **BigPay TravelEasy Basic and BigPay TravelEasy CovidLife** ("hereinafter referred to as "**BigPay TravelEasy**") are provided by Tune Insurance Malaysia Berhad, one of Malaysia's leading insurance providers, so You can relax knowing You're with a company You can rely on.

- ✓ Your Schedule of Benefits
- ✓ Any endorsements, which change Your insurance coverage as shown on Your Schedule
- ✓ The **Certificate of Insurance** of **BigPay TravelEasy**.

Please read all these documents carefully and keep them safe.

If **You** need to make a claim or contact **Us** to tell **Us** about any changes, then **You** will need to refer to these documents. The Documents will be available for **You** to see and print at www.tuneprotect.com

i. BIGPAY TRAVELEASY BASIC (without COVID-19 Coverage) INTERNATIONAL PLAN

Schedule of Benefits

	Summary of Benefits	Limit per Person/ Event	Sum Insured (RM)		
			Standard		Senior
			Individual (18 – 55)	Family Plan (30 days to 55)	Individual (56 – 80)
1 PERSONAL ACCIDENT					
a)	Accidental Death or Permanent Disablement	Per Adult	300,000	300,000	150,000
		Per Child	N/A	62,500	N/A
		Per Family	N/A	900,000	N/A
2 TRAVEL INCONVENIENCES					
a)	Trip Cancellation	Per Adult/Child	Up to 20,000	Up to 20,000	Up to 20,000
		Per Family	N/A	Up to 60,000	N/A
b)	Trip Curtailment	Per Adult/Child	Up to 18,000	Up to 18,000	Up to 18,000
		Per Family	N/A	Up to 54,000	N/A
c)	Baggage & Personal Effects i) Loss/Damage to Baggage & Personal Effects <i>Max limit per item is RM500</i> <i>Max limit for laptop / golf equipment RM1,000</i> <i>(Excess RM50 per Insured Person)</i>	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 15,000	N/A
		ii) Baggage Delay <i>(RM200 every 6 complete hours of delay)</i>	Per Adult/Child	up to 1,000	up to 1,000
		Per Family	N/A	up to 3,000	N/A
d)	Baggage Damage by Common Carrier	Per Adult/Child	up to 250	up to 250	up to 250
		Per Family	N/A	up to 500	N/A
e)	Loss of Personal Money	Per Adult/Child	Up to 1,000	Up to 1,000	Up to 1,000
		Per Family	N/A	Up to 1,000	N/A
f)	i) Loss of Travel Document	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A

	ii) Loss of Credit Card	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
g)	Travel Delay <i>Pay RM200 for the first complete 3 hours of delay; pay RM200 for every complete 6 hours of delay thereafter</i>	Per Adult/Child	Up to 3,000	Up to 3,000	Up to 3,000
		Per Family	N/A	Up to 9,000	N/A
h)	Missed Departure	Per Adult/Child	Up to 500	Up to 500	Up to 500
		Per Family	N/A	Up to 1,500	N/A
i)	Travel Misconnection	Per Adult/Child	400	400	400
		Per Family	N/A	Up to 1,200	N/A
Summary of Benefits		Limit per Person/ Event	Sum Insured (RM)		
			Standard		Senior
			Individual (18 – 55)	Family Plan (30 days to 55)	Individual (56 – 80)
3					
a)	Medical Expenses Reimbursement <i>(Excess RM200 for mountain sickness claim) (Excess RM50 for others)</i>	Per Adult/Child	Up to 300,000	Up to 300,000	Up to 150,000
		Per Family	N/A	900,000	N/A
	Follow-up Treatment In Malaysia <i>(Maximum of 30 days)</i>	Per Adult/Child	Up to 50,000	Up to 50,000	Up to 25,000
		Per Family	N/A	Up to 150,000	N/A
	Alternative Medicine	Per Adult/Child	Up to 1,000	Up to 1,000	Up to 1,000
		Per Family	N/A	Up to 3,000	N/A
Follow-Up Treatment in Malaysia and Alternative Medicine are subject to Section 3a) Medical Expenses Reimbursement limit					
b)	Emergency Medical Evacuation i) Emergency Medical Evacuation ii) Emergency Medical Repatriation iii) Mortal Remains Repatriation <i>This Policy will pay for one claim from i), ii) or iii) at any one event</i>	Per Adult/Child	Up to 500,000	Up to 500,000	Up to 500,000
		Per Family	N/A	Up to 1,500,000	N/A
c)	Compassionate Visit Due To Hospitalisation Of Insured Person	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
d)	Compassionate Visit Due To Insured Person's Death	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
e)	Child Care Benefit	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A

f)	Hospital Allowance (RM350 per full day up to maximum of 30 full days)	Per Adult/Child	U to 10,500	Up to 10,500	Up to 10,500
		Per Family	N/A	Up to 31,500	N/A
4 PERSONAL LIABILITY					
	Personal Liability	Per Adult/Child	Up to 1,000,000	Up to 1,000,000	Up to 1,000,000
		Per Family	N/A	Up to 1,000,000	N/A
5 HOME CARE BENEFIT					
	Home Care Benefit	Per Event	Up to 3,000	Up to 3,000	Up to 3,000
		Per Family	N/A	Up to 3,000	N/A
6 TRAVEL ASSISTANCE SERVICE					
	24/7 Travel Assistance			Included	

ii. BIGPAY TRAVELEASY COVID LITE (with COVID-19 Coverage) INTERNATIONAL PLAN

Schedule of Benefits

	Summary of Benefits	Limit per Person/ Event	Sum Insured (RM)		
			Standard		Senior
			Individual (18 – 55)	Family Plan (30 days to 55)	Individual (56 – 80)
COVID-19 COVERAGE					
a) *	Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment) Up to the first 30 days of Trip duration	Per Adult/Child	Up to 100,000	Up to 100,000	Up to 100,000
		Per Family	N/A	Up to 300,000	N/A
b) **	Emergency Overseas Evacuation & Repatriation i) Overseas Medical Evacuation ii) Overseas Medical Repatriation iii) Repatriation of Mortal Remains <i>This Policy will pay for one claim from i), ii) or iii) at any one event</i>	Per Adult/Child	Up to 500,000	Up to 500,000	Up to 500,000

	Summary of Benefits	Limit per Person/ Event	Sum Insured (RM)		
			Standard		Senior
			Individual (18 – 55)	Family Plan (30 days to 55)	Individual (56 – 80)
		Per Family	N/A	Up to 1,500,000	N/A
1 PERSONAL ACCIDENT					
a)	Accidental Death or Permanent Disablement	Per Adult	300,000	300,000	150,000
		Per Child	N/A	62,500	N/A
		Per Family	N/A	900,000	N/A
2 TRAVEL INCONVENIENCES					
a)	Trip Cancellation	Per Adult/Child	Up to 20,000	Up to 20,000	Up to 20,000
		Per Family	N/A	Up to 60,000	N/A
b)	Trip Curtailment	Per Adult/Child	Up to 18,000	Up to 18,000	Up to 18,000
		Per Family	N/A	Up to 54,000	N/A
c)	Baggage & Personal Effects i) Loss/Damage to Baggage & Personal Effects Max limit per item is RM500 Max limit for laptop / golf equipment RM1,000 (Excess RM50 per Insured Person)	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 15,000	N/A
	ii) Baggage Delay (RM200 every 6 complete hours of delay)	Per Adult/Child	up to 1,000	up to 1,000	up to 1,000
		Per Family	N/A	up to 3,000	N/A
d)	Baggage Damage by Common Carrier	Per Adult/Child	up to 250	up to 250	up to 250
		Per Family	N/A	up to 500	N/A
e)	Loss of Personal Money	Per Adult/Child	Up to 1,000	Up to 1,000	Up to 1,000
		Per Family	N/A	Up to 1,000	N/A
f)	i) Loss of Travel Document	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
	ii) Loss of Credit Card	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
g)	Travel Delay Pay RM200 for the first complete 3 hours of delay; pay RM200 for every	Per Adult/Child	Up to 3,000	Up to 3,000	Up to 3,000

	Summary of Benefits	Limit per Person/ Event	Sum Insured (RM)		
			Standard		Senior
			Individual (18 – 55)	Family Plan (30 days to 55)	Individual (56 – 80)
	<i>complete 6 hours of delay thereafter</i>	Per Family	N/A	Up to 9,000	N/A
h)	Missed Departure	Per Adult/Child	Up to 500	Up to 500	Up to 500
		Per Family	N/A	Up to 1,500	N/A
i)	Travel Misconnection	Per Adult/Child	400	400	400
		Per Family	N/A	Up to 1,200	N/A
3 MEDICAL BENEFITS (ACCIDENTAL & SICKNESS)					
a) *	Medical Expenses Reimbursement	Per Adult/Child	Up to 300,000	Up to 300,000	Up to 150,000
		Per Family	N/A	Up to 900,000	N/A
		Excess	200 for mountain sickness claims and 50 for others		
	Follow-up Treatment in Malaysia (maximum of 30 days)	Per Adult/Child	Up to 50,000	Up to 50,000	Up to 25,000
		Per Family	N/A	Up to 150,000	N/A
	Alternative Medicine	Per Adult/Child	Up to 1,000	Up to 1,000	Up to 1,000
Per Family		N/A	Up to 3,000	N/A	
Follow-Up Treatment in Malaysia and Alternative Medicine are subject to Section 3a)* Medical Expenses Reimbursement limit					
* Maximum Combined Limit for COVID-19 Coverage under a)* - Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment) and Section 3 a)* - Medical Expenses Reimbursement		Per Adult/Child	Up to 300,000	Up to 300,000	Up to 150,000
		Per Family	N/A	Up to 900,000	N/A
b) **	Emergency Medical Evacuation i) Emergency Medical Evacuation ii) Emergency Medical Repatriation iii) Mortal Remains Repatriation <i>This Policy will pay for one claim from i), ii) or iii) at any one event</i>	Per Adult/Child	Up to 500,000	Up to 500,000	Up to 500,000
		Per Family	N/A	Up to 1,500,000	N/A
** Maximum Combined Limit for COVID-19 Coverage under b) ** Emergency Overseas Evacuation & Repatriation and Section 3 b) ** Emergency Medical Evacuation shall not exceed RM500,000 per individual and RM1,500,000 per family					
c)	Compassionate Visit Due To Hospitalisation Of Insured Person	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A

	Summary of Benefits	Limit per Person/ Event	Sum Insured (RM)		
			Standard		Senior
			Individual (18 – 55)	Family Plan (30 days to 55)	Individual (56 – 80)
d)	Compassionate Visit Due To Insured Person's Death	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
e)	Child Care Benefit	Per Adult/Child	Up to 5,000	Up to 5,000	Up to 5,000
		Per Family	N/A	Up to 5,000	N/A
f)	Hospital Allowance (RM350 per full day up to maximum of 30 full days)	Per Adult/Child	Up to 10,500	Up to 10,500	Up to 10,500
		Per Family	N/A	Up to 31,500	N/A
4 PERSONAL LIABILITY					
	Personal Liability	Per Adult/Child	Up to 1,000,000	Up to 1,000,000	Up to 1,000,000
		Per Family	N/A	Up to 1,000,000	N/A
5					
	Home Care Benefit	Per Event	Up to 3,000	Up to 3,000	Up to 3,000
		Per Family	N/A	Up to 3,000	N/A
6					
	24/7 Travel Assistance	Included			

BigPay TravelEasy

Whereas **You** have applied for the insurance hereinafter contained and has paid the Premium as consideration for such insurance and a copy of BigPay Travel Easy **Certificate of Insurance** has been issued, **We** agree to insure **You** who have purchased the BigPay Travel Easy Travel Insurance against loss covered as set out herein and subject always to the exclusions, provisions and terms contained in this **Policy**.

Our Agreement

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 questionnaires answered when **You** applied for this insurance) and any other disclosures made by **You** between the time of submission of **Your** Proposal Form (or questionnaires answered 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

Eligibility

- 1) To be a **Policyholder** or an **Insured Person** under this **Policy**, one must be:
 - a) a Malaysian citizen;
 - b) a Permanent Resident of Malaysia; or
 - c) a holder of a work permit, employment pass, dependent pass, long-term social visit pass, or student pass issued by the relevant authorities in Malaysia which is valid at the time of issuance of this **Policy** and who is legally residing in Malaysia.

- 2) In addition to the requirements in Paragraph 1) above, one must also fulfill the following age requirements:
- a) to be a **Policyholder**, one must be at least 18 years old;
 - b) to be an **Insured Person** under a **Single Trip Cover**, one must be:
 - Individual Plan: aged at least 18 years old and at most 80 years of age at the start of the **Period of Insurance**;
 - **Family Plan**: aged at least 30 days old and at most 55 years of age as at the start of the **Period of Insurance** for **Worldwide Travel**; and
 - c) for a **Child** to be an **Insured Person** under the **Family Plan**, the **Child** must be at least 30 days old and at most 21 years old, as at the start of the **Period of Insurance**.

Commencement of Coverage

All **Trips** must commence from Malaysia.

Operating of Insurance

- a) Coverage for Trip Cancellation is effective upon the issuance of the **Certificate of Insurance** and terminates on the commencement of **Your Trip**.
- b) For all other Sections, coverage provided under the **Policy** is according to **Period of Insurance** as defined under Policy Definitions.

Policy Definitions

Accident	Shall mean an event occurring entirely beyond control and caused by violent, accidental, external and visible means.
Antigen Rapid Test Kit (RTK-Ag)	Shall refer to test for COVID-19 and is a rapid diagnostic test that analyzes Your upper respiratory specimen, looking for specific protein from the virus that directly detects the presence or absence of an antigen of SARS-CoV-2, the virus that causes COVID-19 . A positive test means You likely have COVID-19 . A negative test means You probably did not have COVID-19 at the time of the test.
Bodily injury	Shall mean injury suffered by You caused solely and directly by an Accident , excluding any Sickness , disease or medical disorder.
Certificate of Insurance	Shall refer to the confirmation of insurance which is electronically generated upon the online purchase of the BigPay Travel Easy Travel.
COVID-19	Shall mean an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-CoV-2).

Civil War	<p>Shall mean armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. This definition includes armed rebellion, revolution, sedition, insurrection and the consequences of martial law.</p>
Child/Children	<p>Shall mean unemployed and unmarried dependent Child/Children aged between 30 days and 21 years old (Both ages inclusive)</p>
Clinical Stages of COVID-19	<p>Stage 1 – Asymptomatic - Only RT-PCR test positive</p> <p>Stage 2 – Symptomatic, No pneumonia - Upper respiratory tract (URT) symptoms (e.g., pharyngeal congestion, sore throat, cough or fever) for a period less than 7 days</p> <p>Stage 3 - Symptomatic, pneumonia:</p> <ul style="list-style-type: none"> ● URT symptoms with others like vomiting, diarrhea, abdominal pain, myalgia, loss of smell/taste. ● Signs of increase work of breathing and increase respiratory rate, but no hypoxemia (i.e. NO oxygen requirement). <p>Stage 4 - Symptomatic, Pneumonia, requiring supplemental oxygen:</p> <ul style="list-style-type: none"> ● Tachypnoea* with hypoxemia (SpO₂<94% on room air). ● CNS effect: Lethargy, decreased level of consciousness, seizure. ● GI effects: Dehydration, difficulty feeding, raised liver enzymes. ● Myocardial effect: Raised Creatinine Kinase, Troponin. <p>Stage 5 - Critically Ill with multiorgan involvement - Rapid disease progression with: Respiratory failure requiring mechanical ventilation (acute respiratory distress syndrome (ARDS),</p> <ul style="list-style-type: none"> ● Persistent hypoxemia ● Septic shock ● Organ failure requiring invasive monitoring and mechanical ventilation (myocardial injury/heart failure; liver injury/ coagulation dysfunction; kidney injury).
Common Carrier	<p>Shall mean any land, water or air conveyance licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare-paying passengers and operating only on fixed and established routes as part of a scheduled regular transportation service, and includes aircraft operated by an airline. It does not include taxis, helicopters, limousine services, chartered flight, and any Public Transport.</p>
Country of Arrival	<p>Shall refer to country where Your scheduled flight is destined to arrive in.</p>
Curtailment	<p>Shall mean returning to place of residence in Malaysia earlier than the planned Trip after arrival at the booked destination as shown on the booking invoice.</p>

Epidemic	Shall mean a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region. For a non-exhaustive example, SARS / Swine Flu (H1N1) / Bird Flu.
Europ Assistance	Refers to the emergency assistance company appointed by Us.
Extreme Sports and Activities	Shall mean any sport or sporting activity that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons and stunt riding. It does not mean usual tourists activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.
Family Plan	Shall mean the Policyholder , the Policyholder's legal spouse and the Policyholder's legal Child / Children insured under the same Certificate of Insurance .
First Departure Date	Shall mean departure date from Malaysia as shown on Your travel itinerary.
Foreign War	Shall mean armed opposition, whether declared or not, between two countries.
Hospital	Shall mean a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes, rehabilitation centers or primary clinics) operated pursuant to law for the care treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24-Hour nursing service and medical supervision and means a place that: <ul style="list-style-type: none"> I. Holds a valid license (As required by law); II. Operates primarily for the care and treatment of sick or injured persons; III. Has a staff of one or more Physicians available at all times; IV. Provides 24-hour nursing services and at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities whether on premises or in facilities available to the Hospital on a pre-arranged basis.
Home	Shall mean Your usual place of residence in Malaysia.

<p>Home Contents</p>	<p>Shall mean household furniture, fixtures, fittings and furnishings, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You excluding antiques, artifacts, paintings, objects of art or intrinsic value, manuscripts, financial securities of any kind, money, stamps, travel document, credit cards, bonds, coupons, negotiable instruments, title deeds, driving license and identity cards.</p>
<p>Immediate Family Member</p>	<p>Shall mean Your:</p> <ul style="list-style-type: none"> I. Legal spouse; II. Legal, adoptive and/ or biological Children; III. Children-In Law; IV. Siblings; V. Parents; VI. Parents-In-Law; VII. Grandparents.
<p>Loss of Limb</p>	<p>Shall mean loss by permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle and includes total, irrecoverable and permanent loss of use of hand, arm, or leg.</p>
<p>Loss of Sight</p>	<p>Shall mean total and irrecoverable loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.</p>
<p>Medically Necessary</p>	<p>Shall mean a medical service provided by a Medical Practitioner which is:</p> <ul style="list-style-type: none"> a) consistent with the diagnosis and is a customary medical treatment for the covered disability; b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits; c) not for Your convenience or convenience of the Medical Practitioner and unable to be rendered out of a Hospital (if admitted as an in-patient); d) not of experimental, investigation, research, preventive or screening in nature; and e) for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age of for a similar disability in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting Your disability.

Mountain Sickness	Also known as acute Mountain Sickness (AMS), altitude Illness , hypobaropathy or soroche and all its related forms which is a physiological change and pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.
Pandemic	Shall mean an outbreak of infectious disease, which meets the following criteria set by World Health Organization (WHO), that spreads through population across a large region or worldwide. <ul style="list-style-type: none"> I. Emergence of a disease new to a population. II. Agents infect humans, causing serious illness. III. Agents spread easily and sustainably among humans.
Permanent Total Disablement	Shall mean injury which, having lasted for a continuous period of 12 calendar months from the date of Accident , entirely prevents You from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
Physician or Medical Practitioner	Shall mean a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the jurisdiction where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists. The consulting Physician cannot be You, Your Travel Companion, or Your Immediate Family Member .
Physiotherapy	Shall mean treatment to restore, maintain, and make the most of a patient's mobility, function, and well-being which helps through physical rehabilitation, injury prevention, and health and fitness and get You involved in Your own recovery.
Policy	Shall mean Your insurance contract which consists of this Policy wording, Certificate of Insurance , endorsement (if any) and any other documents We may issue that We advise will form part of the Policy .
Policyholder	Shall mean the person who pays the premium to Us in respect of the Insured Person(s) .
Polymerase Chain Reaction (PCR) Test	Shall refer to test for COVID-19 and is a molecular test that analyzes Your upper respiratory specimen, looking for genetic material (ribonucleic acid or RNA) of SARS-CoV-2, the virus that causes COVID-19 . A positive test means You likely have COVID-19 . A negative test means You probably did not have COVID-19 at the time of the test.

Pre-Existing Condition	<p>Refers to disabilities that existed prior to the purchase of this Policy where the condition is one of the followings:</p> <ul style="list-style-type: none"> a) received or is receiving treatment; b) medical advice, diagnosis, care or treatment has been recommended; c) clear and distinct symptoms are or were evident; or d) its existence would have been apparent to a reasonable person in the circumstances.
Public Transport	<p>Transport services such as a licensed bus, taxi, or other legal, licensed and scheduled ride-hailing services available for use by the general public as fare-paying passengers at recognized public stops/stations, and which services are not obtained through a private arrangement basis. This excludes all modes of transportation that are privately arranged, chartered or arranged as part of a tour, even if the services are regularly scheduled.</p>
Reasonable and Customary Charges	<p>Shall mean an expenses which is charged for medical/Hospital treatment, supplies or services Medically Necessary to treat Your condition; it should not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and should not include charges that would not have been made if no insurance was procured.</p>
Return Trip	<p>Shall mean a return Trip made by You from Your Home to the intended destination and with a return ticket back to Your Home. The Trip must be originated from Malaysia and back to Malaysia.</p>
Scheduled Time	<p>Shall mean:</p> <ul style="list-style-type: none"> I. Time provided on itinerary II. New departure time which an airline operator had advised You not less than 24 hours from the original schedule time of flight departure on the flight.
Serious Illness	<p>Whenever applied to You or Immediate Family Member it shall mean Sickness certified as being life threatening and requiring immediate treatment by a Physician and which results in You or Immediate Family Member being certified by that Physician as unfit to travel or to continue with Your Trip.</p>
Sickness/Illness	<p>Shall mean any noticeable change in Your physical health that requires the care of a Physician acting within the scope of his/her license to treat the Sickness for which the claim is made, and the nature of the Illness is not excluded from this present Policy.</p>

Single Trip Cover	<p>Shall refer to a Policy issued where You can only be covered under single journey/per Trip to selected area of travel during the Period of Insurance.</p> <p>The length of journey covered under this Policy must be of the following durations: Worldwide Travel - each Trip duration must not exceed 180 consecutive days from the time of departure to the date of return to Malaysia.</p>
Theft	<p>Shall mean a permanent loss of belongings which occurs:</p> <ol style="list-style-type: none"> I. Where there is physical evidence of a break-in of the premises (Where applicable); II. Where Your belongings are taken or attempted to be taken by force by causing or attempt to cause death, hurt, wrongful restraint or the fear of the same; III. Where the belongings are taken by force at any place to which IV. the general public has free access, the forceful taking must comprise the elements of stealth and surprise; V. Where the belongings which are not left unattended are taken from a pocket, bag or purse at any place to which the general public has free access; the taking must comprise the elements of stealth; or VI. where the belongings are taken without Your consent with the intention of permanently depriving You of those belongings. <p>Provided always that You have taken reasonable steps to safeguard Your belonging or to prevent the loss.</p>
Trip	Shall refer to the period between the Commencement of Cover and Expiry of Cover .
Travel Companion	Shall mean Your sole travelling companion (Whom Your Trip depends on) who has travel bookings to accompany You for the entire Trip .
We/Us/Our/the Company	Shall mean TUNE INSURANCE MALAYSIA BERHAD.
You /Your/ Insured Person / Insured	Shall mean person named as Insured Person in the Certificate of Insurance .
Worldwide Travel	Shall mean travel undertake by You during the Period of Insurance for the purpose of leisure and/or business travel which is:

	<p>a) Single Trip Cover; b) Travel outside Malaysia; and c) Within the selected area as stated below:</p> <p>Asia Pacific Area 1: Australia, Bangladesh, Bhutan, Brunei, Cambodia, China Hong Kong, India, Indonesia, Japan, South Korea, Kazakhstan, Kyrgyzstan, Laos, Macau, Maldives, Myanmar, Mongolia, Nepal, New Zealand, Pakistan, Philippines, Sikkim, Singapore, Sri Lanka, Taiwan, Timor Leste, Thailand, Tibet, Uzbekistan, Vietnam.</p> <p>Worldwide Area 2: Excluding USA, Canada, Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe</p> <p>Worldwide Area 3: Excluding Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe</p>
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Period of Insurance (Return Trip)

<p>Commencement of Cover</p>	<p>The cover shall commence on the later of the following:</p> <ol style="list-style-type: none"> I. on the commencement date as specified in the Certificate of Insurance; or II. 24 hours prior to You scheduled departure time from Malaysia provided You are in direct transit between Your Home and the overseas departure point in Malaysia; or III. from the time You leave Your Home. (excluding daily commute to and from Your place of business, employment or work and involves You travelling more than 50 kilometers from Your Home to commence travel)
<p>Expiry of Cover</p>	<p>The cover shall be terminated on the earlier of the following:</p> <ol style="list-style-type: none"> I. on the expiry date as specified in the Certificate of Insurance; or II. 24 hours after You are cleared to pass through the arrival immigration checkpoint in Malaysia solely for the purpose of direct transit to Your Home. III. the time You return to Your Home.

BENEFITS DESCRIPTION**COVID-19 COVERAGE****a) Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment)
(Applicable to Covid Life Plan under Worldwide Travel – Single Trip Cover)**

We will reimburse **You** up to the limit as specified in the Schedule of Benefits for **Medically Necessary and Reasonable and Customary Charges** incurred as a result of **You** being tested positive for **COVID-19** and hospitalized due to Stage 3 to Stage 5 of **Clinical Stage of COVID-19** during Your **Trip** outside Malaysia up to the first 30 days of **Trip** duration or **Period of Insurance** whichever is shorter.

Special Conditions applicable to a) under COVID-19 COVERAGE

- 1) **You** are required to have a **COVID-19 RTK/PCR test** with negative result within 72 hours before departing to the **Country of Arrival**. Failure to take the **RTK/PCR test** will render **You** from qualifying for the above **COVID-19**-related medical treatment benefit, unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.
- 2) Cover only if hospitalized for **Medically Necessary COVID-19 Stage 3 to Stage 5** treatment.

Maximum Combined Limit for COVID-19 Coverage under a) Medical Expenses incurred Overseas due to Stage 3 to Stage 5 treatment and Section 3a) Medical Expenses Reimbursement shall not exceed the limit as specified in the Schedule of Benefit.

We will not cover any loss if **You** are travelling against a **Medical Practitioner's** advice, or any claim arising from **You** acting in a way that goes against the advice of a **Medical Practitioner** (including, but not limited to, travelling with **COVID-19** symptoms).

**b) Emergency Overseas Evacuation & Repatriation
(Applicable to Covid Life Plan under Worldwide Travel – Single Trip Cover)****i) Overseas Medical Evacuation**

In an event that **You** require evacuation in a medical emergency due to **COVID-19** occurring during **Your Trip** outside Malaysia, **Our** appointed third-party administrator, Europ Assistance must be contacted immediately to approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat **Your** medical condition subject to the limit as specified in the Schedule of Benefit. The type of transportation will depend on the availability and the gravity of **Your** condition.

ii) Overseas Medical Repatriation

In an event that **You** are hospitalized due to **COVID-19** and it is **Medically Necessary** for **You** to be repatriated back to Malaysia to continue treatment, **We** will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant. In the event of emergency medical repatriation, **Our** appointed third-party administrator, Europ Assistance must be contacted immediately to approve all Emergency Medical Repatriations. **We** retain the right to decide whether emergency medical repatriation is required or not.

iii) Mortal Remains Repatriation

In the event of **Your** death due to **COVID-19** during the **Trip** outside of Malaysia, **Our** appointed third-party

administrator, Europ Assistance must be contacted and they will organize the repatriation of **Your** mortal remains to **Your Home** subject to the maximum limit as specified in the Schedule of Benefit. The process of burial, embalming, basic casket are covered if it is mandated by legislation or regulation. Ceremonies and ritual rites are not covered in the repatriation coverage.

Please contact Europ Assistance Call Centre Hotline (603) 2302 0022 or Travel & Medical Hotline (603) 2302 0033 at any time for assistance. Please provide Us all relevant information and Europ Assistance will assist You accordingly. Please make sure You have details of Your Policy before You contact Us to ensure that We can assist You effectively.

Special Conditions applicable to b) under COVID-19 COVERAGE

You are required to have a **COVID-19 RTK/PCR test** with negative result within 72 hours before departing to the **Country of Arrival**. Failure to take the **RTK/PCR test** will render **You** from qualifying for the above **COVID-19**-related medical treatment benefit, unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time **You** travel into the **Country of Arrival**.

This **Policy** will only pay for one claim from b i), b ii) or b iii) under **COVID-19 COVERAGE** at any one event.

Maximum Combined Limit for COVID-19 Coverage under b) Emergency Overseas Evacuation & Repatriation and Section 3b) Emergency Medical Evacuation shall not exceed RM500,000 per individual and RM1,500,000 per family.

SECTION 1 - PERSONAL ACCIDENT BENEFIT

In the event of an **Accident** happening during the **Trip**, if **You** suffer **Bodily Injury** which results in **Your** death or disablement, **We** will, subject to the exclusions, limitations, provisions and terms of this **Policy**, pay compensation as provided in the Table of Compensation below:

Table of Compensation		
	Events	Percentage of Amount of Benefit
1	Accidental Death	100%
2	Total and irrecoverable Loss of Sight of an eye or both eyes	100%
3	Loss of Limb to one or two limbs	100%
4	Total and irrecoverable Loss of Sight of one eye and loss of use of one limb	100%
5	Permanent Total Disablement , other than Loss of Sight or Loss of Limb	100%

Provided that:

- 1) such death or disablement occurs within 180 calendar days immediately after the date of **Accident** causing such death or disablement;
- 2) the maximum compensation for which **We** shall be liable in respect of one **Insured Person** is 100% of the amount of Benefit specified for Personal Accident Benefits as detailed in the Schedule of Benefit.

Exposure and Disappearance Extension

When, by reason of an **Accident** covered by this **Policy**, **You** are unavoidably exposed to the elements and, as a result of such exposure, suffers death or disablement for which benefit is otherwise payable hereunder, such death or disablement shall be covered under this **Policy**.

If **Your** body have not been found within 1 year of disappearance, sinking or wrecking of the conveyance in or on which **You** were traveling at the time of the **Accident**, it will be presumed that **You** suffered death resulting from **Bodily Injury** caused by an **Accident** at the time of such disappearance, sinking or wrecking, and **We** shall

forthwith pay the benefit under this **Policy** provided the person or persons to whom such benefit is paid shall sign an undertaking to refund such sum to **Us** if **You** are subsequently found to be living.

SECTION 2 - TRAVEL INCONVENIENCE BENEFIT

In addition to the benefits provided under the above Section, **You** will be covered for the Travel Inconvenience Benefit for the following events as specified below:

Section 2(a)- Trip Cancellation

We will reimburse **You** up to the limit as specified in the Schedule of Benefits, for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the **Trip** only in the event of necessary and unavoidable cancellation of all or one of the following :

- (i) air ticket
- (ii) hotel/accommodation expense
- (iii) tours
- (iv) car rental

arising from causes beyond **Your** control occurring after this insurance has been effected which is as a result of the following insured events:

- 1) a disability resulting in:
 - (i) death;
 - (ii) **Permanent Total Disablement**; or
 - (iii) an admission as an in-patient in a **Hospital** where such admission is **Medically Necessary**;

occurring to **You**, **Your Immediate Family Members** or **Travel Companion** within 14 days prior to **Your** original scheduled departure date of **Your Trip** as stated in the **Certificate of Insurance**.

- 2) a fire or natural disaster resulting in serious damage to **Your Home** or destination of planned trip.
- 3) any event excluding strike which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **Your** life in danger; and
 - (iv) following the advise and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media.
- 4) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire occurring at destination of planned trip.

For the purposes of item (1) to (4), the insured events must occur within 14 days prior to **Your** original departure date of **Your Trip** as stated in the **Certificate of Insurance**. Please note that in relation to item (3) and (4), such claims should be made against relevant parties prior to **Us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial.

We will reimburse the reasonable and necessary travel and accommodation expenses which have been paid in advance and/or not recoverable from any relevant parties up to the amount specified in Section 2 (a) of the Schedule of Benefits.

For **Single Trip Cover**, this **Policy** will terminate once a claim under this Section 2(a) has been paid.

We will reimburse Section 2(a) provided this **Policy** is purchased at a minimum of 7 days prior to commencement of **Your Trip**.

This **Policy** will only pay for one claim made either under Section 2 (a) or Section 2 (b) but not both.

Special Exclusions applicable to Section 2(a) – Trip Cancellation

- 1) **We** shall not be liable for any loss resulting directly or indirectly (in whole or in part) from:-
 - I. criminal acts committed by **You**;
 - II. war, riot, popular movements, terrorist acts;
 - III. any **Pre-Existing Conditions**;
 - IV. any effect of a source of radioactivity;
 - V. pollution ;
 - VI. Epidemics**
 - VII. **Pandemic** subject to exception specified in g) under COVID-19 Coverage;
 - VIII. bankruptcy;
 - IX. climatic events such as lack of snow, etc.;
 - X. for any loss which is compensated by the airline operator
- 2) in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure.
- 3) in respect of any loss or compensation for any air miles, frequent flyer points or holiday points earned or used to pay for the **Trip** in part or in full.

Section 2 (b) – Trip Curtailment

We will reimburse **You** the following up to the limit as specified in the Schedule of Benefits, for any unused or non-refundable portion which **You** have paid in advance and unable to recover from any relevant parties if **You** have to curtail **Your Trip** to return directly to **Your Home** due to the insured events:

- i) air-ticket
- ii) hotel/accommodation expense
- iii) tours
- iv) car rental

The insured events include:

- 1) a disability resulting in:
 - (i) death;
 - (ii) **Permanent Total Disablement**;
 - (iii) an admission as an in-patient in a **Hospital** for at least 48 hours where such admission is **Medically Necessary**;
 - (iv) quarantined for at least 48 hours as advised by the doctor or **Physician**; or
 - (v) recommendation by the attending doctor or **Physician** to return **Home** and is deemed reasonable by **Us**; occurring to **You, Your Immediate Family Members** or **Travel Companion**;
- 2) a fire or natural disaster resulting in serious damage to **Your Home** or destination of the planned trip;
- 3) any event excluding strike which:

- (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **Your** life in danger;
 - (iv) occurs after departure from Malaysia; and
 - (v) following the advise and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 4) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire occurring at destination of planned trip.

Please note that in relation to item (3) and (4), such claims should be made against relevant parties prior to **Us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **We** will reimburse **You** more than the amount specified in Section 2 (b) of the schedule of benefits.

We will reimburse the unused and non- refundable portion based on a proportional calculation from the date of **Your** arrival back to **Your Home** to the expiry of **Your Trip**.

In respect of a claim for air ticket which has been paid in advance, **We** will reimburse only the unused portion of the air ticket.

For death, calculation will be based on the date of the incident to the expiry of **Your Trip**.

This **Policy** will only pay for one claim made either under Section 2 (a) or Section 2 (b) but not both.

Special Exclusions applicable to Section 2(a)- Trip Cancellation and Section 2(b)- Trip Curtailment

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

- 1) the enactment, amendment, enforcement or abolishment of any government regulation, law or Act.
- 2) the delay or amendment of the booked **Trip** (including error, omission or default) by the provider of any service for any part of the booked **Trip**, or the travel agent or tour operator through whom the **Trip** was booked.
- 3) Bankruptcy, insolvency, liquidation or default of travel agencies or the **Common Carrier**.
- 4) **Your** business, financial or contractual obligation or those of **Your Travel Companion**.
- 5) **Your** disinclination to travel or financial circumstances.
- 6) A result of unlawful act or criminal proceedings of any person on whom the booked **Trip** depends other than attendance, under the subpoena as a witness at a court of law.
- 7) **Your** failure to immediately notify the travel agent, tour operator, or provider of transport or accommodation if **You** found it necessary to cancel or curtail **Your Trip**.
- 8) Any event or circumstances which **You** knew or ought to have known would lead to the disruption of **Your Trip**; this includes any event which is publicly known prior to the issue date of the **Certificate of Insurance** or the time the booking for the **Trip** was made.

Section 2 (c) – Baggage and Personal Effects

Section 2 (c) (i)- Loss or Damage to Baggage and Personal Effects

We will reimburse **You** up to the limit as specified for Baggage and Personal Effects in the Schedule of Benefits subject to an excess and limits as stipulated in the Schedule of benefits.

This is in consequence of

- a) a **Theft** or damage due to a **Theft** or an attempted **Theft**;
- b) loss or damage to **Your** baggage, clothing and personal effects, whether checked in or hand carried, caused by an airline operator or **Common Carrier**.

Provided that these items must travel together with **You** during the **Trip**. At **Our** sole discretion, the basis of reimbursement shall be either the lesser of the cash value of the items or equivalent to:

- (i) the original cash value of the items less depreciation; or
 - (ii) the cost of replacement of a similar make and model; or
 - (iii) the cost of repair of the items,
- as determined by **Our** sole discretion.

Where any item consists of articles in a pair or set, **We** shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have as a part of such pair or set. **We** may at **Our** option elects to either repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the loss or damage of covered baggage and personal effects before and after the loss.

All jewelry, articles consisting in whole or in part of silver, gold, or platinum objects made with precious materials, precious stones, pearls, watches, articles trimmed with or made mostly of fur, portable photographic, cinematographic, computer or telephone equipment, equipment for the recording of sound or pictures and its accessories, are only covered against **Theft** if such item or equipment are physically carried along personally by **You** during the **Trip**.

For loss or damage caused by **Theft** during the **Trip**, a report must be made at the nearest police station or relevant authorities within the jurisdiction where the incident took place within 24 hours of the incident. A copy of the report must be submitted to **Us** to support a claim.

For loss or damage of items, proof of **Your** purchase such as, but not limited to, receipts, bank statements or credit card statements, must be submitted to **Us** to support a claim. If no such proof is submitted, **We** may at **Our** sole discretion decline a claim or accept it at a reduced value or less any compensation paid either by **Common Carrier** or other sources.

Special Exclusions applicable to Section 2 (c)(i)- Loss or Damage to Baggage and Personal Effects

a) This **Policy** does not cover:

1. Animals
 2. Automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment
 3. contraband or illegal goods
 4. document, identity papers, credit and payment cards, transport tickets, cash, cheques, stocks and securities
 5. equipment for professional use
 6. eye glasses, contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges
 7. toiletries, cosmetics of any kind
 8. accessories of any kind including fashion accessory that is not stated under Section 2 (c) (i)- Loss or Damage to Baggage and Personal Effects covered items
 9. films, tapes, cassettes, cartridges or discs, pen-drive, memory card and the like
 10. hand-held mobile telephones, pagers, portable computer equipment including personal digital assistant and its accessories
 11. keys
 12. musical instruments, objects of art, antiques, collector's items, furniture, sculptures
 13. traditional herbs, goods traded in the course of business, samples, foodstuff, perishables and consumables items (including but not limited to food, beverage, medicine)
 14. ski sets, bicycles, sailboards, golf clubs, tennis rackets and other sporting equipment
- Note: Golf Clubs – This exclusion is not applicable for **Worldwide Travel Plan**.

- b) **We** shall not be liable for any loss or damage resulting from:
1. breakage of brittle or fragile articles, cameras, musical instruments, radios and such similar property
 2. confiscation or expropriation by order of any government or public authority
 3. criminal acts subject to exception under Section 2 (c) (i)- Loss or Damage to Baggage and Personal Effects due to Theft
 4. gradual deterioration or fair wear and tear
 5. insects or vermin
 6. inherent vice or damage
 7. mysterious disappearance
 8. transportation of contraband or illegal trade
 9. seizure whether for destruction under quarantine or custom regulation or not
- c) any item that is insured under any other insurance, or otherwise reimbursed/replaced by the airline operator, a **Common Carrier** or a hotel or any other source.
- d) Loss or **Theft** of property left unattended in any places which the general public have free access to.
- e) Your willful acts, omission, negligence, or carelessness.
- f) Baggage that is sent in advance, mailed or shipped separately.

This **Policy** will only pay for one claim made either under Section 2 (c) (i) or Section 2 (c) (ii) or Section 2 (d).

Section 2 (c) (ii) - Baggage Delay

We will pay **You** the limit as specified in the Schedule of Benefit for every 6 complete hours whereby **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by the airline operator the time of **Your** arrival at the scheduled destination till the time **You** received **Your** baggage. The maximum amount payable is up to the limit as specified in the Schedule of Benefits.

For the avoidance of doubt, the payments made are in respect of each claim made, regardless of the number of pieces of baggage involved.

Special Exclusions applicable to Section 2 (c)(ii) - Baggage Delay

We shall not be liable for claims in respect of:

1. Baggage delay not immediately reported to the airline operator or **Common Carrier**.
2. Confiscation or detention by customs, immigration and/or public authorities.
3. Baggage delay on **Your** return journey back to **Your Home**.
4. **Your** failure to obtain a written confirmation from the **Common Carrier** or their handling agents on the actual date and time of baggage delivery.

This **Policy** will only pay for one claim made either under Section 2 (c) (i) or Section 2 (c) (ii) or Section 2 (d).

Section 2 (d) - Baggage Damage By Common Carrier

If **Your** baggage while on a **Trip** is lost or damaged due to the negligence of the **Common Carrier**, at **Our** discretion **We** will either reimburse for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the limit as specified in Section 2 (d) of the Schedule of Benefit. For loss or damage due to **Common Carrier**'s negligence, the baggage must be checked-in with the **Common Carrier**.

We will pay the original purchase of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at **Our** discretion.

For loss or damage due to the **Common Carrier**, the claim should be made against the **Common Carrier** first prior to **Us** making any payment under this section. Such claims must be submitted with proof of compensation received from the **Common Carrier** or if such compensation is denied, proof of such denial. At no time, **We** will reimburse **You** for more than the limit as specified in Section 2 (d) of the Schedule of Benefit.

Special Exclusions applicable to Section 2 (d)- Baggage Damage by Common Carrier

For purposes of Section 2 (d), **We** will not pay benefits for a loss due to or expenses incurred for:

1. loss to baggage sent in advance, mailed or shipped separately;
2. loss to baggage left unattended in any place of which the general public have free access to;
3. loss by **Theft** from an unattended vehicle;
4. confiscation, detention, destruction by customs, immigration and/or public authorities; and
5. mysterious or unexplainable disappearance.

This **Policy** will only pay for one claim made either under Section 2 (c) (i) or Section 2 (c) (ii) or Section 2 (d).

Section 2 (e) – Loss of Personal Money (Applicable for Worldwide Travel Only)

We will reimburse **You** up to the limit as specified for Loss of Personal Money in the Schedule of Benefit for actual loss of cash, bank or currency notes, travelers cheques, postal or money orders during **Your Trip** outside of Malaysia provided that :

- a) the items are within **Your** control or custody at all times; and
- b) the items must not be left unattended ; and
- c) such loss is reported to the police having jurisdiction at the place of loss immediately but in no case be later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police.

Special Exclusion applicable to Section 2(e)- Loss of Personal Money

1. Loss that is kept in the check-in baggage with a **Common Carrier**.
2. Unexplained and mysterious disappearance.

Section 2 (f) (i) – Loss of Travel Document (Applicable for Worldwide Travel Only)

We will reimburse **You** up to the limit as specified in the Schedule of Benefits for the loss of travel document due to **Theft**. **We** shall reimburse the reasonable and necessary expenses incurred for:

- (i) replacement of such passport and/or visa
- (ii) communication
- (iii) meals and/or accommodation
- (iv) travel at the place of loss

provided that such expenses are for the purpose of securing and obtaining the replacement passport, travel tickets and other relevant travel documents for continuation of the **Trip**

For the avoidance of doubt, any reimbursement by **Us** under this section will only be in relation to expenses incurred outside of Malaysia where **Your** travel documents were lost during **Your Trip**.

Special Exclusions applicable to Section 2 (d)- Baggage Damage by Common Carrier. Section 2 (e)- Loss of Personal Money & Section 2 (f) (i)- Loss of Travel Document

We shall not pay for claims in respect of:

1. Loss or damage arising from delay or confiscation or detention by Customs or other Officials.
2. Loss or damage whilst in the custody of an airline or other **Common Carrier**, unless reported immediately on discovery and in the case of airline, a Property Irregularity Report is obtained. A claim must be made against the **Common Carrier** and other relevant authorities first.
3. Losses not reported to the police within 24 hours and report not obtained at the place of loss.
4. Loss or **Theft** of property left unattended in a public place or in an unattended vehicle or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property.
5. Loss or damage to property otherwise reimbursed by a **Common Carrier** or a hotel.

Section 2 (f) (ii) - Loss of Credit Cards (Applicable for Worldwide Travel Only)

If **You** suffer financial loss as a direct result of the fraudulent use of **Your** credit card(s) following **Theft** during the **Trip** outside of Malaysia, **We** will pay for such loss up to the limit as specified in the schedule of benefits.

Any claim must be accompanied by a report issued by the card company(s) evidencing the loss.

Special Exclusions applicable to Section 2 (f) (ii)- Loss of Credit Cards

We will not pay for any loss:

1. If the loss or **Theft** of **Your** credit card is not reported to the credit card issuing company within 3 hours from the time of **Theft**;
2. Losses recoverable from any other sources.

Section 2 (g) – Travel Delay

If the departure of the scheduled flight in which **You** have arranged to travel is delayed from the time specified in the itinerary supplied to **You**, **We** will pay RM 200 for the first complete 3 hours of delay and RM 200 for every complete 6 hours of delay thereafter, up to the limit as specified in the Schedule of Benefits. The delay must be verified in writing by the operator(s) of the **Common Carrier** or their handling agent(s) on the number of hours delayed. If **You** are entitled to a refund of all or part of such expenses from another source, **We** will only be liable for the excess of the amount recoverable from such other source.

Special Exclusions applicable to Section 2 (g)- Travel Delay

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

1. **Your** failure to check in according to the itinerary supplied to **You** or failure to obtain a written confirmation from the **Common Carrier** or their handling agents of the number of hours of delay.
2. Strike, riot or industrial action.
3. **Your** Late arrival at the Carrier Terminal after check-in or booking-in time.
4. Any delay which **You** are made aware of 24 hours or more prior to the original scheduled departure time as stated in **Your** travel document or ticket.

Section 2 (h) – Missed Departure

We will reimburse **You** up to the limit as specified in the Schedule of Benefit for accommodation and travel expenses necessarily and reasonably incurred if **You** missed **Your** planned and scheduled departure as a result of failure of **Public Transport** services to get **You** to the departure port, airport or train station as stated in **Your** schedule ticket.

This section is available only in respect of departure to **Your** planned destination from **Your Home** or place of business in Malaysia (whichever may be the later) and is not available for the journey back to **Your Home** or place of business in Malaysia.

Special Exclusions applicable to Section 2 (h)- Missed Departure

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

1. **Your** failure other than failure of the **Public Transport** services to check in at the airport, station or port according to the travel itinerary given to **You**.
2. Late arrival at the airport, station or port after checking in or booking in time (except for the late arrival due to failure of the **Public Transport** services).
3. Failure of the **Public Transport** services arising from strike or industrial action which commenced or was announced before the date of departure from **Your Home**.

Section 2 (i) – Travel Misconnection

We will pay **You** RM400 for **Worldwide Travel**, if the confirmed onward connecting scheduled Common Air Carrier is missed at the transfer point due to the late arrival of **Your** incoming confirmed connecting scheduled Common Air Carrier, and no alternative onward transportation is made available to **You** within 6 hours of the actual arrival time of **Your** incoming Common Air Carrier. The travel misconnection details to be obtained by **You** must be verified in writing by the operator(s) of the Common Air Carrier or their handling agent(s).

SECTION 3 – MEDICAL EXPENSES

Section 3 (a) - Medical Expenses Reimbursement

We will reimburse **You** subject to an excess up to the maximum limit as specified in the Schedule of Benefit.

If **You** purchased **Our Worldwide Travel**, **We** will reimburse **You** the **Reasonable and Customary Charges** for medical, **Hospital** and treatment expenses (including cost of emergency dental treatment for the alleviation of sudden pain but excluding replacement of dentures and crowns) **Medically Necessarily** incurred outside Malaysia giving rise to a claim as a direct result of accidental **Bodily Injury** or **Illness** sustained by **You**.

Follow Up Treatment in Malaysia (Applicable for Worldwide Travel Only)

We will reimburse **You** the **Reasonable and Customary Charges** incurred for Follow-Up Treatment in Malaysia provided:

- 1) **You** sustain **Bodily Injury** or **Sickness** which occurred outside of Malaysia during **Your Trip**; and
- 2) **You** have a valid claim under Section 3 a) Medical Expenses Reimbursement.

The maximum amount payable for Follow-Up Treatment in Malaysia must be within 30 days from the expiry date of Your BigPay Travel Easy **Policy** and not exceeding the limit as specified in the Schedule of Benefits. The amount is a sub-limit of the aggregate total payable under Section 3 (a) Medical Expenses Reimbursement.

Alternative Medicine

Alternative medicine expenses will also be covered under Section 3 (a) with a sub-limit as specified in the Schedule of Benefit but subjected to adequacy of overall Medical Expenses Reimbursement limit under Section 3 (a) of Schedule of Benefits.

We will reimburse **Medically Necessary** alternative medical treatment expenses incurred at **Your** destination place/country as a result of an **Accident** up to the sublimit as specified in the Schedule of Benefit where such treatment is carried out by a registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor provided the treatment is first sought from a **Medical Practitioner** in the first instance.

Alternative medical treatment exclude:

- 1) treatment prescribed by someone who are **You** or **Your Immediate Family Member**.
- 2) Treatment received by **You** after **You** are back to **Your Home**.

The claim must be accompanied with an official payment receipt.

Section 3 (b) – Emergency Medical Evacuation

3 (b) (i) - Emergency Medical Evacuation

In the event that **You** require evacuation in a medical emergency due to an **Accident** or **Sickness*** occurring during the **Trip**, **Our** appointed third-party administrator Europ Assistance must be contacted immediately to

approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat **Your** medical condition subject to the limit as specified in the Schedule of Benefit. The type of transportation will depend on the availability and the gravity of **Your** condition.

*applies for **Worldwide Travel** only

3 (b) (ii) - Emergency Medical Repatriation

In an event that **You** are hospitalized due to an **Accident** or **Sickness*** during the **Trip** and it is **Medically Necessary** for **You** to be repatriated back to the nearest **Hospital** in **Your Home** to continue treatment, **We** will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant subject to the limit as specified in the Schedule of Benefit. In the event of emergency medical repatriation, **Our** appointed third-party administrator, Europ Assistance must be contacted immediately to approve all Emergency Medical Repatriations. **We** retain the right to decide whether emergency medical repatriation is required or not.

*applies for **Worldwide Travel** only

3 (b) (iii) - Mortal Remains Repatriation

In the event of **Your** death due to an **Accident** or **Sickness*** during the **Trip**, **Our** appointed third-party administrator, Europ Assistance will organize the repatriation of **Your** mortal remains to **Your Home** subject to the maximum limit as specified in the Schedule of Benefit. The process of burial, embalming, basic casket are covered if it is mandated by legislation or regulation. Ceremonies and ritual rites are not covered in the repatriation coverage.

*applies for **Worldwide Travel** only

Special Exclusion applicable to Section 3 (b) (i)- Emergency Medical Evacuation, Section 3 (b) (ii)- Emergency Medical Repatriation and Section 3 (b) (iii)- Mortal Remains Repatriation

We will not pay for claims in respect of Emergency Medical Evacuation and Repatriation due to any form of **Mountain Sickness**.

This **Policy** will only pay for one claim from Section 3 (b) (i) - Emergency Medical Evacuation, Section 3 (b) (ii) – Emergency Medical Repatriation or Section 3 (b) (iii) - Mortal Remains Repatriation at any one event.

Section 3(c) – Compassionate Visit Due to Hospitalization of Insured Person

In the event that **You** are hospitalized for more than 5 days as a result of **Accident** or **Sickness*** sustained whilst on the **Trip** and **Your** medical condition forbids evacuation, **We** will pay for the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by one relative or one friend to visit and stay with **You**, as recommended by a **Physician**, up to the maximum limit as specified in the Schedule of benefits.

*applies for **Worldwide Travel** only

This Section 3 (c) does not cover any other incidental expenses and/or charges which are incurred by **Your** relative or friend including, but not limited to, the cost of other transport, upgrades, drinks, meals, telephone or mobile telecommunication charges, and optional or additional room services.

This **Policy** will only pay for any claim under Section 3 (c) or Section 3(d) but not both.

Section 3(d) – Compassionate Visit Due to Insured Person's Death

Upon **Your** death due to **Accident** while on a **Trip**, **We** will reimburse the reasonable and necessary additional expenses incurred by one relative or one friend for accommodation, communication, travel fare (economy air

travel or first class rail travel) and meals up the amount specified in Section 3 (d) of the Schedule of Benefits to assist on repatriation and burial or cremation arrangement in the place where the death occurred.

This Section 3 (d) does not cover any other incidental expenses and/or charges which are incurred by Your relative or friend including, but not limited to, the cost of other transport, upgrades, and optional or additional room services.

This **Policy** will only pay for any claim under Section 3 (c) or Section 3(d) but not both.

Section 3 (e) – Child Care Benefit (Applicable for Worldwide Travel Only)

If **You** suffer from a **Sickness** or **illness** while on a **Trip**, **We** will reimburse the amount as specified under 3(e) of the Schedule of Benefit, for the reasonable and necessary expenses incurred to accompany **Your Child/Children** back to Malaysia in an event:

- (i) **You** are admitted as an in-patient in a **Hospital** and such admission is **Medically Necessary**; and
- (ii) There is no one to look after **Your Child/Children**

Section 3 (f) – Hospital Allowance (Up to Maximum of 30 Full Days)

If **You** suffer from a **Sickness*** or accidental **Bodily Injury** while on a **Trip** which requires admission as an in-patient in a **Hospital** and such admission is **Medically Necessary**, **We** will pay for every full day of admission at and up to the amount as specified in the Schedule of Benefits.

*applies for **Worldwide Travel** only

Special Exclusions Applicable to Section 3 – Medical Expenses

We are not liable to pay:

- 1) costs for medical care except that prescribed by a licensed **Physician** or which is delivered by a recognized **Hospital**;
- 2) for any loss which is directly or indirectly, in whole or in part, due to:
 - a) Civil or **Foreign War**, whether declared or not;
 - b) The effect of drugs, medication or treatment not prescribed by a **Physician** ;
 - c) The influence of alcohol characterized by **Your** blood alcohol level equal to or superior to that fixed by the laws regulating the use of automobiles;
 - d) Suicide, attempt suicide or intentionally self-inflicted injury;
 - e) **Your** participation in a competition involving the use of motorized land, water or air vehicle;
 - f) **Your** participation in any professional sports, **Extreme Sports and Activities**;
 - g) **You** flying whether as a fare-paying passenger or not, in or on an aircraft that does not belong to an airline company or which is not registered or licensed for the transportation of fare-paying passengers on regular and published scheduled routes;
 - h) **Your** active service in any of the armed forces of any nation;
 - i) **Your** participation or involvement in a criminal act;
 - j) **Your** practice or utilization, either as pilot or passenger, of a sailplane, hand glider, parasail, parachute, hot air balloon, and the like, or engaging in any aerial flight other than that as previously expressed.
- 3) **We** are not liable for expenses incurred:
 - a) **Pre-Existing Conditions**;
 - b) Pregnancy and its consequences;
 - c) mental or emotional disorder;
 - d) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections ;
 - e) cosmetic surgery, apart from reconstructive surgery in consequence of a covered **Accident**;
 - f) follow-up non-medical treatment of any kind resulting from an **Accident** or **Sickness**, psychoanalytical

- treatment, stays in rest homes, **Physiotherapy** and detoxification;
- g) ophthalmologic care, eye glasses, contact lenses, hearing aids, medical equipment, prostheses, dentures, crowns or medical equipment;
- h) medical check-ups;
- i) vaccinations and their complications;
- j) pre-trip **COVID-19** testing, **COVID-19** testing at a departure or arrival airport, or mandatory **COVID-19** testing required by an official government or health authority;
- k) hospitalization due to **COVID-19**.

SECTION 4 – PERSONAL LIABILITY

We agree to indemnify **You** against **Your** personal liability at law for damages and any claimant's cost and expenses up to the maximum limit as specified for Personal Liability in the Schedule of Benefit in respect of:

- a) Accidental **Bodily Injury** to any third party; or
- b) Accidental damage to property of any third party

that happening during the **Trip**. Provided that the total aggregate limit of liability for all claims under this section in respect of such damages and/or costs and expenses incurred with **Our** written consent in the defense or settlement of any such claim shall not exceed the maximum limit as specified for Personal Liability in the Schedule of Benefit.

Special Exclusions to Section 4 - Personal Liability

We shall not be liable for any liability in respect of the following:

1. caused by **You**;
2. any non-pecuniary loss;
3. Accidental loss or damage to property belonging to or held in trust or in the care, custody or control of **You** or any of **Your** employees or any member of **Your** family or household;
4. arising out of an agreement unless liability would have arisen in the absence of such agreement;
5. death or accidental **Bodily Injury** to or **Sickness** of any person who is under a contract of employment, service or apprenticeship with **You** when such death, injury or **Sickness** arises out of and in the course of their employment with **You**;
6. arising out of the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, lifts, animals of a dangerous species or livestock of any kind;
7. damage caused by or to buildings or parts of building owned, rented or occupied by **You**;
8. any claim arising from **You** being insane or under the influence of or affected by drugs (other than drugs prescribed by a licensed **Physician**), intoxicating liquor, or solvents;
9. **Your** participation in any act of civil or **Foreign War**, sabotage, riots, public demonstrations, strikes and lockouts;
10. Liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
11. Liability arising directly or indirectly by, through or in connection with any loss or damage to property due to act of animals belonging to , held in trust or in the custody or control of **You** or **Your Immediate Family Member** or household;
12. Liability arising directly or indirectly by, through or in connection with:
 - a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
 - b) any willful, malicious or unlawful act;
 - c) the carrying on of any trade, business or profession; and
 - d) any racing or rallying activities;

13. any claim involving any **Your Immediate Family Members**;
14. judgement(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
15. sexual molestation, physical or mental abuse;
16. golfing either in the course of play or practice;
17. any punitive, aggravated or exemplary damages awarded by any court;
18. liability for which payment should be more specifically claimed under any other contract of insurance under **Your** name.

Special Conditions applicable to Section 4 - Personal Liability

Upon the happening of any event which may give rise to a claim under this Section, **You** shall within 30 days therefrom give written notice to **Us** with full particulars. Every letter, claim, writ of summons or process in respect of such claim shall be forthwith forwarded to **Us** upon receipt of the same by **You**. No admission, offer, promise, payment or indemnity shall be made or given by or on **Your** behalf without **Our** written consent and **We** shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name for **Our** own beneficiary claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. **You** shall give all such assistance as **We** may require.

SECTION 5- HOME CARE BENEFIT (APPLICABLE FOR WORLDWIDE TRAVEL ONLY)

We will, by payment or at **Our** option by reinstatement or repair, indemnify **You** up to the amount as specified in the Schedule of Benefits against physical loss or damage to **Your Home Contents** at permanent residence in Malaysia that was left vacant because of **Your Trip**, caused by **Theft** during the **Period of Insurance**, but only after commencement of **Your Trip**.

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 RM500 in respect of any one article or pair or set of articles.

Special Exclusions applicable to Section 5 - Home Care Benefit

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

1. Any loss or damage occasioned through **You** willful act or with **Your** connivance.
2. Losses recoverable from any other insurance taken up by **You** to cover **Your Home Contents**.

SECTION 6 – WORLDWIDE TRAVEL ASSISTANCE SERVICE

Services described herein are available 24 hours a day, 365 days to **You** traveling anywhere within the **Country of Arrival**.

You may call **Our** appointed third-party administrator in Malaysia to request the services described in clause herein.

a) Medical Referral and arrangement of medical appointments

Upon request, **Our** appointed third-party administrator, Europ Assistance shall provide the name, address and telephone number of doctor, **Hospitals**, dentists, and dental clinics. **Our** appointed third-party administrator Europ Assistance will attempt upon request to confirm the availability of the applicable medical or dental professional to make an appointment for treatment. Any third-party cost incurred shall be borne by **You**.

b) Visa, Passport & Inoculation Requirements

Upon request, **Our** appointed third-party administrator, Europ Assistance will provide **You** information concerning visa, inoculation, passport or immunization requirement.

c) Currency Exchange & Flights Information

Upon request, **Our** appointed third-party administrator, Europ Assistance will provide **You** information concerning foreign exchange rates of major currencies, flight information on the arrival and departure by destination, time and flight number. The information will only be available for the present day, the day before and the date after **Your** enquiry.

General Exclusions Applicable to Entire Policy

This Insurance does not cover:

- 1) any illegal or unlawful intention act by **You**;
- 2) death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), mutiny, **Civil War**, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by or under the order of any government or public or local authority;
- 3) delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
- 4) any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- 5) **You** are below the age of 30 days or over the age of 80 (calculated since last birthday as at the date of insurance purchased);
- 6) members of the armed forces whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
- 7) during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft;
- 8) any serious physical injury or disability resulting directly or indirectly from, attributed to or accelerated by the use, release, or escape of nuclear or nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials. For purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death and/or protracted and obvious physical disfiguration, and/or protracted loss of or impairment of the function of a bodily member or an organ;
- 9) any **Pre-Existing Condition**;
- 10) suicide, attempted suicide or any intentional self-inflicted injuries acted upon by **You** whether sane or insane;
- 11) treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related **Accident**;

- 12) pregnancy, miscarriage or Childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
- 13) psychosis, mental or nervous disorders or sleep disturbance disorders;
- 14) cosmetic or plastic surgery or any elective surgery;
- 15) any congenital defect which has manifested or was diagnosed before the **Policy** commencement date;
- 16) any form of dental care or surgery unless necessitated by **Bodily Injury** caused by the **Accident** covered under the **Policy** to sound and natural teeth;
- 17) routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, **Illness** or injury, or any related treatment;
- 18) Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this **Policy**, the definition of AIDS shall be that used by the World Health Organisation in 1987, or subsequent revision by the World Health Organisation of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in **Our** opinion either the presence of any Human Immune Deficiency Virus (HIV) or Antibodies to such Virus);
- 19) any injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
- 20) driving or riding in any kind of race involving motorized vehicles;
- 21) **Your** late arrival at the airport for the Scheduled Flight after the official check-in time;
- 22) **Your** failure to take reasonable measure to protect, save or recover lost baggage;
- 23) **Your** failure to notify the relevant airline authorities of missing luggage at the scheduled destination point and to obtain a property irregularity report;
- 24) any loss, injury, damage or legal liability arising directly or indirectly from travel in ,to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe;
- 25) engaging practicing or participating in sport in a professional capacity or when **You** would or could earn income or remuneration from engaging in such sport;
- 26) participating in any **Extreme Sports and Activities**;
- 27) manual work in connection with any trade, employment or profession;
- 28) **Hospital** admission which is not **Medically Necessary**, or convalescence, custodial or rest care;
- 29) **Your** decision to travel on, or against medical advice, or where **Your Trip** is made primarily for the purpose of obtaining treatment;
- 30) any loss, injury, damage or legal liability suffered or sustained directly or indirectly by **You** if **You** are :
 - a) a terrorist;

- b) a member of a terrorist organization; or
- c) a purveyor of nuclear, chemical or biological weapons;
- d) a narcotics trafficker.

31) any loss resulting directly and indirectly (in whole or in part) from:

- a) **Pandemic**
- b) **Epidemic**

Subject to the exceptions of COVID-19 Coverage under a) – Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment), b) Emergency Overseas Evacuation & Repatriation, c) Hospital Income, d) Quarantine Allowance, e) Bereavement Allowance, f) Compassionate Visit g) Trip Cancellation and h) Trip Curtailment.

32) any loss, damage, liability, expense, fines, penalties directly or indirectly caused by, in connection with, involving or arising out of any of the following – including any fear thereof, whether actual or perceived:

- Infectious diseases, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (**COVID-19**) including any mutation or variation. thereof; or
- A pandemic or epidemic, declared by the World Health Organization or any governmental authority.

If the insurer alleges that, by reason of this exclusion, any amount is not covered by this agreement, the burden of proving the contrary shall rest on the Insured. (Subject to the exceptions of COVID-19 Coverage under a) – Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment, b) Emergency Overseas Evacuation & Repatriation, c) Hospital Income, d) Quarantine Allowance, e) Bereavement Allowance, f) Compassionate Visit g) Trip Cancellation and h) Trip Curtailment).

General Conditions Applicable to entire Policy

1) Entire Contract

This **Certificate of Insurance** contains terms and conditions for the Insurance coverage and benefits provided here in which shall always be subject to the terms and conditions of this **Policy**.

2) Observance of Insurance Terms and Conditions

The due observation and fulfillment of terms and conditions of this **Certificate of Insurance** in so far as they relate to anything to be done or complied with by **You** or any claimant under this **Certificate of Insurance** shall be conditions precedent to any of **Our** liability to make any payment under this **Policy**.

3) Misrepresentation in Application

The benefits shall not be payable and the **Policy**, at **Our** option, shall be considered voidable in the event:

- a) there is a failure to disclose or misrepresentation of any fact with respect to **You** that are material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
- b) in all cases of fraud.

4) Alterations

We reserve the right to amend the terms and provisions of the **Policy** and may at any time be amended and changed by written agreement. Any amendment to the **Policy** shall be binding on all persons whether insured under the **Policy** prior to, during, or after the effective date of the amendment. No alteration in the **Policy** shall be valid unless approved by **Our** authorized representative and such approval be endorsed herein.

5) Currency of Payment

Payment of any claim covered under this **Policy** shall be made in Malaysian currency or its equivalent in any other currency at the prevailing rate of exchange as declared by Bank Negara at the time of effecting payment if so required by **You** or **Your** permitted legal personal representatives.

6) Compensation Limit

The compensation limit is that expressed in the Schedule of Benefit.

7) Ages

All ages referred to in this **Policy** shall be the age of **Your** last birthday.

8) Notice and Procedures of Claims

a) Upon the happening of any event which may give rise to a claim, **You** shall:

- I. notify **Us** in writing as soon as possible but not later than 30 days after any event which may give rise to such claim by filling up the claim form as provided by **Us**; any delay must be supported by justifiable reasons for the delay and the acceptance is at **Our** sole discretion. **We** will not pay any claims notified to **Us** after one year from the date of loss.
- II. furnish to **Us** in writing, at **Your** own costs and expenses, any evidence and proof including but not limited to information, particulars, accounts, original receipt, invoices, **Your** statements, reports and any other documents as **We** may require and shall be in such form and of such nature as **We** may prescribe.
- III. produce for **Our** examination pertinent documents at such reasonable times and shall co-operate with **Us** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

b) The following information and documents shall be furnished to **Us** under any circumstances in matters of claims:

- I. a property irregularity report obtained from airport authorities in respect of lost luggage including details of the Scheduled Flight and/or written details and confirmation of the delay or loss incurred.
- II. copies of the records / receipts / charges forms verifying the relevant Scheduled Flight air tickets, hotels, car rental, tours incurred for the **Trip**.
- III. other document as and when required by **Us**.

c) All reasonable measures to protect safeguard and recover such lost baggage and/or personal effects shall be taken by **You**. Any delay or non-delivery of baggage shall immediately be reported to an official of airport authorities who is authorized to receive such notification.

9) Proof of Loss

Written proof of loss must be furnished to **Us** at its said office within 90 days from the date of loss. Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the time proof is otherwise required.

10) Effect of Fraud

Any fraud, misstatement or concealment in respect of this insurance or any claim hereunder shall render the insurance coverage and benefits provide herein null and void.

11) Medical Examination

We, at **Our** own expense shall have the right to require additional proof and request medical examination of **You** when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

12) To Whom Indemnity is Payable

Indemnity for loss of life in respect of **You** are payable to the nominee(s) elected by **You** and in the event of failure of nominee, to the legal beneficiary as stipulated under Financial Service Act 2013 (for foreigners, such pay out shall be made in accordance to **Your** foreign country's probate laws). Indemnity for all other benefits will be paid to **You** or **Your** estate upon **Your** death.

The process of claim including settlement shall be handled between **Us** and **You** or **Your** estate as the case may be, whose sole discharge will constitute full and final discharge of the claim lodged.

13) Sanction Clause

We are not liable to make any payment for liability under any coverage sections of this **Policy** or make any payment under any extension for any loss or claim arising in, or where **You** or any beneficiary under the **Policy** is a citizen or instrumentality of the government of any country (ies) against which any laws and/or regulations governing this **Policy** and/or **Us**. **Our** parent company or **Our** ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting **Us** to provide insurance coverage transacting business with or otherwise offering economic benefits to **You** or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary(ies) who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or **Us**, **Our** parent company or **Our** ultimate controlling entity.

14) Receipts

We shall not be abide by any notice or any trust charge, a lien, assignment or other dealing with the **Certificate of Insurance**. The receipt by **You** for any compensation payable herein shall in all cases be effectual discharge of **Our** liability.

15) Rights of Nominee

Consent of nominee shall not be a pre- requisite to terminate or to cancel this **Policy** or to a change of nominee or for that matter for any changes in this **Policy**.

16) Legal Proceedings

No action at law or in equity shall be brought against **Us** immediately 1 year after date of any covered occurrence.

17) Arbitration Clause

Any dispute which may arise between **Us** and **You** and/or **Your** legal representative in relation to the construction of the **Policy** or rights or liabilities of parties hereto shall be referred to arbitration. The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of such agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the Arbitration Act of Malaysia or any statutory modification or reenactment thereof for the time being in force.

18) Limitation of Time of Bringing Arbitration

If a claim is made under the **Policy** and rejected by **Us**, **You** or **Your** legal personal representatives shall commence arbitration proceedings, within 6 months of such rejection, failing which **We** shall be discharged from all liability whatsoever for that claim.

19) Cancellation and Refund Short Trip Policy

- a) **We** will refund in full the premium paid if **You** cancel the **Trip** due to **Unforeseen Circumstances** prior to the date of departure and **You** will not make any claim for travel and cancellation charges.
- b) **We** will not refund any premium paid if **You** cancel the **Trip** due to **Unforeseen Circumstances** prior to the date of departure and **We** have agreed to pay claims for travel and cancellation charges.
- c) **We** will not refund any premium paid if **You** cancel the **Policy** due to reasons other than **Unforeseen**

Circumstances prior to the date of departure.

d) No refund is allowed for cancellation of **Policy** after commencement of insurance.

For the purpose of this Condition **Unforeseen Circumstances** refer to:

- **Your** death or the death of an **Immediate Family Member**; or
- **Bodily Injury** or **Sickness** that requires treatment by a **Medical Practitioner** which results in that **Medical Practitioner** certifying in writing that **You** or an **Immediate Family Member** is unfit to begin or continue the **Trip**; or
- Unexpected outbreak or strike, riot or civil commotion arising out of circumstances beyond **Your** control.

20) Conformity with Law

If any provision of this **Certificate of Insurance** which on its issuance date is in conflict with the law of the country in which the **Certificate of Insurance** was issued or delivered, this **Policy** shall be read in conformity to the Malaysian Law.

21) Language Prevails

If there is any conflict or inconsistency between any of the contents of the document and the contents of a version of this same document issued or printed in any other language, the contents of this document issued and printed in English prevail.

22) Other Insurance

If at the time of any loss, damage or liability arising under the **Policy**, there is any other insurance covering the same loss, damage or liability, **We** will pay only a proportion of a claim and to require details of such other insurance.

23) Duplication of Cover

In the event **You** are covered by more than one **Policy** purchased, benefit will be payable by the **Policy** that provides the greatest amount of benefit. Where the benefit under each such **Policy** is identical, **We** will only entertain the claim that **You** are covered under the **Policy** first issued.

24) Cash Before Cover

It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **Us** before cover commences. If this condition is not complied with, then this insurance is automatically null and void. The Authorized agent shall remit the premium to **Us** within 15 calendar days from date of receipt of such premium from the **Policyholder** and/or **You** or date of inception of **Policy**, whichever is earlier. **We** reserve the right to refuse any coverage and/or reject any claim resulting from non-payment of premium to **Us**.

25) Extension of Cover (Applicable to Worldwide Travel for Single Trip Return Plan only)

Cover shall be extended at **Our** discretion for up to 30 days from the expiry of the **Period of Insurance** for a **Trip** without payment of any additional premium if **You** are hospitalized and/or quarantined overseas as recommended by a **Physician** or relevant health authorities which prohibiting **Your** return to Malaysia prior to the expiry of the **Period of Insurance**. This extension of cover shall be applicable if any of the benefits under this **Policy** is payable in the first place and **You** have documented proof of the reasons for the delay unless **You** have **Our** approval in writing.

26) Service Tax Clause

Please be informed that 6% Service Tax will be charged for all taxable general insurance policies.

27) Anti-Bribery And Corruption

You shall comply, and/or shall procure or ensure that **Your** directors, employees, subcontractors, agents or other third parties comply, with all applicable anti-corruption laws and regulations and any relevant anti-corruption policies and documents provided by **Us** and have in place adequate controls and procedures to prevent corruption.

In the event of a breach by **You**, **We** shall be fully entitled to terminate the **Policy** without any liability howsoever with written notice with immediate effect. **You** shall hold **Us** harmless from any cost, expenses, claim, liability, fine or penalty, as a result of any breach of this clause by **You**, **Your** directors, employees, subcontractors and/or agents.

28) Cyber Loss Absolute Exclusion Clause – IUA -09-081

- a) Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
- b) Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
- (i) the use or operation of any Computer System or Computer Network;
 - (ii) the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - (iii) access to, processing, transmission, storage or use of any Data;
 - (iv) inability to access, process, transmit, store or use any Data;
 - (v) any threat of or any hoax relating to b) (i) to b) (iv) above;
 - (vi) any error or omission or accident in respect of any Computer System, Computer Network or Data.
- a) Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
- b) Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
- c) Data means information used, accessed, processed, transmitted or stored by a Computer System.
- d) When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

**IMPORTANT NOTICE**

Every effort will be made by Us to fulfill **Our** obligation under the Policy. If **You** are unhappy or dissatisfied with **Our** service or have any complaints, **You** may call or write to **Us** at:

Tune Insurance Malaysia Berhad

Complaints Unit

Level 9, Wisma Tune,

No. 19, Lorong Dungun,

Damansara Heights,

50490 Kuala Lumpur.

Tel: 1800 88 5753

Fax: 603-2094 1366

Website: www.tuneprotect.com

Email: hello.my@tuneprotect.com

If **You** are not satisfied with the response of **Our** decision, **You** may submit **Your** complaint either to The Ombudsman for Financial Services (OFS) or to Bank Negara Malaysia (BNM).

The following are the contact details for OFS and BNM:

Ombudsman for Financial Services (OFS)

Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
Email: enquiry@ofs.org.my
Website: www.ofs.org.my

Laman Informasi Nasihat dan Khidmat (LINK)

Pengarah

Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465
Fax: 03-2174 1515
Email: bnmtelelink@bnm.gov.my