

## Appendix 1

### 3. What are the coverage / benefits provided?

Please refer to the Schedule of Benefits/Plan below for the summary of the benefits and respective Sum Covered under each Plan.

Section	Schedule of Benefits / Plan	Sum Covered (RM)		
		Bronze	Silver	Gold
<b>1</b>	<b>Personal Accident Benefits</b>			
A	Accidental Death or Permanent Disablement			
	i. Up to 70 years	100,000	300,000	500,000
	ii. 71 - 80 years	50,000	150,000	250,000
	iii. Per Child	25,000	75,000	100,000
	iv. Per Family	300,000	900,000	1,500,000
B	Child Education Fund (per event)	Nil	5,000	10,000
<b>2</b>	<b>Medical and Other Related Benefits</b>			
A	Medical Expenses			
	i. Up to 70 years	100,000	300,000	500,000
	ii. 71 - 80 years	50,000	150,000	250,000
	iii. Per Family	300,000	900,000	1,500,000
B	Follow-up Treatment in Malaysia			
	i. Up to 70 years	10,000	20,000	30,000
	ii. 71 - 80 years	5,000	10,000	15,000
	iii. Per Family	30,000	60,000	90,000
C	Compassionate Visitation Benefit	5,000	7,500	10,000
D	Child Guard Benefit (per event)	5,000	7,500	10,000
E	Alternative Medical Treatment	Nil	500	1,000
F	Hospital Allowance	3,000	5,000	10,500
<b>3</b>	<b>Emergency Medical Evacuation &amp; Repatriation Benefits</b>			
A	Funeral Expenses in Malaysia	2,500	5,000	7,500
B	Medical Evacuation	Unlimited	Unlimited	Unlimited
C	Medically Supervised Repatriation			
D	Repatriation of Mortal Remains			
<b>4</b>	<b>Travel Inconvenience &amp; Other Related Benefits</b>			
A	Damage or Loss of Baggage and Personal Effects ( <i>up to RM500 per article</i> )	2,500	5,000	7,500
B	Loss of Travel Documents	2,500	5,000	7,500
C	Loss of Personal Money	500	1,000	1,500
D	Baggage Delay (RM200 for every 6-hours delay)	400	800	1,200
E	Travel Delay (RM200 for every 6-hours delay)	1,000	2,000	3,000
F	Travel Cancellation	5,000	15,000	25,000
G	Travel Curtailment	5,000	15,000	25,000
H	Travel Misconnection (at least 6-hours delay)	400	500	600
I	Missed Departure	Nil	1,000	2,000
J	Travel Overbooked (RM200 for every 6-hours delay)	Nil	2,000	3,000
K	Loss of Deposit/Full Payment due to Insolvency of Travel Agency or Airlines	Nil	3,000	5,000
L	Golf Equipment Cover (per event) (up to RM500 per golf club)	Nil	2,000	5,000
M	Loss of Credit Card	Nil	2,000	5,000
N	Rental Car Excess Cover (per event)	Nil	500	1,000
O	Home Protection (per event)	1,000	3,000	5,000
P	Personal Liability	250,000	500,000	1,000,000
Q	Travel Assistance Services	Included	Included	Included
<b>5</b>	<b>COVID-19 Coverage (optional)</b>			
A	Travel Cancellation due to COVID-19	5,000	5,000	5,000
B	Travel Disruption due to COVID-19	5,000	5,000	5,000
C	Overseas Medical Expenses due to COVID-19	200,000	200,000	200,000
	i. Up to 70 years	100,000	100,000	100,000
		600,000	600,000	600,000

Section	Schedule of Benefits / Plan	Sum Covered (RM)		
		Bronze	Silver	Gold
	ii. 71 - 80 years iii. Per Family			
D	Medical Evacuation and Repatriation due to COVID-19	100,000	100,000	100,000
E	Repatriation of Mortal Remains due to COVID-19	100,000	100,000	100,000

**Notes:**

- Sum Covered for adult age 71 - 80 years old is fifty percent (50%) from the Sum Covered of  $\leq 70$  years old.
- Total amount payable under Section 2 is subject to maximum Sum Covered under Section 2A - Medical Expenses.
- Please contact Our authorised service provider twenty-four (24) hours hotline number at **+603-7628 3905** for emergency medical assistance.
- All benefits under Sections 1 to 4 are automatically covered while the COVID-19 Coverage under Section 5 only applies if it is included in your certificate subject to additional contributions.
- If you opt for Family Plan, it covers you, your spouse and up to five (5) children.
- For Family Plan under Sections 2C, 2E, 2F, 3A, 4A - 4K, 4M, 4P, 5A, 5B, 5D and 5E, the limit amount in total for all the person covered is three hundred percent (300%) of the Sum Covered shown in the Schedule of Benefits.
- Please refer to the certificate for the complete details of the benefits.

Lampiran 1

3. Apakah perlindungan / manfaat yang disediakan?

Sila rujuk Jadual Manfaat/Pelan di bawah untuk ringkasan manfaat dan Jumlah Perlindungan di bawah setiap Pelan.

Bahagian	Jadual Manfaat / Pelan	Jumlah Perlindungan (RM)		
		Gangsa	Perak	Emas
<b>1</b>	<b>Manfaat Kemalangan Diri</b>			
A	Kematian atau Kecacatan Kekal akibat Kemalangan i. Sehingga umur 70 tahun ii. 71 - 80 tahun iii. Had Anak iv. Had Keluarga	100,000 50,000 25,000 300,000	300,000 150,000 75,000 900,000	500,000 250,000 100,000 1,500,000
B	Tabung Pendidikan Anak (setiap kejadian)	Tiada	5,000	10,000
<b>2</b>	<b>Manfaat Perubatan dan Lain-lain yang Berkaitan</b>			
A	Perbelanjaan Perubatan i. Sehingga umur 70 tahun ii. 71 - 80 tahun iii. Had Keluarga	100,000 50,000 300,000	300,000 150,000 900,000	500,000 250,000 1,500,000
B	Rawatan Susulan di Malaysia <sup>2</sup> i. Sehingga umur 70 tahun ii. 71 - 80 tahun iii. Had Keluarga	10,000 5,000 30,000	20,000 10,000 60,000	30,000 15,000 90,000
C	Manfaat Kunjungan Ihsan	5,000	7,500	10,000
D	Manfaat Penjagaan Anak <sup>2</sup> (setiap kejadian)	5,000	7,500	10,000
E	Rawatan Perubatan Alternatif	Nil	500	1,000
F	Elaun Hospital	3,000	5,000	10,500
<b>3</b>	<b>Manfaat Pemindahan Perubatan Kecemasan dan Penghantaran Pulang</b>			
A	Perbelanjaan Pengebumian di Malaysia.	2,500	5,000	7,500
B	Pemindahan Perubatan	Tiada had	Tiada had	Tiada had
C	Penghantaran Pulang yang Diawasi Secara Perubatan			
D	Penghantaran Pulang Jenazah			
<b>4</b>	<b>Manfaat Kesulitan Perjalanan dan Lain-lain yang Berkaitan</b>			
A	Kerosakan atau Kehilangan Bagasi dan Barang Peribadi (sehingga RM500 untuk setiap barang)	2,500	5,000	7,500
B	Kehilangan Dokumen Perjalanan	2,500	5,000	7,500
C	Kehilangan Duit	500	1,000	1,500
D	Kelewatan Bagasi (RM200 untuk setiap 6-jam kelewatan)	400	800	1,200
E	Kelewatan Perjalanan (RM200 untuk setiap 6-jam kelewatan)	1,000	2,000	3,000
F	Pembatalan Perjalanan	5,000	15,000	25,000
G	Pemendekan Perjalanan	5,000	15,000	25,000
H	Terlepas Sambungan Perjalanan (sekurang-kurangnya 6-jam kelewatan)	400	500	600
I	Ketinggalan Pelepasan	Tiada	1,000	2,000
J	Perjalanan Terlebih Tempahan (RM200 untuk setiap 6- jam kelewatan)	Tiada	2,000	3,000
K	Kehilangan Deposit/Bayaran Penuh akibat Agensi Pelancongan atau Syarikat Penerbangan Bankrap	Tiada	3,000	5,000
L	Perlindungan Peralatan Golf (setiap kejadian) (sehingga RM500 untuk setiap kayu golf)	Tiada	2,000	5,000
M	Kehilangan Kad Kredit	Tiada	2,000	5,000
N	Perlindungan Lebihan Kereta Sewa (setiap kejadian)	Tiada	500	1,000
O	Perlindungan Rumah (setiap kejadian)	1,000	3,000	5,000

Bahagian	Jadual Manfaat / Pelan	Jumlah Perlindungan (RM)		
		Gangsa	Perak	Emas
P	Liabiliti Peribadi	250,000	500,000	1,000,000
Q	Perkhidmatan Bantuan Perjalanan	Termasuk	Termasuk	Termasuk
<b>5</b>	<b>Perlindungan COVID-19 (pilihan)</b>			
A	Pembatalan Perjalanan kerana COVID-19	5,000	5,000	5,000
B	Gangguan Perjalanan kerana COVID-19	5,000	5,000	5,000
C	Perbelanjaan Perubatan Luar Negara kerana COVID-19			
	i. Sehingga umur 70 tahun			
	ii. 71 - 80 tahun	200,000	200,000	200,000
	iii. Had Keluarga1	100,000	100,000	100,000
		600,000	600,000	600,000
D	Pemindahan Perubatan dan Penghantaran Pulang kerana COVID-19	100,000	100,000	100,000
E	Penghantaran Pulang Jenazah kerana COVID-19	100,000	100,000	100,000

**Nota:**

1. Jumlah Perlindungan untuk orang dewasa berumur tujuh puluh satu 71 tahun - 80 tahun adalah lima puluh peratus (50%) daripada Jumlah Perlindungan untuk orang  $\leq$  70 tahun.
2. Jumlah keseluruhan dibayar untuk Bahagian 2 adalah tertakluk kepada Jumlah Perlindungan maksimum di bawah Bahagian 2A - Perbelanjaan Perubatan.
3. Sila hubungi nombor talian hotline dua puluh empat jam (24) jam pembekal perkhidmatan Kami di **+603-7628 3905** untuk bantuan perubatan kecemasan.
4. Semua manfaat di bawah Bahagian 1 hingga 4 dilindungi secara automatik manakala Perlindungan COVID19 di bawah Bahagian 5 hanya terpakai jika ia disertakan di dalam sijil anda, tertakluk kepada sumbangan tambahan.
5. Jika anda memilih Pelan Keluarga, ia melindungi anda, pasangan anda dan sehingga lima (5) anak.
6. Untuk Pelan Keluarga di bawah Bahagian 2C, 2E, 2F, 3A, 4A - 4K,4M, 4P, 5A, 5B, 5D dan 5E, jumlah keseluruhan untuk semua orang yang dilindungi ialah tiga ratus peratus (300%) daripada Jumlah Perlindungan yang ditunjukkan di dalam Jadual Manfaat.
7. Untuk keterangan lanjut setiap manfaat, sila rujuk sijil.