

leisure & travel

travel with confidence, on all your trips, all year long



Smart *Traveller Easy Annual*

The travel insurance that
gives you a world of protection!


A member of



MALAYSIAN ASSOCIATION
OF TOUR AND TRAVEL AGENTS

redefining / standards





SmartTraveller Easy Annual is the most convenient and cost effective way to enjoy comprehensive coverage and 24 hour emergency assistance for all your travels all year long

■ Table of benefits

Schedule of Benefits		Limit Per Person/Event	Sum Insured (RM)					
			Plan 1		Plan 2			
			Individual		Individual		Family	
			International	Domestic	International	Domestic	International	Domestic
Core Cover								
1 Accidental Death								
Pays as a result of Accidental Death of Insured Person	<i>Per Adult</i>	250,000	250,000	500,000	500,000	500,000	500,000	
	<i>Per Child</i>	250,000	250,000	500,000	500,000	150,000	150,000	
	<i>Family Limit</i>	N/A	N/A	N/A	N/A	1,500,000	1,500,000	
2 Accidental Permanent Disablement								
Pays as a result of Accidental Permanent Disablement of Insured Person	<i>Per Adult</i>	250,000	250,000	500,000	500,000	500,000	500,000	
	<i>Per Child</i>	250,000	250,000	500,000	500,000	150,000	150,000	
	<i>Family Limit</i>	N/A	N/A	N/A	N/A	1,500,000	1,500,000	
3 Child Education Fund								
Pays as a result of Accidental Death of Insured Person who has any Children for their education fund	<i>Per Event</i>	10,000	N/A	20,000	N/A	20,000	N/A	
4 Medical								
4A Medical and Hospital Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	<i>Per Adult/Child</i>	200,000	200,000	300,000	300,000	300,000	300,000	
	<i>After Age 70</i>	100,000	100,000	150,000	150,000	150,000	150,000	
	<i>Family Limit</i>	N/A	N/A	N/A	N/A	900,000	900,000	
4B Compassionate Visitation Benefit due to Hospitalisation Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	<i>Per Adult/Child</i>	5,000	5,000	8,000	8,000	8,000	8,000	
	<i>Family Limit</i>	N/A	N/A	N/A	N/A	24,000	24,000	
4C Alternative Medicine Reimburses medical expenses for traditional chinese medicine, osteopath, physiotherapy and chiropractor	<i>Per Adult</i>	500	N/A	1,000	N/A	1,000	N/A	
	<i>Family Limit</i>	N/A	N/A	N/A	N/A	3,000	N/A	

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5	Personal Belongings							
5A	Baggage and Personal Effects Pays for loss of or damage to your baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles)	<i>Per Adult/Child</i>	5,000	5,000	7,500	7,500	7,500	7,500
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	22,500	22,500
5B	Personal Money and Travel Documents Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	<i>Per Adult/Child</i>	5,000	5,000	7,500	7,500	7,500	7,500
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	22,500	22,500
5C	Baggage Delay Pays if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad	<i>Per Adult/Child</i>	800	800	1,600	1,600	1,600	1,600
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	4,800	4,800
6	Travel Inconvenience and Cancellation							
6A	Travel Delay Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter) Cancellation due to the delay Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	<i>Per Adult/Child</i>	2,000	2,000	3,200	3,200	3,200	3,200
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	9,600	9,600
6B	Loss of Deposit or Cancellation Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip	<i>Per Adult/Child</i>	20,000	20,000	20,000	20,000	20,000	20,000
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	60,000	60,000
6C	Travel Curtailment Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	<i>Per Adult/Child</i>	20,000	20,000	20,000	20,000	20,000	20,000
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	60,000	60,000
6D	Travel Overbooked Pays due to overbooked common air carrier and no alternative transportation is made available to you (RM200 for every 6 consecutive hours thereafter)	<i>Per Adult/Child</i>	3,000	N/A	6,000	N/A	6,000	N/A
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	18,000	N/A
6E	Travel Misconnection Pays due to common air carrier misconnection and no alternative transportation is made available to you within 4 hours	<i>Per Adult/Child</i>	300	N/A	500	N/A	500	N/A
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	1,500	N/A
6F	Hijacking Inconvenience Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	<i>Per Adult/Child</i>	10,000	N/A	10,000	N/A	10,000	N/A
		<i>Family Limit</i>	N/A	N/A	N/A	N/A	30,000	N/A

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6G Missed Departure Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	Per Adult/Child	1,000	1,000	2,000	2,000	2,000	2,000	
	Family Limit	N/A	N/A	N/A	N/A	6,000	6,000	
6H Travel Reroute Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	Per Adult/Child	250	N/A	500	N/A	500	N/A	
	Family Limit	N/A	N/A	N/A	N/A	1,500	N/A	
7 Credit Card								
Pays you for fraudulent usage of your credit card	Per Adult/Child	5,000	N/A	10,000	N/A	10,000	N/A	
	Family Limit	N/A	N/A	N/A	N/A	30,000	N/A	
8 Personal Liability								
Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	Per Adult/Child	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
	Family Limit	N/A	N/A	N/A	N/A	3,000,000	3,000,000	
9 Rental Car Excess								
Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	Per Adult/Child	1,000	N/A	1,000	N/A	1,000	N/A	
	Family Limit	N/A	N/A	N/A	N/A	3,000	N/A	
10 Ransom Payment as a result of Kidnapping & Hostage								
Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Per Adult/Child	100,000	N/A	200,000	N/A	200,000	N/A	
	Family Limit	N/A	N/A	N/A	N/A	600,000	N/A	
Add On								
A1 Golf Equipment								
Pays for replacement or repair cost of the lost or damaged golf equipment and the cost for hiring replacement golf equipment (including losses that arises during the course of play or practice)	Per Adult/Child	5,000	N/A	5,000	N/A	5,000	N/A	
	Family Limit	N/A	N/A	N/A	N/A	15,000	N/A	
A2 Sports Equipment								
Pays for replacement or repair cost of the lost or damaged sports equipment and the cost for hiring replacement sports equipment (excluding losses that arises during the course of play or practice)	Per Adult/Child	3,000	N/A	3,000	N/A	3,000	N/A	
	Family Limit	N/A	N/A	N/A	N/A	9,000	N/A	

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A3 Home Contents							
Pays for damages to your home contents as a result of burglary or fire when your house is left vacant while you are travelling	Per Adult/Child	5,000	N/A	5,000	N/A	5,000	N/A
	Family Limit	N/A	N/A	N/A	N/A	15,000	N/A

Domestic means travel within West Malaysia or within East Malaysia. Medical benefits under Domestic cover are limited to injuries due to accident only. Travel between West & East Malaysia is covered under International benefits.

■ Special coverages



Terrorism



Scuba Diving



Winter Sports



Natural Disaster

■ 24-hour Free hotline service - (603) 2142 0399

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

Frequent Questions and Answers

■ Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependant(s) of Pass Holders, excluding overseas secondment & students studying overseas.

■ What is the age limit?

You must be between 18 and 70 years old (both ages inclusive) to be eligible for enrolment. For Family Plan, a child must be between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

■ Is there a maximum period of cover?

The maximum period of cover is 95 days per trip, unlimited number of trips within the period of insurance stated in the Certificate of Insurance.

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

The Family Plan includes you, your spouse and up to 9 accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

■ Who is AXA Affin General Insurance Berhad?

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

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