

SINGAPORE
AIRLINES



Travel Protect



Coverage	When It Applies	Maximum Benefit in MYR	
		Comprehensive	KrisFlyer Comprehensive
Trip Cancellation Coverage	You have to cancel your trip before you depart.	MYR 10,000	MYR 10,000
Trip Interruption Coverage	Your travel plans are interrupted while you are on your trip.	MYR 10,000	MYR 10,000
Travel Delay Coverage	Your travel plans are delayed while you are on your trip. Maximum reimbursement per 24-hour period of delay:	MYR 1,500	MYR 1,500
	No receipts daily limit: (Min. required delay - 6 hours)	MYR200	MYR 200
	With receipts daily limit: (Min. required delay - 6 hours)	MYR 400	MYR 400
Baggage Coverage	Your baggage is lost, damaged, or stolen while on your trip.	MYR 3,500	MYR 3,500
	Maximum benefit for all high value items:	MYR1,000	MYR 1,000
Baggage Delay Coverage	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. No receipts sublimit: Minimum required delay – 6 hours	MYR 1,000 MYR 200 (Outbound only)	MYR 1,000 MYR 200 (Outbound only)
Emergency Medical/Dental Coverage	You have to pay for emergency medical or dental treatment while on your trip.	MYR 500,000	MYR 500,000
	Dental care maximum sublimit:	MYR 1500	MYR 1500
	Hospital cash (MYR200 per 24 hours hospital confinement)	Nil	MYR 10,000
	Continuation of medical treatment in Malaysia (14 days maximum)	Nil	MYR 1,500
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip.	MYR 500,000	MYR 500,000
	Search & Rescue sublimit:	MYR 10,000	MYR 10,000
Personal Liability Coverage	You are financially liable for damage you cause to a third party or their property while on your trip.	MYR 1,000,000	MYR 1,000,000
Travel Accident Coverage	You suffer a death or disability as a result of a travel accident during your trip.	MYR 50,000	MYR 100,000
	Loss of sight or limb(s):	MYR 25,000	MYR 50,000
	Permanent disablement:	MYR 50,000	MYR 100,000
Rental Car Damage and Theft Excess Coverage	<i>Your rental car</i> is damaged or stolen while on <i>your trip</i> .	Nil	MYR 1,500
ID/Document Coverage	<i>Your ID</i> or travel document is stolen, lost or damaged while on <i>your trip</i> .	Nil	MYR 500
My Money Coverage	<i>Your means of payment</i> is lost or stolen or <i>your cash</i> is stolen while on <i>your trip</i> .	Nil	MYR 500

The above is only a brief description of the coverage available under your policy. Terms, conditions, limits, sub-limits and exclusions apply to all coverages. Please carefully review your policy for complete details. The definitions of the terms in the Definitions section of the policy will also apply to this Coverage Summary. Maximum Benefits apply per Insured Person.

Important Notice: This policy does not cover pre-existing medical conditions.

Our promise to you

Since your satisfaction is our priority, we are pleased to give you 14 days to review your policy. If, during this 14-day period, you are not completely satisfied for any reason, you may cancel your policy and receive a full refund. Please note that this refund is only available if the trip has not started and if a claim has not been initiated. After this 14-day period, your premium is non-refundable.

For Customer Service, please:

Call: +603 – 2161 0557
Mon – Fri, 09:00 – 17:30 (Malaysia Time)
E-mail: sq_travelhelp@allianz.com

To File a Claim, please visit:

<https://www.allianz-assistance.com.sg/claims.html>

For Claims Enquiries, please:

Call: +603 – 2161 0557
Mon – Fri, 09:00 – 17:30 (Malaysia Time)
E-mail: sq_travelhelp@allianz.com

For 24-hour Emergency Assistance during your trip, please:

Call: +603 – 2161 0557 (Reverse call for those outside Malaysia)

General conditions

Who is your insurer?

This policy is underwritten by RHB Insurance Berhad (Company No: 197801000983 (38000-U)), a company incorporated in Malaysia, registered under Financial Services Act 2013 and regulated by Bank Negara Malaysia.), as the insurer. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

AZP Malaysia Agency Sdn Bhd has been appointed by RHB Insurance Berhad to act as an agent.

About this policy

This *policy* is *our* contract with *you*. Please read it carefully. *We* have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, *we* are available during our working hours listed in the Coverage Summary. Just visit *us* online or give *us* a call using the contact information listed in the Coverage Summary. And, if *your* travel arrangements change, please be sure to let *us* know so *we* can make any necessary updates to *your* *policy*.

Before commencing this contract of insurance, *you* have a duty to disclose to *us* every matter that *you* know, or could reasonably be expected to know, is relevant to *our* decision whether to accept the risk of the insurance and if so, on what terms. *You* have the same duty to disclose those matters to *us* before *you* extend or vary this contract. Otherwise *you* may not receive any benefit from this *policy*.

We will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. *You* will also notice that some words are italicised. These words are defined in the “Definitions” section. Words that are capitalised refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

What this policy includes and who it covers

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your policy consists of three parts:

1. The Certificate of Insurance document, which provides the particular list of individuals covered under *your policy*.
2. The Coverage Summary document, which provides the particular list of coverages and benefits covered under *your policy*; and
3. This General Conditions document, which describes the coverages, main provisions, and conditions that govern this *policy*.

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

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Definitions

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

<i>Accident</i>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<i>Accommodation</i>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<i>Adoption proceeding</i>	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
<i>Baggage</i>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<i>Climbing sports</i>	An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<i>Cohabitant</i>	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<i>Computer system</i>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<i>Covered reasons</i>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<i>Cyber risk</i>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorised, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
<i>Departure date</i>	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your</i> Certificate of Insurance.
<i>Doctor</i>	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , or the sick or <i>injured person's family member</i> .
<i>Epidemic</i>	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organisation (WHO) or an official government authority.

Family member	<p>Your:</p> <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; 10. Paid, live-in caregivers. 11. <i>Service animals</i>.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 metres in elevation, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i>. It must:</p> <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organised departments of medicine and major surgery; and 3. Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
KrisFlyer member	<p>A person who:</p> <ol style="list-style-type: none"> 1. Has been accepted by Singapore Airlines as a member under their frequent flyer program; and 2. Holds a current and valid KrisFlyer digital or physical membership card during their entire period of insurance under this <i>policy</i>.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> less than 150 kilometres.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).

Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for your illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognised or referred to as a pandemic by a representative of the World Health Organisation (WHO) or an official government authority.
Policy	The travel insurance coverage purchased. The <i>policy</i> includes this General Conditions document and the Certificate of Insurance document.
Political risk	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; Military and usurped power.
Pre-existing medical condition	<p>Any medical or physical conditions, injuries, signs, symptoms or circumstances:</p> <ul style="list-style-type: none"> a) which you are aware of, or ought to have been aware of; or b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or d) which are of such a nature to require, or which potentially may require medical attention; and e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy. <p>The illness, injury, or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.</p> <p>This definition applies to you, your family members, travelling companions and any other person on whom your trip depends.</p>

Primary residence	Your permanent, fixed home address in Malaysia for legal and tax purposes.
Public place	Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Rental Car	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental car agreement</i> for use on <i>your trip</i> .
Rental car agreement	The contract issued to <i>you</i> by the rental car company that describes all of the terms and conditions of renting a <i>rental car</i> , including <i>your</i> responsibilities and the responsibilities of the rental car company.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Sporting equipment	Equipment or goods used to participate in a sport.
Terrorist event	An act carried out by an organised terrorist group recognised by the government authority and applicable law of <i>your</i> country of residence that <i>injures</i> people or damages property to achieve a political, ethnic, or religious result. It does not include general civil protest, unrest, rioting, or acts of war.
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel Agency	A Travel Agency with a current license issued by the Malaysia Tourism Board.

Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Travelling companion	A person or <i>service animal</i> travelling with <i>you</i> or travelling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 180 days.
Unattended	Leaving <i>your baggage</i> and any personal effects including money and ID documents: <ol style="list-style-type: none"> 1. With a person who is not named on <i>your</i> Certificate of Insurance or who is not a <i>travelling companion</i> or who is not a <i>family member</i>; or 2. With a person who is named on <i>your</i> Certificate of Insurance or who is a <i>travelling companion</i> or a <i>family member</i> but who fails to keep <i>your</i> baggage and effects under close supervision; or 3. Where they can be taken without <i>your</i> knowledge; or 4. At such a distance from <i>you</i> or outside of <i>your</i> line of sight that <i>you</i> are unable to prevent them from being taken.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
We, Us, or Our	RHB Insurance Berhad (Company No: 197801000983 (38000-U))
You or Your	All persons listed as insureds in the Certificate of Insurance.

When your coverage begins and ends

You are only eligible for coverage if we accept *your* request for insurance. *Your policy's* coverage effective date and coverage end date are indicated in *your* certificate of insurance. The *policy* is effective the day the order is received and the full premium is paid. The order must be received and the full premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while *your policy* is in effect.

Important: If you did not purchase your policy at the same time as you booked your flight(s), you do not have cover under Trip Cancellation Coverage for any unforeseeable circumstance occurring before or within 7 days of purchasing your policy.

Except for one-way and same-day return *trips*, the *departure date* and return date that *you* provided at time of purchase are counted as two separate days of travel when *we* calculate the duration of *your trip*.

Your policy ends on the coverage end date listed in *your* certificate of insurance. However, there are situations where *your policy* may end on a different date. If *your policy* was purchased with a one-way booking, *your* coverage end date will be the scheduled return date for *your trip*, as shown on *your* travel documents (not exceeding 30 days from the *departure date* shown on *your* travel documents). Additionally, *your policy* will end on the earliest of:

1. At 23:59 on the day *you* cancel *your policy*; or
2. At 23:59 on the day *you* file a trip cancellation claim with *us*;
3. At 23:59 on the day *you* end *your trip*, if *you* end *your trip* early;
4. At 23:59 on the day *you* arrive at a medical facility for further care if *you* end *your trip* due to a medical reason; or
5. At 23:59 on the 180th day of the *trip*.

However, if *your* return travel is delayed due to a *covered reason*, *we* will extend *your* coverage period until the earlier of when *you* are able to return to *your* point of origin or *primary residence*, or until *you* arrive at a medical facility for further care following a medical repatriation or *trip* interruption.

This *policy* applies for a specific *trip* and cannot be renewed.

Description of coverages

In this section, we will describe the many different types of insurance coverages which are included in *your policy*. *We* explain each type of coverage and the specific conditions that must be met for the coverage to apply.

Specific exclusions may apply to individual coverages, and *you* must check the GENERAL EXCLUSIONS for exclusions applying to all coverages under this *policy*.

***We* will only provide cover under this *policy* for events and *covered reasons* that are sudden, unforeseeable and outside of *your* control occurring during *your* period of insurance.**

A. Trip cancellation coverage

This coverage only applies before *you* have left for *your trip*.

If *your trip* is cancelled or rescheduled for a covered reason listed below, we will reimburse *you* for *your* non-refundable trip payments, deposits, cancellation fees, and change fees (less available *refunds*), up to the maximum benefit for Trip Cancellation Coverage listed in *your* Coverage Summary.

Also, if *you* prepaid for shared *accommodation* and *your travelling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay.

IMPORTANT: *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72-hour period, *you* must notify them as soon as *you* are able.

Covered reasons:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

- a. A *doctor* advises *you* or a *travelling companion* to cancel *your trip* before *you* cancel it.
2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or a pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.
3. *You*, a *travelling companion*, or *family member* dies on or after *your policy's* Coverage Effective Date and before *your trip*.
4. *You* or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
5. *You* or *your travelling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. *You* or *your travelling companion* need medical attention; or
- b. *Your* or *your travelling companion's* vehicle needs to be repaired because it is not safe to operate.
6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. *Your primary residence is uninhabitable.*

8. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
- A. *A natural disaster; or*
 - B. *Severe weather.*

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's* trip cancellation coverage maximum benefit:

- i. The reasonable cost of the alternative transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodation* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You or a travelling companion is terminated or laid off by a current employer after your policy's purchase date.*

The following conditions apply:

- a. The termination or layoff is not *your* or *your travelling companion's* fault;
- b. The employment must have been permanent (not temporary or contract); and
- c. The employment must have been for at least 12 continuous months.

10. *You or a travelling companion secures permanent, paid employment, after your policy's purchase date, that requires presence at work during the originally scheduled trip dates.*

11. *Your or a travelling companion's primary residence is permanently relocated by at least 150 kilometres due to a transfer by your or a travelling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*

12. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*

13. *You or a travelling companion receives a legal notice to attend an adoption proceeding during your trip.*

14. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*

15. *You or a travelling companion is medically unable to receive an immunisation required for entry into a destination.*

16. *Your or travelling companion's travel documents required for the trip are stolen.*

The following condition applies:

- a. *You* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents that would allow you to keep the originally scheduled *trip* dates

B. Trip interruption coverage

If *you* have to interrupt *your trip* or end it early due to one or more of the *covered reasons* listed below, we will reimburse *you*, less available *refunds*, up to the maximum benefit for trip interruption coverage listed in *your* Coverage Summary, for:

- i. The prorated portion of *your* unused non-refundable *trip* payments and deposits.
- ii. Additional *accommodation* fees *you* are required to pay, if *you* prepaid for shared *accommodation* and *your travelling companion* has to interrupt their *trip*.
- iii. Reasonable transportation expenses *you* incur to continue *your trip* or return to *your primary residence*.
 - We will reimburse *you* either for the return *travel carrier* ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned. **There is a per policy maximum of MYR 150 per day for 14 days.**

IMPORTANT: *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to interrupt *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72-hour period, *you* must notify them as soon as *you* are able.

Covered reasons:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

- a. A *doctor* must either examine or consult with *you* or the *travelling companion* before *you* make a decision to interrupt the *trip*.
 - b. *You* must not have travelled against your home country's government advice or against local authority advice at your *trip* destination.
2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or a pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.
3. *You*, a *travelling companion*, or *family member* dies during *your trip*.
 4. *You* or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and

- ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You or a travelling companion is in a traffic accident*

One of the following conditions must apply:

- a. *You or a travelling companion* needs medical attention; or
- b. The vehicle needs to be repaired because it is not safe to operate.

6. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. *Your primary residence is uninhabitable.*

8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. *A natural disaster*; or
- b. *Severe weather*.

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's* maximum trip interruption coverage maximum benefit:

- i. The reasonable cost of alternate transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodation* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You or a travelling companion* serving as a first responder is called in for duty due to an accident or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.

10. *You or a travelling companion* is a traveller on a hijacked aircraft, train, vehicle, or vessel.

11. *You, a travelling companion, or a family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

12. *You* miss at least 50% of the length of *your trip* due to one of the following:

- A. *A travel carrier* delay (this does not include a *travel carrier's* cancellation prior to your *departure date*);
- B. A strike, unless threatened or announced prior to the purchase of *your policy*;
- C. *A natural disaster*;

- D. Roads are closed or impassable due to *severe weather*;
- E. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
- i. *You* must provide evidence of *your* efforts to obtain replacement documents
- F. Civil disorder, unless it rises to the level of *political risk*; or

13. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination;

c. Travel delay coverage

If *your* or a *travelling companion's trip* is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for travel delay:

- i. *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and local transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary.
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, reasonable transportation expenses to either help *you* re-join *your* cruise/tour or reach *your* destination.
- iii. If the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, reasonable transportation expenses to either help *you* reach *your* destination or return home.

The delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary and due to one of the following *covered reasons*:

- 1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*);
- 2. A strike, unless threatened or announced prior to the purchase of *your policy*;
- 3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
- 4. A *natural disaster*;
- 5. Lost or stolen travel documents;
- 6. Hijacking;
- 7. Civil disorder, unless it rises to the level of *political risk*; or
- 8. A *traffic accident*.
- 9. A travel carrier denies *you* or a traveling companion boarding based on a suspicion that *you* or a traveling companion has a contagious medical condition (including an epidemic or pandemic disease

such as COVID-19). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

D. Baggage coverage

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lowest of the following, up to the maximum benefit listed for baggage loss in *your* Coverage Summary:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. *You* have taken reasonable steps to keep *your baggage* safe and intact and to recover it;
- b. *You* have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator within 24 hours of discovery of the loss;
- c. *You* must provide original receipts or another proof of purchase for the lost, damaged, or stolen items. **For items without an original receipt or a proof of purchase, we will cover up to 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item;** and
- d. *You* must report theft or loss of a cellular device to *your* network provider and request to block the device

The following items are not covered:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Hearing aids, prescription eyewear, and contact lenses;
5. Artificial teeth, prosthetics, and orthopaedic devices;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, medical equipment/supplies, and perishables;
8. Tickets, passports, deeds, blueprints, stamps, and other documents;
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travel cheques, securities, bullion, and keys;
10. Rugs and carpets;
11. Antiques and art objects;
12. Fragile and brittle items;
13. Firearms and other weapons, including ammunition;
14. Intangible property, including software and electronic data;
15. Property for business or trade;
16. Property *you* do not own;
17. *High value items* stolen from a car, locked or unlocked; and
18. *Baggage* while it is:
 - a. Shipped, unless with *your travel carrier*;
 - b. In or on a car trailer;
 - c. *Unattended* in an unlocked motor vehicle; or
 - d. *Unattended* in a locked motor vehicle, unless the *baggage* cannot be seen from the outside;
19. *Baggage* left *unattended* in a *public place*.

E. Baggage delay coverage

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for baggage delay.

The following conditions apply:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under baggage delay in *your* Coverage Summary.
- b. If *you* do not provide receipts, the maximum amount payable is the No Receipts Limit listed in *your* Coverage Summary. Only available for *your* outbound travel (not *your* return travel).

F. Emergency medical/dental coverage abroad

If *you* receive emergency medical or dental care while *you* are on *your trip* for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which *you* are responsible, up to the maximum benefit listed for Emergency Medical/Dental Coverage in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip* abroad, *you* have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your* return home (including being diagnosed with an epidemic or pandemic disease such as COVID-19).
2. While on *your trip* abroad, *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If *you* need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of *your* emergency medical/dental coverage.

KrisFlyer members only – additional covered reasons

3. If *you* are a *KrisFlyer member*, and *you* are confined to a hospital abroad because of an unexpected illness, *injury*, or medical condition, we will pay *you* MYR 200 for each continuous 24 hour period *you* are hospitalised, up to the maximum benefit listed in *your* Coverage Summary.
4. If *you* are a *KrisFlyer member* we will pay up to the maximum benefit listed in *your* Coverage Summary for *your* continuing medical treatment in Malaysia.

The following conditions apply:

- a. We will not pay for continuation of medical treatment for longer than 14 days after the date *you* return to Malaysia.
- b. The illness, *injury* or condition must have occurred during *your trip*, and *you* must have sought medical treatment abroad.
- c. For claims related to COVID-19, *you* must have received a positive COVID-19 test abroad.

The following conditions and exclusions apply:

- a. The care must be **medically necessary** to treat an emergency condition, and such care must be provided by a **doctor, dentist, hospital, or other provider authorised to practice medicine or dentistry**.
- b. This coverage will not pay for continuation of medical treatment in Malaysia, unless *you* are a **KrisFlyer member** and *you* qualify for the additional covered reasons above;

- c. This coverage will not pay for any care for any illness, injury, or medical condition that did not originate during *your trip* abroad.
- d. This coverage will not pay for non-emergency care or services, such as:
 - 1. Elective cosmetic surgery or care;
 - 2. Annual or routine exams;
 - 3. Long-term care;
 - 4. Allergy treatments (unless life threatening);
 - 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 - 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise *you*);
 - 7. Experimental treatment; and
 - 8. Any other non-emergency medical or dental care.
- e. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

G. Emergency transportation coverage

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

- 1. *Our* medical team will consult with the local *doctor*;
- 2. We will identify the closest appropriate *hospital* or other appropriate facility, make arrangements to transport *you* there, and pay for that transport; and
- 3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements;
- b. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility;
- c. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Medical Repatriation (Getting *you* home after *you* receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, we will:

- 1. Arrange and pay for *you* to be transported via a commercial transportation carrier in the same class of service that *you* originally booked, unless otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or

- c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.
2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodation must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.
- c. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to *your* chosen destination.
- d. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Transport to Bedside (Bringing a friend or *family member* to *you*)

If *you* are told by the treating *doctor* that *you* will be hospitalised for more than 120 hours or that *your* condition is life-threatening during *your trip*, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following condition applies:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Return of Dependents (Getting minors and dependents home)

If *you* are told by the treating *doctor* that *you* will be hospitalised for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your travelling companions* who are under the age of 18, or dependents requiring *your* full-time supervision and care to one of the following:

1. *Your primary residence*; or
2. A location of *your* choice in *your* country of residence.

We will arrange and pay for an adult *family member* to accompany *your travelling companions* who are under the age of 18 or dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalised and if *you* do not have an adult *family member* travelling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents.
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Repatriation of Remains (Getting *your* remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport *your* remains to one of the following:

1. A funeral home near *your primary residence*; or
2. A funeral home located in *your* country of residence

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

H. Personal liability coverage

IMPORTANT: Personal Liability Coverage is only available to *KrisFlyer* members. *You* do not have this coverage if *you* are not a *KrisFlyer* member.

We will cover *your* legal liability for payment of compensation in respect of:

- i. Death, bodily injury or illness, and/or
- ii. Physical loss of damage to property, occurring during *your journey*, which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse *your* reasonable legal costs and legal expenses for settling or defending the claim made against *you*. *We* will decide whether the costs were reasonable. *You* must not accept liability without prior written approval from *us*.

***You* are not covered for expenses:**

1. Relating to bodily injury to *you*, *your* travelling companion, or to a relative or employee of either of *you*.
2. Relating to damage to property belonging to *you*, or in *your* care or control, or belonging to, or in the care or control of, a relative of *yours*, or *your* travelling companion, or to an employee of either of *you*.
3. Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
4. Arising out of the conduct of a business, profession or trade.
5. Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
6. Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
7. Caused by disease that is transmitted by *you*.
8. Concerning any relief or recovery other than monetary amounts.
9. Relating to liability arising from a contract that imposes on *you* a liability which *you* would not otherwise have.
10. Due to assault and/or battery committed by *you* or at *your* direction.

11. Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of *you* or any person acting with *your* knowledge, consent or connivance.

I. Travel accident coverage

We will pay in the event an accident occurs during *your journey*, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and *you* are presumed dead and *your* body is not found within 12 months from the occurrence, we will pay according to the following Schedule of Compensation.

Schedule of Compensation	Percentage of Capital Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total loss of hearing in:	
a) both ears	75%
b) one ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the permanent total loss of use of one limb	50%

The following conditions apply:

- The accident must take place outside Malaysia.
- If the accident is during a commercial flight, the flight must be operated by a commercial airline company and be between two commercial airports.

J. Rental car damage and theft excess coverage

IMPORTANT: Rental Car Damage and Theft Excess Coverage is only available to *KrisFlyer* members. You do not have this coverage if *you* are not a *KrisFlyer* member.

This coverage does not replace any vehicle coverage mandated by law, does not provide bodily injury and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle coverage.

If *your rental car* is stolen or damaged during the scheduled rental period and while on *your trip*, we will pay *you*, up to the maximum benefit listed for Rental Car Damage and Theft Coverage in *your* Coverage Summary, for:

- i. The specified excess, deductible or damage liability fee *you* are liable to pay under *your rental car agreement*.

The following conditions apply:

- a. If the *rental car* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental car agreement*;
- b. *You* must file a report with the rental car company, either within 24 hours of the loss or damage or when *you* return the *rental car* (whichever comes first); and
- c. If the *rental car* is stolen, *you* must promptly notify the police.

Rental cars do not include:

- 1. Vehicles used for peer-to-peer car sharing
- 2. Trucks or moving vans;
- 3. Campers, trailers, or recreational vehicles;
- 4. Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles;
- 5. Vehicles when used off-road;
- 6. Vehicles that are more than 10 years old;
- 7. Vehicles that seat more than nine persons, including the driver;
- 8. Vehicles that do not have to be licensed or are not legal where used;
- 9. Vehicles that are rented for commercial or for-hire purposes, including limousines; and
- 10. Vehicles that have a manufacturer's suggested retail price of more than [MYR 75,000].

You are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

- 1. Any obligation *you* assume under any agreement, (e.g. *you* pay for the car rental agency's supplemental insurance), except a collision or comprehensive *deductible* for *your* primary insurance;
- 2. Violating the *rental car agreement*;
- 3. Leases or rentals for [31] consecutive days or longer;
- 4. The *Rental car's* loss of value; or
- 5. *Mechanical breakdown* or ordinary wear and tear;

K. ID and document coverage

IMPORTANT: ID and Document Coverage is only available to *KrisFlyer* members. *You* do not have this coverage if *you* are not a *KrisFlyer* member.

If *your ID document* is lost, stolen or damaged, we will reimburse *you* for the cost of replacing it, up to the maximum benefit listed for ID and Document protection in *your* Coverage Summary.

The following conditions apply:

- a. *ID documents* are covered only if the ID expiration date expires over 6 months after the triggering event.
- b. For theft, *you* need to report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier, *you* were travelling on when the theft occurred.

The following definition applies:

ID Document: national identity card, residence permit, driving licence, registration certificate, passport, boat licence, fishing and hunting licence. For natural persons acting as individual entrepreneurs and in the context of their professional activity, the registration certificates for vehicles for professional use.

L. My money coverage

IMPORTANT: My Money Coverage is only available to *KrisFlyer* members. You do not have this coverage if you are not a *KrisFlyer* member.

If *your* bank or credit card is lost or stolen, we will reimburse *you* for the financial losses (as well as out of pocket expenses such as telephone costs) in the event of payment or withdrawal transactions carried out fraudulently by a third party using the lost or stolen card.

The following conditions apply:

- a. The fraudulent transactions must occur between the time of the loss or theft and the receipt by the bank of confirmation of the cancellation of *your* lost or stolen payment means.
- b. The guarantee applies only to *your* bank or credit cards.

If cash is stolen from *you* during a duly proven assault, from a malaise, from dizziness, loss of consciousness, or a traffic accident, as well as during a burglary by breaking and entering at your *accommodation*, we will reimburse *you* for the cash withdrawn from *your* account at an ATM.

The following conditions apply:

- a. *You* must provide proof of the event (witness statement, police statement).
- b. The event must occur within four (4) hours following the withdrawal of the cash and prior to the Assault or illness or traffic Accident.

You are not covered for any theft of cash other than that which was withdrawn with the card or from the bank account.

General exclusions

This section describes the general exclusions applicable to all coverages under *your policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *travelling companion*, or a *family member*:

1.	Things you were aware of	Any loss, condition, or event that was known, foreseeable, intended, or expected when <i>your policy</i> was purchased.
2.	Pre-existing medical conditions	a) <i>Your pre-existing medical condition(s)</i> ; b) <i>Pre-existing medical condition(s) of your travelling companion(s)</i> ; c) <i>Pre-existing medical condition(s) of your family member(s)</i> .
3.	Travelling for medical treatment	<i>You</i> travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on <i>your trip</i> .
4.	Travelling against medical advice	<i>You</i> travelling against the medical advice of a <i>doctor</i> regarding <i>your</i> health or medical condition.
5.	Self-harm and suicide	<i>Your</i> intentional self-harm or if <i>your</i> suicide or attempted suicide.
6.	Pregnancy and childbirth	Pregnancy or childbirth except for sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of <i>your</i> pregnancy.
7.	A child born overseas	There is no cover for a child born overseas during <i>your</i> coverage period.
8.	Fertility and abortion	Fertility treatments or <i>you</i> undergoing an abortion where it is not deemed <i>medically necessary</i> to do so by a <i>doctor</i> .
9.	Alcohol and drugs	The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a <i>doctor</i> and used as prescribed.
10.	Intent to cause loss	Acts committed by <i>you</i> , <i>your travelling companion</i> or <i>your family member</i> with the intent to cause loss.
11.	Working as a crew member	Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
12.	Motorcycles and mopeds	<i>You</i> riding a moped or motorcycle in the following circumstances: i. without a helmet (whether as a driver or a passenger); or ii. without a valid driver's license as required in the country you are in; or iii. where a valid license is not required in the country you are in, <i>you</i> riding if you do not have a full Malaysia license qualifying you to ride the moped or motorcycle you are riding on, as specified by the Malaysia Road Transport Act 1987

13.	Professional sports	Participating in or training for any professional or semi-professional sporting competition.
14.	Amateur sports	Participating in or training for any amateur sporting competition while on <i>your trip</i> . This does not include participating in informal recreational sporting competitions and tournaments organized by <i>accommodations</i> , resorts, or cruise lines to entertain their guests.
15.	Extreme sports	Participating in extreme, high-risk sports and activities including but not limited to: a. Skydiving, BASE jumping, hang gliding, or parachuting; b. Bungee jumping; c. Caving, rappelling, or spelunking; d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter; e. <i>Climbing sports</i> or free climbing; f. Any <i>high-altitude activity</i> ; g. Personal combat or fighting sports; h. Racing or practicing to race any motorized vehicle or watercraft; i. Free diving; or j. Scuba diving at a depth greater than 20 meters or without a dive master.
16.	Illegal acts	An <i>illegal act</i> resulting in a conviction, except when <i>you</i> , a <i>traveling companion</i> , a <i>family member</i> , or <i>your service animal</i> is the victim of such act.
17.	Epidemics and pandemic diseases	An <i>epidemic</i> or <i>pandemic</i> , except when and to the extent that an <i>epidemic</i> or <i>pandemic</i> is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, Travel Delay Coverage, or Emergency Medical/Dental Coverage.
18.	Natural disasters	<i>Natural disaster</i> , except when and to the extent that a <i>natural disaster</i> is expressly referenced in and covered under Trip Cancellation Coverage, or Trip Interruption Coverage, or Travel Delay Coverage.
19.	Pollution and contamination	Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
20.	Nuclear reaction and radiation	Nuclear reaction, radiation, or radioactive contamination.
21.	War	War (declared or undeclared) or acts of war.
22.	Military duty	Military duty, except when and to the extent that military duty is expressly referenced and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
23.	Political risk	<i>Political risk</i> .
24.	Cyber risk	<i>Cyber risk</i> .
26.	Civil unrest	Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption Coverage or Travel Delay Coverage.

27.	Terrorism	<i>Terrorist events</i> . This exclusion does not apply to Overseas Emergency Medical and Dental Coverage or Emergency Transportation Coverage.
28.	Government authorities	Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
29.	Travel supplier restrictions	A <i>travel supplier's</i> restrictions on any <i>baggage</i> , including medical supplies or equipment.
30.	Damaged property	Ordinary wear and tear or defective materials or workmanship.
31.	Gross negligence	An act of gross negligence by <i>you</i> or a <i>travelling companion</i> .
32.	Travel against government advice	Travel against the orders or advice of any government or other public authority.
33.	Sanctions	Any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
34.	Travel dates	Any claims arising from: A) <i>Your travel carrier</i> tickets not showing travel date(s); or B) The <i>departure date</i> and <i>return date</i> as shown on the Coverage Summary do not match <i>your trip's</i> actual <i>departure date</i> and <i>return date</i> (part B) does not apply to insurance purchased with a one-way booking).

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates in *your* Certificate of insurance do not represent when *you* actually intended to travel (does not apply to insurance purchased with a one-way booking).
3. *You* intend to receive health care or medical treatment of any kind while on *your trip*.

Claims information

Before *you* file a claim, please review *your policy* details and the Coverage Summary to ensure that *your* situation meets the criteria for a covered claim. Please note that not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

To File *Your Claim*, please visit:

<https://www.allianz-assistance.com.sg/claims.html>

Provide *policy* details.

- Determine which forms and documentation are required.
- File *your* claim and inquire *your* claim status.

To Inquire *Your Claim* Contact *Us* by Phone or Email, please:

- Email : sq_travelhelp@allianz.com
- Call : +603-2161 0557

We need supporting documentation in order to collect information, confirm, and validate claims. General supporting documentation requirements for different claim types are listed below. Please note, that, in some cases, we may request additional documentation if what is provided is insufficient.

For all claims, we will need:

- *Your trip* booking invoice(s) and travel documents showing the dates and times of travel and all *trip* costs
- Original invoices, receipts, and proof of payment for all claimed expenses
- Information on any other insurance *you* may have, such as home or private medical insurance, that may cover the same loss
- Any other evidence and supporting documentation that helps support *your* claim

For trip cancellation and trip interruption claims, we will need:

- For all claims:
 - The original *trip* invoice, ticket, or itinerary
 - The original cancellation invoice (or invoices) showing all cancellation charges
 - A full explanation of why *you* had to cancel or interrupt your *trip*
 - A proof of payment for all claimed expenses
 - Information on any *refunds* issued to *you*
- If caused by a medical reason:
 - A medical certificate provided by *your doctor* that contains diagnosis confirming *your* illness, *injury*, or medical condition
 - A certified copy of the death certificate, if applicable
 - Medical records, if requested
 - *Hospital* admission/discharge papers, if applicable
- If caused by *quarantine*:
 - A letter from the appropriate authorities confirming the times and dates of *your quarantine*
- If caused by a *traffic accident*:
 - A police report that confirms and describes the *traffic accident*
- If caused by legal proceedings:
 - A copy of the letter from the court containing the dates of *your* required appearance
- If caused by home being *uninhabitable*:
 - A letter from the appropriate authorities confirming that *your* home was *uninhabitable*

- If caused by a *terrorist event*:
 - Information about the *terrorist event* that caused you to cancel or interrupt *your trip*
- If caused by termination of employment:
 - A letter from *your* employer confirming the reason for *your* termination and the date when *you* were notified
- If caused by military reassignment of leave revocation:
 - A copy of the military order

For loyalty program redeposit fee claims, we will need:

- A proof of payment of the redeposit fee

For emergency medical claims, we will need:

- Medical evidence from *your* treating *doctor* that confirms the illness or *injury* and treatment given
- Original receipts and accounts for all medical treatment and other related expenses that *you* paid or agreed to pay

For travel delay claims, we will need:

- An explanation of why *your* trip was delayed
- Supporting information, such as flight numbers, airlines, and dates, that would help *us* confirm flight delays, if applicable
- Original receipts for additional transportation and/or *accommodation* expenses
- The original *trip* invoice, ticket, or itinerary

For baggage loss/damage/theft claims, we will need:

- A written police report for the loss or theft
- A written report from your travel representative or accommodation manager, if appropriate.
- A written confirmation from your *travel carrier* or accommodation provider detailing the damage or loss
- Original receipts or other suitable proof of ownership and monetary value
- An estimate of repair costs, if applicable

For baggage delay claims, we will need:

- A written confirmation from the *travel carrier* detailing the temporary loss and when *your* luggage was returned to *you*
- Original receipts for any items purchased while waiting for *your* luggage to be returned to *you*

General provisions and conditions

In addition to the conditions, limitations, and exclusions specified above, the below general provisions and conditions apply to all coverages under *your policy*.

Proof of Loss

As with any insurance, *you* are responsible for proving *your* loss. We require that *you*:

1. Notify *us* of *your* claim within 90 days of the date of loss or as soon as reasonably possible (except as otherwise allowed by law). If *you* do not report *your* claim within this time, we will not invalidate or reduce it unless the delay impairs *our* rights;
2. Make all reasonable efforts to minimise *your* loss (including without limitation making reasonable efforts to start, catch up to, or continue *your trip*; and promptly notifying *your travel supplier* upon discovering that *you* need to cancel or interrupt *your trip*, including being advised to cancel or interrupt *your trip* by a *doctor*);
3. Provide to *us* a signed proof of loss upon *our* request;

4. Retain the original invoice and any other supporting documentation
5. Provide all requested documentation listed in the Claims Information section;
6. Cooperate with *us* in the investigation of *your* claim.

Residency requirement

This *policy* is only available to *you* if *you* ordinarily reside in Malaysia and you must be a Malaysian citizen, Malaysian permanent resident, valid work permit holder, valid student pass holder or a person who is otherwise legally employed in Malaysia. Your *trip* must commence in Malaysia and end in Malaysia. If *you* are travelling on a one-way policy, *your trip* must commence in Malaysia.

International sanctions

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

Emergency assistance

1. If *you* require assistance, *you* should contact *our* emergency centre, which can be reached 24 hours a day.
2. The emergency centre will provide the required assistance as soon as possible and practical, in mutual consultation with *you*.
3. Government regulations or other circumstances may limit *our* ability to provide assistance.
4. Assistance that *you* have arranged for *yourself* is *your* responsibility.
5. The emergency centre is not liable for the acts and omissions of others.

Multiple insurances

If *you* are entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation then *we* will not compensate *you* under this *policy*:

1. *We* will, however, compensate *you* for the damage not covered by the other insurance policy, public scheme or legal obligation arising from a law or a regulation;
2. This limitation does not apply to payments in the event of death and/ or disability by an accident;
3. If *we* compensate *you* for damage or pay costs up front at *your* request, *you* assign *your* right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to *us*.

False declaration and non-disclosure

You have an obligation to provide complete and accurate information during the application process and when making a claim. *We* may not provide assistance or compensation, if *you* intentionally or carelessly provide *us* incorrect information when taking out the insurance *policy* or when making a claim. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

Fraud and Misrepresentation

You are responsible for all statements or other representations *you* make. Any materially misleading or inaccurate information in any statements or representations *you* make may result in *us* voiding *your policy* or reducing benefits, or *we* may use them to defend *our* decision about a claim.

Fraud is illegal and may subject *you* to criminal prosecution and civil penalties. *We* will deny *your* claim if *you* or someone acting on *your* behalf:

1. Makes any false statements or statements that are deliberately misleading or deceptive;
2. Conceals or misrepresents any material fact; or
3. Otherwise attempts or commits fraud.

Option to withdraw

You have a right to withdraw from this *policy* in certain circumstances. Please refer to *your* Certificate of insurance for further information.

Policy cancellation by us

We may be entitled to cancel or change the terms of *your* insurance *policy*, if *you*:

1. mislead *us* through dishonesty or incomplete information when taking out the insurance *policy*;
2. purposely misrepresent or fail to disclose the facts when submitting a claim;
3. commit fraud, cheat, or deceive *us*.

In the event that *we* choose to cancel or to change *your* insurance *policy*, *we* will notify *you* in writing.

Subrogation

When someone is responsible for *your* loss, *we* have the right to recover any payments *we* have made to *you* or someone else in relation to *your* claim, as permitted by law. In such case, *we* may require any person receiving payment from *us* to assign their rights to recover such payment, including signing and providing any documents reasonably required allowing *us* to do so. Everyone eligible to receive payment for a claim submitted to *us* must cooperate with this process and must refrain from doing anything that would adversely affect *our* rights to recover payment.

In consideration for the payment of compensation and, up to its limit amount, *we* become beneficiaries of the rights and actions that *you* have or are entitled to against anyone liable for the claim. If, by *your* act, *we* are no longer able to perform this action, *we* can be discharged of all or part of our obligations towards *you*.

Recovery

We have the right to recover any amount *you* receive from *us* that exceeds the total amount of *your* loss unless prohibited by law. If *we* compensate for loss of an insured item, *we* may request *you* to make such refund back to *us*.

Claim settlement period

As soon as *your* case is complete, compensation will be paid within 10 days following the agreement between *us* or following an enforceable court ruling.

Complaints

If *you* have a complaint, please contact *us*. If *you* are not satisfied with our solution, *you* may have a right to submit *your* complaint to following local complaints authority:

Ombudsman for Financial Services,

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

If *your* complaint does not fall within the purview of the OFS, *you* may refer *your* complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:

BNMTELELINK

Corporate Communications Department
Bank Negara Malaysia
P.O. Box 10922

50929 Kuala Lumpur
Telephone No: 1300-88-5465 (LINK)
Fax No: 03-2174 1515
E-mail Address: bnmtelelink@bnm.gov.my
Website: www.insuranceinfo.com.my

Governing law

Your insurance policy is subject to the law of Malaysia.

Duplication of cover

If *you* are covered under more than one travel insurance policy underwritten by *Us* for the same trip, cover will be effective only under one policy. *You* must let *us* know which policy *you* want to claim under and henceforth, all the benefits under the policy *you* elected will apply. The other policy/policies for the same trip is/are deemed to be void

In the event that *you* are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including *us*, *you* must seek compensation from other companies before submitting *your* claim to *us*. We will reimburse the balance if *you* do not get full compensation from other companies.

Interpretation

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

Arbitration

Any dispute or differences about any matter arising under, out of, or in connection with this *policy* shall be referred to arbitration. An Arbitrator shall be appointed in accordance with and subject to the provision of the Arbitration Act of Malaysia or any other statutory enactment thereof that being in force. If there is no agreement on a single Arbitrator, then 2 Arbitrators are to be appointed in writing with one calendar month of the disagreement.

Statement Pursuant to Schedule 9 of the Financial Services Act 2013

Where You have applied for this Insurance wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when You applied for this insurance) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.

Privacy Notice

You understand that We will use, collect, record, store, share and/or process your personal information, including, without limitation, your contact details, background information, financial data, vehicle registration number, personal information of your family members/beneficiaries/nominees and other information relevant to your application for the insurance product and/or service ("Personal Information") which:

(a) you have provided in this form or through any other contact with Us (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition); or

(b) has been obtained from analysis of your payment and other transactions/services with Us, or

(c) has been obtained from third parties such as employers, joint applicants, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations; or

(d) your relationship with Us, for example information provided by you in application forms when applying for your products or services, when transacting on your insurance policy or electronic services, when taking part in customer surveys, competitions and promotions; or

(e) your verbal, written and/or electronic communications with Us for any and/or all of the following purposes ("Purpose"), which include:

(i) handling applications to purchase insurance policies and/or requests for advice and product recommendations;

(ii) preparing, issuing and handling other administrative matters relating to the insurance policies;

(iii) collecting premiums/contributions and submitting other bills;

(iv) processing and settling claims and paying other benefits;

(v) regular assessment after purchase of insurance products;

(vi) performing re-insurance;

(vii) performing co-insurance;

(viii) preventing, investigating, reporting or otherwise in relation to actual or suspected money laundering, terrorist financing, bribery,

corruption, actual or suspected fraud including but not limited to insurance fraud, tax evasion, evasion of economic or trade sanctions, and criminal activities generally or other unlawful activities;

(ix) establishing, exercising or defending a legal claim;

(x) meeting other specific legal or contractual obligation;

(xi) prospecting new insurance, including research for product and service development;

(xii) Our internal management;

(xiii) disclosure to third parties in connection to the Purpose;

(xiv) audit, risk assessment, survey, statistical and analytical studies relating to the insurance business;

(xv) discharging regulatory or legislative obligations;

(xvi) actuarial activities;

(xvii) marketing (including direct marketing) of insurance products or services by Us;

(xviii) cooperating with the Personal Data Protection Commission, Bank Negara Malaysia or any other relevant authority to conduct an audit, examination or investigation which is authorised under any applicable Malaysian laws or international treaties/agreements affecting Us;

(xix) the performance of obligations including customer service under a written agreement, complaints handling, conservation, including any value-added services that are connected but not directly connected to such agreement, where such agreement shall include but not be limited to general insurance, medical insurance, group insurance policies, agency contract, broking arrangements, and employment contract;

(xx) investigation during underwriting and claims assessment or at any time during the concurrence of the insurance policy that is necessary and reasonable to identify any possible non-disclosure of material information in an insurance or conspiracy claim, including but not limited to the purposes of medical/health insurance, requesting and verifying information with any medical practitioner, hospital, medical institution or any person (whether incorporated or not) who has ever attended to you or has your health records; the purposes of motor insurance, requesting and verifying information with any motor companies, workshops, or any person (whether incorporated or not) who has ever attended to you or has your motor vehicles records; and Us and/or its relevant third party service providers may keep such records for future possible cases of underwriting and claims assessment

(xxi) compliance with the requirements of any law, any regulations or guidelines, any present or future contractual or other commitment with any legal, regulatory, judicial, administrative, public or law enforcement body, whether in or outside Malaysia, that are issued by regulatory or other authorities with which We need or are expected to comply, including but not limited to making any enquiries, any investigation, disclosure or reporting requirements and/or meeting obligations pursuant to such law, regulations guidelines and/or the relevant authorities;

(xxii) matching of any of your Personal Information held by Us from time to time for any of the Purpose;

(xxiii) research, audit purposes and risk assessment/survey, including statistical/actuarial research or data analytics/study. In the event such data was required for this purpose, your Personal Information are not to be published, and only figures, statistics and general information in the findings of the study/research are to be published;

(xxiv) the performance of obligations under any lawful scheme of transfer of business;

(xxv) cooperating or assisting in investigations undertaken by another insurer or any of the Insurance and Takaful Associations (which includes Life Insurance Association of Malaysia ("LIAM"), General Insurance Association of Malaysia ("PIAM"); and Malaysian Takaful Association ("MTA"))

(xxvi) conducting investigation on any insurance/Takaful Intermediaries (which refers to an insurance/takaful agent registered with one of the Insurance and Takaful Associations, collectively to be referred to as "Insurance/Takaful Intermediaries" but does not include independent insurance/takaful broker and financial adviser) and their third party service providers for any allegation of fraud, conspiracy, breach of any laws, rules and regulations, codes of practice including the Code of Practice on Personal Data Protection for the Insurance and Takaful Industries, misconduct or any unethical behaviours or practices;

(xxvii) information sharing with the Insurance and Takaful Associations and any information-sharing systems;

(xxviii) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of Our products and services, responding to inquiries and complaints and to generally resolve disputes;

(xxix) determining the amount of your indebtedness and recovering debt that you owe to Us;

(xxx) enabling an actual or proposed Our assignee, or participant or sub-participant of Us to evaluate your transactions which are intended to be the subject of the assignment, participation or sub-participation;

(xxxi) cross-selling, marketing and promotions of Our products and/or services, subject to the option selected below;

(xxxii) for Our corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of you may be captured and may be used for Our publications; or

(xxxiii) protecting Our interests and other ancillary or related purposes.

You understand and acknowledge that it is necessary for Us to process your personal information for the Purpose, without which We will not be able to provide the product/service that you have requested from Us and to notify you about important changes or developments to the products/services. Where you have provided Us with sensitive personal information (in particular, information consisting your physical/mental health condition, religious belief, thumbprint and DNA profile and any other sensitive personal information required for the applications of the insurance products/services) ("Sensitive Personal Information"), you hereby provide Us with your express consent to process the same in the manner described in this Privacy Notice. You may exercise your options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by visiting www.rhbgroup.com or contact RHB Banking Group Customer Care Centre.

You understand that We may disclose your Personal Information (or Sensitive Personal Information, if applicable) to the following third parties (where necessary):

- (i) to other companies within Our Group (strictly on need to know basis);
- (ii) any bancassurance partners and third party outsourcing service providers, third party call centres, an Insurance Intermediaries,

independent insurance broker or financial advisor;
(iii) re-insurers service providers or retrocessionaires;
(iv) claims investigation companies or loss adjusters/surveyors or other parties necessary to process the Personal Information for claims purposes;
(v) relevant government authorities, law enforcement agencies, courts, tribunals, regulatory bodies and/or statutory agencies or bodies or any other person which We are under an obligation or required or expected to make disclosures related to the Purpose;
(vi) industry associations and federations;
(vii) doctors, medical specialists, hospitals, clinics or healthcare institutions;
(viii) Our auditors, consultants, lawyers, accountants, fund managers or other professional advisers appointed in connection with Our business on a strictly confidential basis, appointed to provide services to Us;
(ix) banks, credit card companies or other financial institutions for purposes of collection or refund of any monies due or payable;
(x) any person permitted by you or, as the case may be, your executor, administrator or the appointed legal personal representative (whichever is applicable);
(xi) information-sharing systems, for purposes of enabling exchange of information between Us is in order to facilitate fraud prevention and detection;
(xii) any person to whom disclosure is necessary for the purpose of investigation into any allegation of Insurance Intermediaries' and their third party service providers' breach of any laws, rules and regulations, codes of practice including the Code of Practice on Personal Data Protection for the Insurance and Takaful Industries, misconduct or unethical behaviors or practices;
(xiii) any person to whom the disclosure is necessary for the purposes of investigations under any written law, criminal proceedings or civil proceedings, or any person to whom the disclosure is required to be made under court order; or
(xiv) other third party service providers appointed to provide administrative, telecommunications, payment, data processing, data storage, or other services to Us and/or the Insurance and Takaful Association in connection with the Purpose.

You further understand that you may request for correction (if your Personal Information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if you no longer have any existing products/services with Us) of your Personal Information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

RHB Banking Group Customer Care Centre
Level 7 Menara AA, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.
Telephone number: 03 9206 8118
Facsimile number: 03 9206 8088
Email: customer.service@rhbgroup.com

You acknowledge that We may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that you may channel any complaints or inquiries you may have in the manner indicated above.

By providing your Personal Information and signature, you consent to Us processing your Personal Information for any necessary disclosures and overseas transfers of your Personal Information to relevant third parties, for the Purpose, if applicable.

You agree to the disclosure and/or transfer of your Personal Information to relevant third parties as a result of any restructuring, sale or acquisition of any company within Our group of companies, provided that the recipient uses your Personal Information for the Purpose, if applicable.

You also represent and warrant that you have sufficiently obtained the consent of third party individual(s) (e.g. your family, related parties, beneficiaries, nominees and/or emergency contact persons, etc) whose Personal Information you have disclosed to Us to allow Us to process the same in relation to the Purpose, if applicable.

This product is underwritten by RHB Insurance as insurer. AZP Malaysia Agency Sdn Bhd has been appointed by RHB Insurance Berhad to act as an agent.