

Travel Protect by Singapore Airlines

Product Disclosure Sheet.

(Please read this Product Disclosure Sheet before you decide to purchase Travel Protect by Singapore Airlines. Be sure to also read the general terms and conditions.)

1. What is the product about?

Travel Protect by Singapore Airlines is a travel insurance policy underwritten by RHB Insurance Berhad (Company No: 197801000983 (38000-U)). It is exclusively designed for Singapore Airlines passengers and available for purchase at www.singaporeair.com. This policy provides protection to the Insured Person from certain unexpected events during the trip which includes medical expenses, personal accident, travel inconvenience and other supplementary benefits as prescribed in the policy wordings.

Note:

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

2. What are the covers / benefits provided?

Benefits covered may vary according to the situation, event, losses and plan selected, as set out in following table:

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.	MYR 1,500	MYR 1,500
	Maximum reimbursement per 24-hour period of delay:		
	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.	MYR 1,000	MYR 1,000
	No receipts submit: Minimum required delay – 6 hours	MYR 200 (Outbound only)	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:	MYR1,500	MYR 1,500
	Hospital cash (MYR 200 per 24 hours hospital confinement)	Nil	MYR 10,000
	Continuation of medical treatment in Malaysia (14 days maximum)	Nil	MYR 1,500

Coverage	When It Applies	Maximum Benefit in MYR	
		Comprehensive	KrisFlyer Comprehensive
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip. Search & Rescue sublimit:	MYR 500,000	MYR 500,000
		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. Loss of sight or limb(s): Permanent disablement:	MYR 50,000	MYR 100,000
		MYR 25,000	MYR 50,000
		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

Notes:

- a) Please refer to the scale of benefits for death and disablement in the policy wordings.
- b) This policy applies for a specific trip and cannot be renewed.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on selected plan, trip duration and geographical area of traveling as set out in following table:

Trip Duration (days)	Comprehensive & KrisFlyer Comprehensive		
	ASEAN	APAC	Worldwide (US & Canada)
Round Trip			
0 - 3	MYR 63	MYR 67	MYR 103
4 - 6	MYR 68	MYR 73	MYR 112
7 - 10	MYR 85	MYR 92	MYR 141
11 - 14	MYR 107	MYR 115	MYR 177
15 - 18	MYR 131	MYR 141	MYR 218
19 - 22	MYR 143	MYR 154	MYR 238
23 - 27	MYR 149	MYR 161	MYR 249
28 - 31	MYR 158	MYR 170	MYR 264
32 - 38	MYR 191	MYR 206	MYR 320
39 - 45	MYR 223	MYR 240	MYR 373
46 - 52	MYR 255	MYR 274	MYR 427
53 - 59	MYR 286	MYR 309	MYR 481
60 - 66	MYR 318	MYR 343	MYR 534
67 - 73	MYR 350	MYR 377	MYR 588
74 - 80	MYR 381	MYR 411	MYR 642
81 - 87	MYR 413	MYR 445	MYR 695
88 - 94	MYR 445	MYR 479	MYR 749
95 - 101	MYR 476	MYR 514	MYR 802
102 - 108	MYR 507	MYR 547	MYR 855
109 - 115	MYR 539	MYR 581	MYR 909

Trip Duration (days)	Comprehensive & KrisFlyer Comprehensive		
	ASEAN	APAC	Worldwide (US & Canada)
Round Trip			
116 - 122	MYR 571	MYR 615	MYR 962
123 - 129	MYR 602	MYR 649	MYR 1,016
130 - 136	MYR 634	MYR 684	MYR 1,069
137 - 143	MYR 665	MYR 718	MYR 1,123
144 - 150	MYR 697	MYR 752	MYR 1,176
151 - 157	MYR 728	MYR 786	MYR 1,230
158 - 164	MYR 759	MYR 819	MYR 1,282
165 - 171	MYR 791	MYR 853	MYR 1,336
172 - 178	MYR 822	MYR 887	MYR 1,389
179 - 180	MYR 854	MYR 921	MYR 1,443

4. What are the fees and charges that I have to pay?

Commission paid to the insurance intermediary	25% of premium
Stamp duty	MYR 10

5. What are some of key terms and conditions that I should be aware of?

a) 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.

b) Cash Before Cover

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.

c) 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.

d) Trip

Your travel to, within, and/or from a location away from your primary residence. 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.

e) 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*.

f) Claims

Please file your claims within 90 days of the date of loss or as soon as reasonably possible (except as otherwise allowed by law). 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 contact us by phone or email:

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

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.

6. What are the major exclusion under this policy?

1. Things that you are aware;
2. Pre-existing medical conditions;
3. Travelling for medical treatment;
4. Travelling against medical advice;
5. Self-harm and suicide;
6. Pregnancy and childbirth;
7. Child born overseas;
8. Fertility and abortion;
9. Alcohol and drugs;
10. Intend to cause loss;
11. Working as a crew member;
12. Motorcycle and mopeds;
13. Professional sports;
14. Amateur sports;
15. Extreme sports;
16. Illegal acts;
17. Epidemics and pandemic diseases;
18. Natural disasters;
19. Pollution and contamination;
20. Nuclear reaction and radiation;
21. War;
22. Military duty;
23. Political risk;
24. Cyber risk;
25. Civil unrest;
26. Terrorism;
27. Government authorities;
28. Travel supplier restrictions;
29. Damaged properties;
30. Gross negligence:

31. Travel against government advice;
32. Sanctions; or
33. Travel dates.

Note:

The above list is non –exhaustive. Please refer to policy wordings for full list of exclusion under this policy.

7. Can I cancel my policy?

You may cancel your policy and receive a full refund within 14 days upon issuance your Certificate of Insurance. 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.

8. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any changes in your contact and personal details to ensure that all correspondence reach you timely manner. You may inform our customer service.

9. Where can I get further information?

Should you require additional information about Personal Accident, please refer to the insurance info booklet on 'Personal Accident Insurance' or visit insuranceinfo.com.my.

If you have any inquiries about this product, please contact us at:

Name of Company : AWP Services Sdn Bhd (1120895-X)

Address : Suite 19-17-1, Level 17, UOA Centre
No.19, Jalan Pinang
50450, Kuala Lumpur

Telephone No. : +603 – 2161 0557 (Monday to Friday; 09.00 to 17.30 (Malaysia time)

Email : sq_travelhelp@allianz.com

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

10. Other types of Personal Accident cover available

You may contact us directly for other similar types of cover currently available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

THIS POLICY IS SUBJECT 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.

The information provided in this disclosure sheet is valid as at 07/06/22