



ace insurance

ACE Synergy Insurance Berhad (364935-P)
Level 26 Menara Weld
76 Jalan Raja Chulan
50200 Kuala Lumpur
Malaysia

03 2058-3000 tel
03 2058-3333 fax
www.aceinsurance.com.my

RECEIPT

No. **AA0023121**

RECEIVED FROM MI LEE KONG SUN

CERTIFICATE NO. ACEMYAA0023121

RINGGIT MALAYSIA Sixty Eight Only AMOUNT MYR 68.00

Cash Cheque _____ Credit Card _____

Remark : This receipt is valid subject to cheque clearance

*This receipt is issued electronically pursuant to your purchase of ACE Travel Insurance product.
No signature is required for this document.*

Printed On 13 Nov 2011

TRAVEL INSURANCE POLICY / POLISI INSURANS PERJALANAN

1. Certificate No. / No. Sijil: **ACEMYAA0023121**

2. Name and Address of The Policyholder /
 Nama dan Alamat Orang Tertanggung:

**MS LEE KONG SUN
 41, JALAN HUJAN BATU 1 TAMAN O.U.G.
 OFF JALAN KELANG LAMA
 KUALA LUMPUR, MALAYSIA**

Name of Insured Person(s) / Nama Orang Tertanggung	Age / Umur	ID/Passport No. / Nombor Kad Pengenalan/Pasport
MS LEE KONG SUN	46	660105107319

4. Period of Insurance / Tempoh Polisi: **14** Days / Hari
 Departure Date / Tarikh Berlepas: **30 NOV 2011** Return Date / Tarikh kembali: **13 DEC 2011**

5. Product / Produk: **TRAVELPLUS** Plan Type / Jenis pelan: **INDIVIDUAL**
 Destination / Destinasi: **ASIA**

6. Premium / Premium: **MYR 68.00** Tax / Cukai: **MYR 0.00**
 Stamp Duty / Duti Setem: **MYR .00** Total / Jumlah: **MYR 68.00**

7. Beneficiary / Nomini: Relationship to main Insured / Hubungan kepada Orang Tertanggung utama:
MS SUSAN WONG WON SONG **SPOUSE**
MR LEE KONG HOI **BROTHER**


8. Cover and Limits (per Insured Person) / Perlindungan dan Had (untuk setiap Orang Tertanggung):
 Please refer to Schedule of Benefits for coverage details / Sila rujuk kepada Jadual Faedah-faedah untuk maklumat perlindungan.

Warranty / Jaminan:

- The Insured Person warrants that he/she is in good health and free from physical defects, medical conditions including recurring illnesses or infirmity / Orang Tertanggung mengesahkan bahawa dia sihat dan bebas dari kecacatan fizikal, keadaan perubatan termasuk penyakit berulang-lagi atau keuzuran.
- The Insured Person warrants that all person listed above are in good health and free from physical defects, medical conditions including recurring illnesses or infirmity / Orang Tertanggung mengesahkan bahawa semua orang yang dinyatakan di atas sihat dan bebas dari kecacatan fizikal, keadaan perubatan termasuk penyakit berulang-lagi atau keuzuran.
- Jewelleries must be worn or kept in personally attended baggage at all times except when in a hotel safe. Money must be kept on person at all times except in a hotel safe / Barangan kemas mesti dipakai atau disimpan di dalam bagasi di bawah jagaan diri setiap masa kecualinya, ia diletak di dalam peti simpanan di hotel. Wang mesti disimpan oleh diri setiap masa kecuali di peti simpanan di hotel.

This policy has been signed on behalf of the Company
 Polisi ini telah ditandatangani bagi pihak Syarikat

Policy Issue Date / Tarikh Polisi Dikeluarkan: **13 NOV 2011**
 Master Policy Number / Nombor Polisi Utama: **1CP-813127**


 Country President / Executive Director
 Country Presiden / Pengarah Eksekutif

ACE Assistance
 If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse call to ACE Assistance on
+6 03 7628 3703

* Note: Please refer to full details of the terms and conditions as set out in the policy.
 * Nota: Sila rujuk kepada butir-butir terperinci terma-terma dan syarat-syarat yang dinyatakan di dalam polisi.

TravelPLUS

	Benefits / Faedah-faedah	Sum Insured / Jumlah Diinsuranskan
A.	Personal Accident Benefits / Faedah - faedah Kemalangan Peribadi	International / Antarabangsa
1.	Accidental Death and Permanent Disablement / <i>Kematian Kemalangan dan Ketidakupayaan Kekal</i> a) Aged 18 and above but under 80 / <i>Berusia 18 hingga di bawah 80 tahun</i> b) Aged below 18 / <i>Berusia di bawah 18 tahun</i>	RM300,000 RM75,000
2.	Child Education Expenses / <i>Perbelanjaan Pendidikan Anak</i>	RM10,000
B.	Medical and Evacuation Benefits / Faedah - faedah Perubatan dan Perpindahan Perubatan	
3.	Medical and Emergency Dental Expenses / <i>Perbelanjaan Perubatan dan Kecemasan Pergigian</i>	RM350,000
4.	Follow-up treatment in Malaysia (up to 30 days) / <i>Rawatan Perubatan di Malaysia (sehingga 30 hari)</i>	RM10,000
5.	Medical Evacuation and Repatriation of Mortal Remains / <i>Perpindahan Perubatan Kecemasan dan Penghantaran Balik Jenazah</i>	Unlimited / Tiada had
6.	Hospital Income / <i>Pendapatan Hospital</i> a) Aged up to 65 / <i>Berusia sehingga 65 tahun</i> (RM250 for Every Complete Day / <i>RM250 untuk Setiap Hari Penuh</i>) b) Aged 66 and above but under 80 / <i>Berusia 66 hingga di bawah 80 tahun</i> (RM100 for Every Complete Day / <i>RM100 untuk Setiap Hari Penuh</i>)	up to RM15,000 / <i>sehingga maksimum RM15,000</i> up to RM6,000 / <i>sehingga maksimum RM6,000</i>
7.	Compassionate Allowance / <i>Lawatan Belas Kasihan</i>	RM10,000
C.	Travel Inconvenience Benefits / Faedah - faedah Perjalanan	
8.	Loss of Luggage & Personal Effects / <i>Kehilangan Bagasi & Barang-barang Persendirian</i> (Maximum Limit Per Article RM 500 / <i>RM 500 Had Maksima untuk Setiap Item</i>)	RM5,000
9.	Loss of Personal Money / <i>Kehilangan Wang Persendirian</i>	RM750
10.	Loss of Travel Documents / <i>Kehilangan Dokumen Perjalanan</i>	RM5,000
11.	Luggage Delay (8 consecutive hours) / <i>Kelewatan Bagasi (8 jam berturut-turut)</i>	RM800
12.	Travel Delay (RM 200 for every consecutive 6 hours / <i>Kelewatan Perjalanan (RM 200 untuk setiap 6 jam berturut-turut)</i>)	RM3,600
13.	Missed Connection / <i>Ketinggalan Penerbangan</i>	RM600
14.	Travel Overbooked / <i>Penerbangan Terlebih Tempahan</i>	RM200
15.	Rerouting of Flight / <i>Penerbangan Dilencongkan</i>	RM200
16.	Missed Departure / <i>Ketinggalan Perlepasan</i>	RM1,000
17.	Trip Cancellation - Due to Unforeseen Circumstances / <i>Pembatalan Perjalanan Akibat Peristiwa Yang Tidak Dijangka</i>	RM20,000
18.	Trip Curtailment / <i>Pemendekan Perjalanan</i>	RM20,000
D.	Other Travel Related Benefits / Faedah - faedah Perjalanan Lain	
19.	Hijack Inconvenience / <i>Kesulitan Akibat Perampasan Kapal Terbang</i>	RM800
20.	Home Contents Benefits / <i>Faedah Kandungan Rumah</i>	RM1,000
21.	Credit Card Indemnity / <i>Perlindungan Kad Kredit</i>	RM500
22.	Emergency Mobile Phone Charges / <i>Caj Panggilan Kecemasan Telefon Bimbit</i>	RM100
23.	Personal Liability / <i>Liabiliti Peribadi</i>	RM1,000,000
24.	24 hours Worldwide Emergency Assistance / <i>Bantuan Kecemasan 24 jam di Seluruh Dunia</i>	Included / <i>Termasuk</i>

In the event of any discrepancy in the benefits and limit of sum insured stated above and that in the wordings of the policy, the benefits and limit of sum insured stated above shall prevail. / *Sekiranya terdapat sebarang percanggahan terhadap faedah-faedah dan jumlah yang diinsuranskan di atas dan di dalam kontrak polisi, faedah-faedah dan jumlah yang diinsuranskan di atas hendaklah digunakan.*

Underwritten By,



ACE Travel Insurance

ACE Synergy Insurance Berhad (364935-P)
Level 26 Menara Weld 76 Jalan Raja Chulan
50200 Kuala Lumpur Malaysia
Tel +603 2058 3000 Fax +603 2058 3333
www.aceinsurance.com.my
03/11/13



ace insurance

TravelPLUS

In consideration of payment of premium, We agree to pay benefits in accordance with the Conditions, Definitions, Exclusions and Provisions contained herein.

The application in respect of this Policy, the enrolment form and/or any declaration by You shall form the basis of this contract and be deemed to be incorporated herein and shall constitute the entire contract

In witness whereof, We have caused this Policy to be executed and commenced on the Effective Date as stated in the Certificate Schedule.

Provided that no insurance shall be in force unless the certificate schedule attached hereto is signed by Our authorised representative.

For ACE Synergy Insurance Berhad

Authorised Representative

DEFINITION

1. **"Accident or Accidental"** means a sudden, unforeseen and fortuitous event that results in Your Death, Permanent Total Disablement or Bodily Injury.
2. **"Baggage"** means luggage and personal possessions taken or purchased by You on the Journey.
3. **"Bodily Injury"** means accidental injury sustained by You while this Policy is in force, resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.
4. **"Common Carrier"** means:
Any bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, train, tram, or underground train provided by a carrier duly licensed for the regular transportation of fare-paying passengers, and;

Any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers provided that such helicopter is operating only between established commercial airports and/or licensed commercial heliports, and;

Any fixed-wing aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.
5. **"Country of Residence"** means the country in which You are a permanent resident or any country where You are assigned, actively engaged in business or otherwise domiciled for a period of more than 30 consecutive days.
6. **"Curtailement"** means abandonment by return to the Country of Residence of the planned Journey after commencement of the Journey as shown in the booking invoice.
7. **"Death"** means death occurring, solely, directly and independently of all other causes, as a result of a Bodily Injury.
8. **"Default"** means any failure of a provider of travel-related services, including any tour operator, to provide the agreed travel services.
9. **"Dependent Child"** means Your legally dependent, unmarried children (including step-children and legally adopted children) who are wholly dependent on You for financial support and are:
 - a. Over 29 days, but under 19 years of age, and residing in Your household, or;
 - b. under 24 years of age and a full-time student at a recognised school, college or university.
10. **"Destination"** means the place where You expect to travel on Your Journey, as shown on the application.
11. **"Family Member"** means the Travelling Companion(s), Travelling Companion's or Your spouse, child, spouse's child, daughter-in-law, son-

- in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, or guardian. It also means Your business partner.
12. **"Financial Default"** means either the complete suspension of operations of the Travel Agent / Tour Operator / Airline / Cruise Liner whether or not a bankruptcy or winding up petition has been filed or a partial suspension of the said parties following a filing of a bankruptcy or winding up petition.
13. **"Hospital"** means an establishment which meets the following requirements:-
 - i. holds a license as a hospital (if licensing is required in the state or governmental jurisdictions)
 - ii. operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients
 - iii. provides a 24-hour a day nursing service by registered nurse
 - iv. has a staff of one or more licensed physician available at all times
 - v. provides organised facilities for diagnosis and major surgery facilities and
 - vi. is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.
14. **"Insured Person"** means the person who is above eighteen (18) but under eighty (80) years of age at the date of purchasing the TravelPLUS insurance named in the Policy schedule or Certificate of Insurance to be a person insured under this Policy and whose travel arrangement costs are included in determining premium for this Policy and whose premium has been paid. An Insured Person may include a Dependent Child below the age of 18 years if he/she is specifically named in the Policy Schedule or Certificate of Insurance and his/her travel arrangement costs have been included in determining the premium for this Policy and whose premium has been paid.
15. **"Journey"** means any trip involving travel outside the Country of Residence and shall start from the time of leaving Your home in the Country of Residence and continue until arrival back to Your home at the Country of Residence.
16. **"Period of Insurance"** means the period specified in the Policy Schedule or certificate of insurance or any amendment or endorsement to this Policy issued by Us, to be the Period of Insurance.
17. **"Journey Completion Date"** means the date on which You are scheduled to return to the point where the Journey started or to a different, specified Return Destination.
18. **"Journey Departure Date"** means the date on which You are originally scheduled to leave on Your Journey. This date is shown on the individual application.
19. **"Physician"** means a legally registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practising within the scope of his licensing and training in the geographical area of practice, but excluding You or Your relative.
20. **"Policy"** means this TravelPLUS policy wording and the Policy Schedule.
21. **"Policy Schedule"** means the Policy Schedule which is incorporated in and forms part of this Policy.
22. **"Pre-existing Medical Condition"** means Sickness or Injury that You have reasonable knowledge of, in the sixty (60) days prior to the commencement of Journey. You are considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-
 - a. You had received or is receiving treatment;
 - b. medical advice, diagnosis, care or treatment has been recommended;
 - c. clear and distinct symptoms are or were evident; or
 - d. its existence would have been apparent to a reasonable person in the circumstances.
23. **"Return Destination"** means the place to which You expect to return to from Your Journey, as shown on the individual application.
24. **"Sickness"** means illness or disease contracted and commencing during the Journey which requires treatment by a Physician.
25. **"Travel Agent"** means the Travel Agent, tour operator or other entity from which You purchase Your coverage, and includes all officers, employees and affiliates of the Travel Agent or tour operator. []
26. **"Travelling Companion"** means a person named on the individual application as accompanying You on the entire Journey.
27. **"Travelling Family Member"** means a Travelling Companion who is Your spouse, who is above eighteen (18) but under eighty (80) years of age at the date of purchasing the TravelPLUS insurance, and Dependent Child.
28. **"We/Our/Us"** means ACE Synergy Insurance Berhad (364935-P), Level

INDIVIDUAL INSURANCE

Persons eligible for insurance under this Policy are any traveller who makes application for coverage and pays the premium.

Effective Date : After premium is paid and the Application is completed and signed, Loss of Deposit or Cancellation section will be effective on the date shown under "Effective Date" on the individual application.

ALL OTHER COVERAGES will be effective on the later of :

- the date and time You start Your Journey; or
- the scheduled Journey Departure Date shown on the individual application.

Termination Date : All coverages end on the earliest of :

- the date the Journey is completed;
- the scheduled Journey Completion Date
- Your arrival at the Return Destination on a round Journey, or the destination on a one-way Journey;
- Cancellation of the Journey covered by the Policy; or
- 181 days from the Journey Departure date shown on the individual application.

Extension of Coverage : All coverage under the Policy will be extended, if :

- Your entire Journey is covered by the Policy; and
- Your return is delayed by unforeseeable circumstances beyond Your control.

If coverage is extended for the above reasons, coverage will end on the earlier of :

- the date You reach Your Return Destination; or
- thirty (30) days after the date the Journey was scheduled to be completed .

GENERAL EXCLUSION

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called "Additional Exclusions"), this Policy does not cover loss caused by:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- Engaging in military duty with any armed forces of any country or international authority;
- Suicide, or any attempts thereat, suicide pacts or agreement, while sane or insane, self-inflicted injury;
- Engaging in pot-holing, professional sports, racing other than on foot or riding or driving in any motor competition;
- Engaging in aviation other than as a fare-paying passenger in a fixed-wing aircraft provided and operated by a regularly scheduled airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers or in a helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers, provided such helicopter is operated only between established commercial airports and/or licensed heliports;
- Illegal acts by You or Your executors, administrators, legal heirs or personal representatives;
- You driving any kind of vehicle while the alcohol content of Your blood exceeds the level permitted by law of the country where the accident causing Bodily Injury occurs;
- You having taken a drug unless it is proved that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
- Pregnancy, childbirth or miscarriage;
- Nuclear reaction, radiation, or radioactive contamination;
- You travelling contrary to the advice of a Physician or for the purpose of obtaining medical treatment;
- In respect of any property specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance;
- Venereal disease, AIDS and AIDS related complex;
- On or after the one hundred eighty-first (181) day of Your Journey, unless such expenses was incurred as a direct result of Bodily Injury or Insured illness which occurred prior to the one hundred eighty-first (181) day of such Insured Journey.

BENEFITS

SECTION 1 - PERSONAL ACCIDENT

If during the Period of Insurance whilst You are on a Journey, You sustain Bodily Injury which results in Death or Loss of Sight, Loss of Limb or Permanent Total Disablement within 365 days from the date of Accident, We will pay You the relevant benefits stated below.

Benefit

- | | |
|--|--------------|
| a) Death | RM300,000.00 |
| b) Loss of one eye or more Limbs or
Sight of one or both eyes | RM300,000.00 |
| c) Permanent Total Disablement | RM300,000.00 |

Provisions

- If You are below the age of 18 years at the time of Bodily Injury the Benefits payable under 1, 2 or 3 will be limited to RM75,000.00
- The maximum amount of all benefits payable for one or more Bodily Injuries sustained by You shall not exceed RM300,000.00 each if You over 18 but below 80 years of age. If You are below 18 years of age, each of You is entitled to a maximum RM75,000.00
- We will not pay for loss caused by or resulting from Sickness of any kind.
- Our aggregate limit of liability per accident for all Insured Persons covered under this Policy shall not exceed RM20,000,000.00. If the aggregate amount of benefits payable under this section exceeds the aggregate limit of liability, the benefit payable for each Insured Person shall be proportionately reduced until the total benefits payable does not exceed the aggregate limit of liability.

Additional Definitions

- "**Loss of Limb**" means loss by physical separation at or above the wrist or ankle joint including loss of use.
- "**Loss of Sight**" means the total and irrecoverable loss of all sight of in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.
- "**Permanent Total Disablement**" means disablement caused other than by Loss of limb or eye, which has lasted for at least 12 months and which will, in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life.
- "**Loss of Use**" means loss in terms of physical incapacity or disability in all aspects of daily living and not only in terms of Your professional or occupational incapacity or disability.

Exposure and Disappearance

When, by reason of Bodily Injury, You are exposed to the elements and, as a result of such exposure suffer Death, such Death shall be covered hereunder subject to the definitions and all other terms and conditions of this Policy.

If Your body is not found within one year of the disappearance, forced landing, stranding, wrecking, or sinking of a conveyance in which You were an occupant, You will be presumed dead. The Death Benefit shall become payable subsequent to a signed undertaking that if the belief is subsequently found to be wrong, such Death Benefit shall be immediately refunded to Us.

SECTION 2 - CHILD EDUCATION EXPENSES

In the event of Your Death during the Period of Insurance whilst You are on a Journey and You at the time of the Death have a Dependent Child/ren, We will pay the benefit for each Dependent Child as stated in the Policy Schedule.

SECTION 3 - MEDICAL EXPENSES

If during the Period of Insurance and whilst You are on a Journey, You necessarily incur medical Expenses as a direct result of Bodily Injury or Sickness within one (1) year from such Bodily Injury or Sickness, We will pay You the Medical Expense benefit up to RM350,000.00 for each Bodily Injury or Sickness suffered by You.

Covered Expenses

We will pay:

- Reasonable, necessary and customary medical, hospital, surgical and treatment expenses (including cost of emergency dental treatment due to Bodily Injury only) necessarily incurred as a direct result of Bodily Injury sustained or Sickness contracted by You occurring during the Period of Insurance. The treatment must be given by a Physician or Dentist.
- Reasonable, necessary and customary medical, hospital, surgical and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) necessarily incurred by You in Your

Country of Residence within 30 days after You return from abroad, such expenses having resulted from Bodily Injury or Sickness which occurred abroad during the Period of Insurance, up to a maximum of RM10,000 for each of You.

Additional Exclusions

The Policy does not cover :

- a. Surgery or medical treatment which in the opinion of the Physician treating You can be reasonably delayed until You return to Your Country of Residence.
- b. The additional cost of single or private room at a Hospital.
- c. Medical expenses incurred as the result of a condition for which You received medical treatment or advice, or took prescribed drugs or medicine, or for which treatment was recommended by a Physician, during 60 days immediately preceding and including the Journey Departure Date.
- d. If You are covered by any other group or blanket health or accident insurance and would, as a result, receive total benefits in excess of the expenses actually incurred, the benefits We will pay will be reduced by such excess.

SECTION 4 - MEDICAL EVACUATION

If during the Period of Insurance and whilst You are on a Journey, You suffer a Critical Medical Condition which requires medical evacuation and use the services of ACE Assistance, We will indemnify ACE Assistance for all Medical Evacuation Expenses or Emergency Repatriation Services incurred on Your behalf, subject to the terms and conditions of this Policy.

Additional Definitions

1. **"Medical Evacuation Expenses"** means all expenses incurred in repatriating You who are suffering from a Critical Medical Condition to the nearest Hospital where appropriate medical care and facilities are available or to Your Country of Residence in Malaysia, provided that such repatriation is:
 - a. certified by a Physician to be necessary and
 - b. organised by ACE Assistance
2. **"Critical Medical Condition"** means a life-threatening medical condition suffered by You as a result of Bodily Injury or Sickness, as determined by a Physician designated by ACE Assistance in their absolute discretion.
3. **"Emergency Repatriation Expenses"** means all funeral expenses incurred in the burial or cremation of You outside of Malaysia, or the costs incurred for transporting Your body back to Malaysia.

Conditions

1. ACE Assistance must be promptly informed of any potential claims for Medical Evacuation Expenses.
2. You shall not attempt to provide solutions to problems encountered without involving ACE Assistance. Such actions shall prejudice all claims for Medical Evacuation Expenses.
3. Repatriation will be organised by ACE Assistance by the most appropriate method as determined by ACE Assistance in its absolute discretion including, if necessary, the use of air services.
4. Medical Evacuation Expenses shall include necessary expenses incurred for qualified medical staff to accompany You which is determined by ACE Assistance in its absolute discretion to be necessary.
5. In the event that ACE Assistance are provided under this Policy to any person not insured under this Policy or situations not covered by this Policy at Your request, You hereby agree to pay ACE Assistance for all costs incurred for the said services.
6. In the event that ACE Assistance services are provided, We will have the right to recover from You the value of the refund relating to any air tickets or other tickets originally purchased for the Journey back to Malaysia. You shall assist Us in recovering any refunds from the carriers concerned. The proceeds of such refund shall belong to Us.
7. You hereby agree to pay ACE Assistance directly for any Medical Evacuation Expenses incurred by You that is in excess of the relevant Benefit specified in the Certificate Schedule.
8. You hereby agree to fully indemnify Us in the event We are held liable to pay ACE Assistance for any of the services mentioned under clause 5 and/or 7 above and/or any other services not covered under this Policy.

Additional Exclusions

In addition to the General Exclusions set out in the complete TravelPLUS, this Policy does not cover, and We would not in any event be liable to pay Benefits in respect of, any claim in respect of Medical Evacuation Expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the:

1. Any Journey undertaken against the advice of a Physician.

2. Any Pre-existing Medical Condition.
3. Any condition which is or result from or is complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency ("AIDS") and AIDS Related Complications ("ARC") or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
4. Any condition which is, results from or is complication of infection with a venereal disease.
5. Any amounts which are recoverable from any other insurance coverage that You are entitled to.
6. Any such expenses that are incurred after sixty (60) days from the time of the Accident or when the Sickness was first diagnosed. This exclusion does not apply when the first expense was incurred in the first 60 days from the date of Bodily Injury or Sickness.
7. Any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion.

SECTION 5 - HOSPITAL INCOME

If during the Period of Insurance and whilst You are on a Journey, You are admitted to a Hospital as an in-patient due to Bodily Injury sustained or Sickness contracted, We will pay to You a benefit of RM250.00 for every complete day You are confined in the Hospital up to 60 days. No benefit will be payable for hospital confinement upon return to Your Country of Residence except where the Physician treating You whilst abroad deems it necessary to do so.

Provisions

- a. **Physician's Care and Attendance**
No benefit shall be paid for hospital confinement when You are not under the regular care and attendance of a Physician.
- b. **Benefits when You are over 65 years of age**
During the first seven days of Your hospital confinement when You are over age sixty-five (65) but under age eighty (80) on the date of commencement of such confinement, the Basic Daily Benefit shall be limited to RM100.00 per day.
- c. No Benefit will be paid if the hospital confinement is as the result of a condition for which You received medical treatment or advice, or took prescribed drugs or medicine, or for which treatment was recommended by a Physician, during the 60 days immediately preceding and including the Journey Departure Date.

SECTION 6 - COMPASSIONATE ALLOWANCE

If during the Period of Insurance and whilst You are on a Journey, You sustain Serious Bodily Injury or Serious Sickness or death, We will pay the Compassionate Allowance expenses for travel and accommodation expenses up to RM10,000 incurred by up to two of Your relatives or friends who, on the written advice of a Physician (except in cases of death), are required to remain with You or in the event of death, travel to the destination of Your Journey to arrange for the repatriation of Your body or remains.

Additional Definitions

"Serious Bodily Injury" or **"Serious Sickness"** means Bodily Injury or Sickness which causes Your total disablement and which has lasted or likely to last for more than 5 days, as certified in writing by a Physician.

Additional Exclusions

In addition to the General Exclusions set out in the complete TravelPLUS Policy, this Policy does not cover, and We would not in any event be liable to pay Benefits in respect of, any claim for Replacement Expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any Journey undertaken against the advice of a Physician.
2. Any Pre-existing Medical Condition.
3. Any condition which is or result from or is complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency ("AIDS") and AIDS Related Complications ("ARC") or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
4. Any condition which is results from or is complication of infection with a venereal disease.
5. Any amounts which are recoverable from any other insurance coverage that You are entitled to.
6. Any amounts that You would have spent in the event that You had not sustained Serious Bodily Injury or Serious Sickness.
7. Any condition which is results from or is a complication of pregnancy, childbirth, miscarriage or abortion.

SECTION 7 - LOSS OF LUGGAGE AND PERSONAL EFFECTS

If during the Period of Insurance and whilst You are on a Journey, You sustain loss or damage to Personal Property, We will pay You up to RM5,000.00 for each loss of luggage and personal effects subject to the terms and conditions of this Policy.

Additional Definitions

"Personal Property" means personal goods (excluding foodstuff) belonging to You and/or which You are responsible for and/or which are taken or acquired by You during the Journey.

Conditions

1. You shall take all reasonable precautions for the safety of all Personal Property.
2. On the happening of any loss or damage, we shall be entitled:
 - a. to take and keep possession of such property and to deal with salvage in a reasonable manner
 - b. at Our option, to repair or replace property for which We are liable.
3. In respect of loss or damage to any one article forming part of a pair or a set, the value of the particular part or parts which may be lost or damaged will be assessed without reference to any special value such parts may have forming a pair or set.
4. In the event of loss or damage, You must obtain a written report of such loss either in the form of a police report or a property irregular report or such similar reports from other carriers or bailers.

Property Not Covered - We will not pay for damage or loss of:

- a. Animals;
- b. Motor vehicles, aircraft and other conveyances or equipment or parts pertaining to such conveyances;
- c. Artificial limbs, false teeth, any type of eyeglasses or contact lenses;
- d. Tickets, except for administrative fees required to reissue tickets;
- e. Money, stamps, stocks and bonds, postal or money orders;
- f. Property shipped as freight, or shipped prior to the Journey Departure Date;
- g. Credit cards;
- h. Contraband;

Additional Exclusions

The Policy does not cover :

- a. Loss or damage arising from confiscation or requisition by customs or governmental authority; or
- b. Loss or damage to stamps, documents, contact or corneal lenses or damage to fragile articles; or
- c. Loss or damage to business goods or samples; or
- d. Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement; or
- e. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a property irregularity report is obtained; or
- f. In respect of cost of reproducing data whether recorded on tapes, cards, discs or otherwise; or
- g. Loss or damage due to defective materials or craftsmanship; or
- h. Loss or damage due to rodents, animals or insects; or
- i. Loss is not reported to police within 24 hours and a report is obtained at the place of loss.
- j. more than RM500 in respect of any one article, or a pair or set of articles, unless such article is specified therein.

SECTION 8 - LOSS OF PERSONAL MONEY

If during the Period of Insurance and whilst You are on a Journey, You lose money (including coins, cash, banknotes, postal and money orders, signed travellers and other cheques, letters of credit, travel tickets), We will pay You up to RM750.00. We shall not in any event be liable to make payment in respect of any loss of money if You fail to take reasonable precautions for the safety of the money.

Additional Exclusions

The Policy does not cover :

- a. Loss or damage arising from confiscation or requisition by customs or governmental authority;
- b. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a property irregularity report is obtained;
- c. Devaluation of currency or shortages due to errors or omissions during any transactions involving money;
- d. Losses not reported to the police within 24 hours and a report is obtained

- at the place of loss;
- e. Loss or damage due to rodents, animals or insects.

SECTION 9 - LOSS OF TRAVEL DOCUMENTS

If during the Period of Insurance and whilst You are on a Journey, You lose Your Travel documents, We will pay You up to RM5,000 for the cost of obtaining replacement passport, travel tickets and other relevant documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents when such loss arises out of robbery, burglary or theft.

Additional Exclusions

The Policy does not cover :

- a. Loss or damage arising from confiscation or requisition by customs or governmental authority;
- b. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a property irregularity report is obtained;
- c. Shortages due to error, omission, exchange or depreciation in value;
- d. Losses not reported to the police within 24 hours and a report is obtained at the place of loss;
- e. Loss or damage due to rodents, animals or insects.

SECTION 10 - LUGGAGE DELAY

If Your baggage that is accompanied and checked in with the Common Carrier is not delivered to You within 8 hours of Your arrival at the scheduled destination in the course of Your Journey, We will reimburse You up to RM800.00 for the purchase of emergency essential clothing and requisite items. . This does not apply if the luggage is delayed when or after You have reached Your return destination.

Note : You cannot claim under both Loss of Luggage and Luggage Delay for the same event.

SECTION 11 - TRAVEL DELAY

In the event that the departure of the aircraft or sea vessel in which You have made arrangements to travel is delayed for at least 6 hours at any single destination from the time specified in the itinerary supplied to You due to adverse weather conditions or mechanical breakdown/derangement of the aircraft or sea vessel or due to grounding of an aircraft as a result of mechanical or structural defect, We will pay You RM200.00 for the first 6 hours delay and RM200.00 for each 6 hours delay thereafter (the delay being calculated from the departure time of the aircraft or sea vessel specified in the itinerary) up to a maximum of RM3,600.00 per Insured Person. This benefit is payable for only one delay for all the Insured Persons.

Additional Exclusions

The Policy does not cover claims arising directly or indirectly or due to :

- a. Your failure to check-in according to the itinerary supplied to You.
- b. Strike or industrial action;
- c. Your late arrival at the airport or port after check-in or booking-in time.

Proviso : You must obtain a written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay.

SECTION 12 - MISSED CONNECTION

If during the Journey Your confirmed onward connecting scheduled flight is missed at the transfer point due to late arrival of Your incoming confirmed connecting flight and no alternative onward transportation is made available to You within 6 hours of the actual arrival time of Your incoming flight, We will pay You RM200 for every 6 hours subject to a maximum of RM600.00.

SECTION 13 - TRAVEL OVERBOOKED

If You are denied boarding on a scheduled Common Carrier during Your Journey due to overbooking and no alternative Common Carrier is made available within 6 hours consecutively from the original scheduled departure time as specified in Your printed itinerary, We will pay You RM200.00.

SECTION 14 - REROUTING OF FLIGHT

If during Your Journey, Your scheduled Common Carrier is delayed for 6 hours from the original scheduled arrival time due to rerouting of the scheduled Common Carrier, We will pay You RM200.00.

SECTION 15 - MISSED DEPARTURE

If during Your Journey, You missed Your departure as a result of mechanical breakdown of public transport services (any licensed bus or taxi or a

scheduled service which any member of public can access to) which fails to get You to the departure port, airport or train station as stated in Your ticket, We will pay up to RM1,000.00 for additional accommodation and travel expenses necessarily and reasonable incurred to return to Your home in Malaysia.

Additional Exclusions

The Policy does not pay for any event which is the result of:

1. Your failure, other than due to mechanical breakdown of the public transport services, to check in at the port, airport or train station as stated in Your ticket.
2. Your late arrival at the port, airport or train station after check in or booking in time (except for the late arrival due to mechanical breakdown of the public transport services).

SECTION 16 - TRIP CANCELLATION

If during the Period of Insurance, You incur expenses as a direct and necessary result of the Journey being cancelled due the following reasons, We will pay up to RM20,000.00 for each loss of irrecoverable deposits or charges paid in advance or contracted to be paid :-

- a. Unforeseeable Bodily Injury, Sickness or death of You or Family Member. The Bodily Injury or Sickness must be so disabling as to reasonably cause a Journey to be delayed, cancelled or interrupted.
- b. Unforeseeable circumstances, which are those events or consequences of such events, other than Sickness, Bodily Injury or Death, which could not have been reasonably foreseen or expected by You, and are beyond Your control.

Additional Exclusions

This Policy does not cover cancellation due to, arising from or in any way attributed to:

- a. Carrier caused cancellation unless they are the result of organised labour strikes that affect public transportation
- b. Travel arrangements cancelled by an airline, cruise line or tour operator unless the cancellation is the result of bad weather, an organised labour strike that affects public transportation, financial default or insolvency;
- c. Changes in plans by You or a Family Member or Travelling Companion(s), for any reason;
- d. Financial circumstances of You or a Family Member or Travelling Companion(s);
- e. Any business or contractual obligations of You or a Family Member or Travelling Companion(s);
- f. Default by the person, agency or tour operator from whom You bought Your coverage or purchased Your travel arrangements;
- g. Any government regulation or prohibition;
- h. Loss or expense incurred as a result of Your or a Family Member or Travelling Companion(s) suffering Bodily Injury or Sickness which manifests itself during the 60 days immediately receding and including the date the application is signed, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60 days period. A Sickness has manifested itself when:
 - i) Medical care or treatment has been given; or
 - ii) There exist symptoms which would cause a reasonably prudent person to seek diagnosis, care or treatment;
- i. An event or circumstance which occurs prior to the effective date of coverage;
- j. Government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked Journey (including error, omission or default) by the provider of any service forming part of the booked Journey as well as of the agent or tour operator through whom the Journey was booked;
- k. You on whom the Journey is dependent on being involved in any unlawful act or criminal proceedings, unless Your attendance in court in such criminal proceedings in a court of law is required under a subpoena.
- l. Your failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel the travel arrangements;
- m. Riot and civil commotion.

SECTION 17 - TRIP CURTAILMENT

If during the Period of Insurance, You incur expenses as a direct and necessary result of the necessary and unavoidable Curtailment of the planned holiday due to the death, Bodily Injury, Sickness or hijack of You and the Family Member., We will pay up to RM20,000.00 for each of You for proportional return of the irrecoverable prepaid cost of the planned holiday as shown on the booking invoice, calculated at pro-rata for each complete day of the planned holiday lost.

It is essential that for Bodily Injury and Sickness, a medical certificate be obtained from the attending Physician confirming the advisability or necessity of Your return to Your Country of Residence.

Additional Exclusions

This Policy does not cover claims arising directly or indirectly due to :

- a. Government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked Journey (including) error, omission or default) by the provider of any service forming part of the booked Journey as well as of the agent or tour operator through whom the Journey was booked;
- b. Disinclination to travel or financial circumstances of any of You;
- c. You on whom the Journey is dependent on being involved in any unlawful act or criminal proceedings, unless Your attendance in court in such criminal proceedings in a court of law is required under a subpoena.
- d. Failure to notify the Travel Agent or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement;
- e. Cancellation of travel arrangements due to Financial Default as defined;
- f. Any business, financial or contractual obligation of You or Family Member or Travelling Companion(s);
- g. Riot and civil commotion;
- h. Loss or expense incurred as a result of Your or Family Member or Travelling Companion(s)'s Bodily Injury or Sickness which manifests itself during the 60 days immediately preceding and including the date the application is signed, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60 day period. A Sickness has manifested itself when:
 - i) Medical care or treatment has been given; or
 - ii) There exist symptoms which would cause a reasonably prudent person to seek diagnosis, care or treatment;

SECTION 18 - HIJACK INCONVENIENCE

If during the Journey the aircraft You are travelling on is a victim of a hijack, and the hijack last for a period of at least 24 hours, We will pay You RM400.00 for every 24 hours of hijack up to a maximum of RM800.00.

Any claims under this Hijack Inconvenience must be accompanied by a police report or a report issued by the carrier confirming that You were a victim of hijack and the duration of such hijack.

SECTION 19 - HOME CONTENTS BENEFIT

If during the Period of Insurance and whilst You are on a Journey, You suffer a physical loss or damage caused by burglary to Your Household Contents within Your residence in Malaysia that was left vacant, We will pay You up to the amount specified in the Policy Schedule.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Home Contents benefit for the following items and/or for claim which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed by any of the following:

1. any loss or damage occasioned through Your wilful act or Your involvement
2. loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
3. consequential loss or damage of any kind
4. stocks and/ items related to Your business or profession
5. photographic and sports equipment and accessories and musical instruments
6. motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
7. loss or damage insured under any other insurance policy, or reimbursed by any other party.

SECTION 20 - CREDIT CARD INDEMNITY

If during the period of insurance and whilst You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will indemnify You for such loss up to RM500.00 as specified in the Policy Schedule subject to the terms and conditions of this Policy.

Additional Conditions

- a. The loss must be reported to the card company(s) within 6 hours after the incident. Any claim must be accompanied by a copy of the report issued by

the card company(s) evidencing such loss.

- b. For avoidance of doubt, in the event You become entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Credit Card Indemnity, We will only be liable for the excess of the amount recoverable from such other source or insurance.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under the Credit Card Indemnity benefit which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed by any of the following:

1. loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within 24 hours of the discovery of such loss.
2. loss not reported to the card company(s) within 6 hours of the discovery of such loss.

SECTION 21 - EMERGENCY MOBILE PHONE CHARGES

If during the Period of Insurance and whilst You are on a Journey, You suffer a Critical Medical Condition and incur charges for personal mobile phone used for the sole purpose of engaging the services of ACE Assistance, or an authorised representative of ACE Assistance during a medical emergency provided that a medical claim has been submitted under the Medical Expenses benefit, We will reimburse You for Emergency Mobile Phone Charges up to the amount specified in the Policy Schedule.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Emergency Mobile Phone Charges benefit which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed by any of the following:

1. telephone calls made via standard Land Line
2. public telephone using International Calling Card

SECTION 22 - PERSONAL LIABILITY

We will, subject to the terms and conditions of this Policy, indemnify You, whilst on a Journey, for sums which You are liable to pay as damages for negligence up to RM1,000,000.00 in respect of:

- i) Death or Bodily Injury or Sickness suffered by any third party; and
- ii) loss of or damage to material property of third party

occurring as a result of an Accident

We will also reimburse the Insured Person for

1. all costs and expenses in respect of which a claim for damages for negligence under this Personal Liability Section is recoverable by a third party claimant from You.
2. all costs and expenses in respect of which a claim for damages for negligence under this Personal Liability Section incurred with the written Our consent.

Our liability under this coverage for damages for negligence and for all costs and expenses in respect of any claims arising from one occurrence or all occurrences of a series consequent upon or attributable to any one source or original cause shall not exceed RM1,000,000.00 for each of You.

Exclusions

In addition to the General Exclusions, this Policy does not cover, and We would not in any event be liable to pay any benefits in respect of, any claim under this Personal Liability Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any the following :

1. arising directly or indirectly by or through or in connection with any mechanically propelled vehicle, aircraft or watercraft.
2. arising from any wilful or malicious act.
3. arising from the carrying on of any trade, business or profession.
4. assumed by express warranty or agreement unless such liability would have attached to the Insured Person notwithstanding such express warranty or agreement.
5. in respect of Death, Disablement, Bodily Injury or Sickness or loss of or damage to property suffered by any person who is under a contract of service or training with You when such Bodily Injury arises out of and in the course of his or her employment by You.
6. in respect of Death, Disablement, Bodily Injury or Sickness or loss of or damage to property suffered by any member of Your family or any person

with whom You reside.

7. in respect of loss of or damage to property belonging to You or hold in trust by You or in Your custody or control.
8. rendering of or failure to render any professional services or any omission thereof.

Conditions

1. If, in respect of any claim under the Policy, You shall be entitled to indemnity under any other policy of insurance, We shall not be liable to contribute hereunder more than its rateable proportion of any compensation, costs, charges or expenses.
2. No admission, offer, promise, payment or indemnity shall be made without Our written consent and We shall be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name for Our own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and You hereby agree to give all information and assistance as We may require. Every letter, claim, writ, summons and process shall be forwarded to Us upon receipt. Written notice shall also be given to Us immediately upon You receiving notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this coverage.
3. We may at any time pay to You in connection with any claim or series of claims the limit of indemnity (after the deduction of any sum(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made We shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

SECTION 23 - ACE ASSISTANCE BENEFIT

You are entitled to obtain assistance from ACE Assistance in respect of the following:-

1. 24-hour Telephone Access

If You require assistance, You may make call collect to the dedicated 24-hour Hotline with trained multi-lingual personnel including a panel of ACE Assistance appointed physician for immediate assistance and advice.

2. Medical Assistance

i) Medical Service Provider Referral

ACE Assistance shall provide to You, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists, and dental clinics.

ii) Arrangement of Appointments with Local Doctors for Treatment

ACE Assistance will assist You to arrange for appointments with general practitioners or specialised doctors.

3. Travel Assistance

i) Inoculation and Visa Requirement Information

ACE Assistance shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to You at any time, whether or not You are the one travelling or an emergency has occurred.

ii) Interpreter Referral

ACE Assistance will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

iii) Lost Luggage Assistance

ACE Assistance will assist You if Your luggage is lost while travelling outside Malaysia by referring You to the appropriate authorities involved.

iv) Lost Passport Assistance

ACE Assistance will assist You if Your passport is lost while travelling outside Malaysia by referring You to the appropriate authorities involved.

v) Embassy Referral

ACE Assistance shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

vi) Weather and Foreign Exchange Information Services

ACE Assistance shall provide information to You regarding the exchange rate of major foreign currencies and weather forecasts and temperatures of foreign countries.

vii) Emergency Message Transmission Assistance

In the event of an emergency or a hospital confinement, ACE Assistance will undertake to keep Your immediate family members informed, upon Your or Your Travelling Companion's request and consent to do so.

viii) Legal Referral

ACE Assistance will provide You with name, address, telephone numbers, if requested by You and if available, office hours for referred lawyers and legal practitioners.

GENERAL CONDITIONS

1) Interpretation

This Policy, including the application, certificate, endorsement, and amendments, if any shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

2) Terms and Conditions

Payment of any benefit under this Policy is subject to the Definitions, Exclusions, and all other terms and conditions pertinent to the benefit.

3) Notice of Trust or Assignment

We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

4) Entire Contract : Changes

This Policy, including the certificate, endorsements and amendments, if any, will constitute the entire contract between parties. No change in this Policy shall be valid unless approved by Us and evidenced by endorsement or amendment.

5) Fraud

Any statement made by You in the enrolment form which is intentional misstatement of fact and constitutes a fraud, shall result in Our right to terminate Your coverage immediately.

6) Currency

Premiums and benefits payable under this Policy shall be made in Malaysian Ringgit.

7) Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

8) Jurisdiction

All disputes relating to this Policy must be submitted to the exclusive jurisdiction of the courts in Malaysia.

9) Governing Law

This Policy shall be governed by and interpreted in accordance with Malaysian Law.

10) Geographical Limits

Area 1 - Asia

Area 2 – Worldwide

Such insurance as is afforded under this Policy shall apply 24 hours a day during the Period of Insurance as stated in the certificate of insurance anywhere in the world outside Your Country of Residence (except for East Malaysian Travellers to West Malaysia and vice versa) unless otherwise endorsed or amended.

11) Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the requirements of this Policy.

2) Claims Procedure For Trip Cancellation, Loss of Deposits and Curtailment

We will require travel invoices, medical reports, death certificates and other documents as We may require from time to time. If You or Family Member suffers Bodily Injury or Sickness, We may ask that You be examined by a Physician chosen by Us. We may also require that You or Family Member give Us the authorisation to obtain medical records, and copies of other records.

3) Claims Procedure For Medical Expense

If You suffer Bodily Injury or Sickness, We may ask that You be examined by a Physician selected by Us. You must be examined when and as often as We may reasonably require. We may need authorisation to obtain medical records and copies of other records. You must give Us authorisation upon each request.

4) Claims Procedure For Emergency Assistance

We will require medical reports or a death certificate, and any other documents as We may require. If You are injured, We may ask that You be examined when and as often as We may reasonably require. We may need authorisation to obtain medical records and copies of other records. You must give Us authorisation upon such request. We may require an autopsy where lawful. Timely notification by You to Our designated service provider is required.

5) Claims Procedure For Accidental Death, Dismemberment and Permanent Total Disablement

We will require medical reports or a death certificate. If You are injured, We may ask that You be examined by a Physician selected by Us. You must be examined when and as often We may reasonably require. You must give Us authorisation upon each request. We may require an autopsy where lawful.

6) Interest

No amount payable under this Policy shall carry interest unless provided by law.

7) Terms and Conditions

The due observance and fulfilment of the terms, provisions and conditions of this Policy in so far as they relate to anything to be done or complied with by You shall be conditions precedent to Our liability to make any payment under this Policy.

8) Fraudulent Claims

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by You or anyone acting on Your behalf to obtain benefit under this Policy, We shall be under no liability in respect of such claim.

9) Contribution

If at the time of any loss or damage arising under the Policy (other than Personal Accident claim) there is any other insurance covering the same loss or damage, We will pay only its rateable proportion.

10) Company's Right After a Claim

We shall be allowed to conduct in Your name and on Your behalf the defence or settlement of any legal action and take proceedings at Our own expense and for Our own benefit but in Your name to recover compensation from any third party in respect of anything covered by this Policy.

11) Payment of Benefits

Benefits payable under this Policy shall be paid to You.

In the event of Your death, the Benefits shall be paid to Your nominated beneficiary or to Your estate or in accordance with the law if there is no such nominated beneficiary

12) Arbitration

All differences arising out of the Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or, in the case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The cost of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of Benefit if disputed, shall be first obtained.

This policy is underwritten by
ACE SYNERGY INSURANCE BERHAD (364935-P)



ace insurance

CLAIMS PROVISION

1) Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to ACE Synergy Insurance Berhad, Claims Department, Level 26 Menara Weld, 76 Jalan Raja Chulan, 50200 Kuala Lumpur, as soon as possible and in any event, within 31 days after the date of occurrence.

We will then provide You with forms for filling proof of claim.

Any documents or evidence required by Us to verify the claim shall be provided by You at Your own expense.

Any medical examination required by Us to verify the claim will be at Our expense. We shall, in the event of Your death, be entitled to have a post-mortem examination performed at Our own expense where it is not prohibited by law.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.