

Travel Secure

Travel Insurance

For more information or enquiries, please contact us at:

Authorised Agent:



Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.


This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.

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LONPAC INSURANCE



LONPAC INSURANCE

Travel Secure

Travel Insurance

Start a new chapter,
for every new journey.



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LIVING **SECURE**

PREMIUM

INDIVIDUAL

Area 1 [Between Sabah or Sarawak and West Malaysia or vice versa]						
Length of Trip (No.of days)	Age 30 days to 60 Years Old Per Person (RM)			Age 61 Years to 70 Years Old Per Person (RM)		
	Platinum	Gold	Silver	Platinum	Gold	Silver
1 - 5	30	25	20	35	30	25
6 - 10	40	30	25	50	40	35
11 - 15	55	40	35	70	55	45
16 - 20	70	50	40	90	70	60
21 - 25	85	60	50	110	85	75
26 - 30	100	75	60	130	100	90
31 - 35	115	85	70	155	120	105
Additional week	18	13	11	25	20	15
Annual Plan	-	-	-	-	-	-

Area 2 [Between Sabah or Sarawak and West Malaysia or vice versa, Singapore, Indonesia, Thailand, Brunei, Philippines, Vietnam, Myanmar, Laos, Cambodia, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Bangladesh, Pakistan and Sri Lanka including Domestic Travel within Malaysia if this is an Annual Plan]						
Length of Trip (No.of days)	Age 30 days to 60 Years Old Per Person (RM)			Age 61 Years to 70 Years Old Per Person (RM)		
	Platinum	Gold	Silver	Platinum	Gold	Silver
1 - 5	45	35	30	55	45	40
6 - 10	60	50	40	80	65	55
11 - 15	85	65	55	110	95	85
16 - 20	105	85	70	145	120	110
21 - 25	130	105	85	180	150	135
26 - 30	150	120	100	210	180	165
31 - 35	180	145	120	255	215	195
Additional week	27	23	19	40	35	30
Annual Plan	365	285	235	495	415	370

Area 3 [Worldwide including Domestic Travel within Malaysia if this is an Annual Plan]						
Length of Trip (No.of days)	Age 30 days to 60 Years Old Per Person (RM)			Age 61 Years to 70 Years Old Per Person (RM)		
	Platinum	Gold	Silver	Platinum	Gold	Silver
1 - 5	65	55	45	85	75	65
6 - 10	90	75	65	125	110	100
11 - 15	130	110	90	185	165	150
16 - 20	165	140	120	240	215	200
21 - 25	200	170	150	300	270	250
26 - 30	240	205	180	360	330	305
31 - 35	280	245	215	430	395	365
Additional week	44	39	35	71	66	62
Annual Plan	565	475	410	830	745	680

FAMILY

Area 1 [Between Sabah or Sarawak and West Malaysia or vice versa]						
Length of Trip (No.of days)	All Family Members Between Age 30 days and 60 Years Old			Any of the Family Member Between Age 61 Years and 70 Years Old		
	Platinum	Gold	Silver	Platinum	Gold	Silver
1 - 5	85	60	50	100	70	60
6 - 10	110	80	65	140	105	90
11 - 15	155	115	90	200	150	130
16 - 20	200	145	115	260	195	170
21 - 25	240	175	140	320	240	210
26 - 30	285	210	165	385	290	255
31 - 35	340	250	200	455	345	305
Additional week	53	39	31	74	56	50
Annual Plan	-	-	-	-	-	-

Area 2 [Between Sabah or Sarawak and West Malaysia or vice versa, Singapore, Indonesia, Thailand, Brunei, Philippines, Vietnam, Myanmar, Laos, Cambodia, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Bangladesh, Pakistan and Sri Lanka including Domestic Travel within Malaysia if this is an Annual Plan]						
Length of Trip (No.of days)	All Family Members Between Age 30 days and 60 Years Old			Any of the Family Member Between Age 61 Years and 70 Years Old		
	Platinum	Gold	Silver	Platinum	Gold	Silver
1 - 5	130	95	80	155	125	105
6 - 10	175	135	110	225	180	160
11 - 15	240	190	155	325	270	240
16 - 20	305	245	200	420	355	320
21 - 25	375	300	245	525	440	400
26 - 30	445	355	295	625	535	480
31 - 35	525	425	350	750	640	580
Additional week	81	67	56	121	105	97
Annual Plan	1,080	845	695	1,475	1,230	1,095

Area 3 [Worldwide including Domestic Travel within Malaysia if this is an Annual Plan]						
Length of Trip (No.of days)	All Family Members Between Age 30 days and 60 Years Old			Any of the Family Member Between Age 61 Years and 70 Years Old		
	Platinum	Gold	Silver	Platinum	Gold	Silver
1 - 5	190	150	125	250	210	180
6 - 10	265	215	180	365	315	285
11 - 15	375	315	265	545	485	440
16 - 20	480	405	350	710	640	590

Area 3 [Worldwide including Domestic Travel within Malaysia if this is an Annual Plan]						
Length of Trip (No.of days)	All Family Members Between Age 30 days and 60 Years Old			Any of the Family Member Between Age 61 and 70 Years Old		
	Platinum	Gold	Silver	Platinum	Gold	Silver
21 - 25	590	505	435	890	805	745
26 - 30	705	605	525	1,070	975	905
31 - 35	835	720	630	1,280	1,175	1,090
Additional week	132	117	103	211	197	186
Annual Plan	1,685	1,415	1,210	2,480	2,220	2,035

* Premium not inclusive of Service Tax and Stamp Duty

NOTES

- Only Annual Plan and Area 1 trip are subject to Service Tax.
- Family coverage includes you, your spouse and all your dependent children age between 30 days and 18 years or 25 years if registered as a full time student at recognised educational institution on the policy effective date.
- Domestic Travel means distance of travel is beyond 200km from usual place of residence or employment to destination within Malaysia (other than between Sabah or Sarawak or vice versa) which the payment of benefits under Section 2, is only applicable if it is due to bodily injury.
- Maximum duration of cover per trip (including one way trip) is up to 90 days.

GENERAL EXCLUSIONS

- War, participation in violent labour disturbance, riot or civil commotion or terrorism
- Suicide or wilful act, self-inflicted injury
- Under the influence of alcohol or drugs
- Criminal or fraudulent act
- Pregnancy, childbirth, impotency or cosmetic purpose
- Pre-existing conditions or congenital conditions, osteoporosis, pathological fracture, AIDS, HIV, nervous or mental problem
- Professional or hazardous sports, hiking, trekking or mountaineering above 3,000 metres from sea level, participation in competition by utilizing motorized land, water or air vehicle
- If you are on duty as member of armed forces, aircraft crews and other excluded occupations specifically mentioned in the policy wording.
- Travelling against medical advice or travelling for seeking medical treatment
- Nuclear
- Individual, entity, group or company specified on the list who are subject to any sanctions.

FREQUENTLY ASK QUESTIONS

1. Who is eligible to apply?

All Malaysians, Malaysian Permanent Resident, Work Permit/ Employment Pass holder, Dependent Pass, Long-Term Social Visit Pass or Student Pass Holders are eligible to apply.

2. Can I buy an separate cover for my child(ren) ?

Yes, the rate is charged based on individual plan. One of the Parent must sign the Proposal Form on behalf of their child(ren).

3. Who are the persons who can only be insured for One Way Trip?

- Students going to overseas for studies regardless of short period or full period;
- Persons emigrating or returning to home country;
- Person going to overseas for permanent employment or stay where the duration of cover is more than ninety (90) days.

4. Can I extend my insurance period if I have commenced my trip?

Any extension of period of insurance is not allowed during the trip or after you have departed for your destination.

5. Can I cancel my policy and get refund of the premium paid?

No refund of premium is allowed once the Travel Secure policy is issued.

6. Can I buy more than one Travel Insurance for the same trip?

We will only cover you under one Travel Insurance policy.



Round the clock worldwide protection (03 - 7628 3835)

Travel and medical assistance is available in the event of a covered emergency. All you need is to call collect the Asia Assistance 24-Hour Alarm Centre through the telephone operator in the country where you are.

SUMMARY OF COVER

BENEFITS DESCRIPTION	Sum Insured (RM) (each Insured Person)		
	PLAN	Platinum	Gold
SECTION 1 – PERSONAL ACCIDENT BENEFITS			
Accidental Death & Permanent Disablement			
If the death or permanent disablement occurs as a result of accident, we will pay the Sum Insured specified in the policy			
- Per adult (age 19 years to 60 years)	500,000	400,000	200,000
- Per adult (age 61 years to 70 years)	200,000	160,000	80,000
- Per child (age 30 days to 25 years)	200,000	160,000	80,000
SECTION 2 – MEDICAL RELATED BENEFITS			
(Accident & Sickness)			
2.1 Medical Expenses			
If you sustain bodily injury or sudden unexpected sickness, we will reimburse the medical expenses incurred			
- Per adult (age 19 years to 60 years)	500,000	400,000	200,000
- Per adult (age 61 years to 70 years)	200,000	160,000	80,000
- Per child (age 30 days to 25 years)	200,000	160,000	80,000
Sub-Benefits Section 2.1			
a Follow-up treatment in Malaysia (sub-limit)			
We will reimburse the medical expenses incurred within 30 days after the end of the return trip.			
- Per adult (age 19 years to 60 years)	50,000	40,000	20,000
- Per adult (age 61 years to 70 years)	10,000	8,000	4,000
- Per child (age 30 days to 25 years)	10,000	8,000	4,000
b Alternative Medicine (sub-limit)			
We will reimburse the expenses incurred for treatment provided by licensed traditional medical practitioner, acupuncturist, chiropractor and bonesetter.			
	1,000	500	250
c Hospital Allowance (up to 10 days) (sub-limit)			
We will pay for each complete day (24 hours) of hospitalisation provided that the hospitalisation occurs within 30 days from date of accident or sickness.			
	200	N/A	N/A
2.2 Emergency Medical Evacuation			
If you suffer critical medical condition, we will pay the expenses incurred for moving you to another location for medical treatment or to return you to Malaysia only if it is necessary as recommended and arranged by our assistance provider.			
	Unlimited	Unlimited	500,000
2.3 Repatriation Expenses (of mortal remains)			
If you die due to bodily injury or sickness, we will pay the expenses incurred for transporting your mortal remains to Malaysia only if it is arranged by our assistance provider.			
	Unlimited	Unlimited	50,000
2.4 Reimbursement of Coffin Expenses			
We will pay the casket/coffin cost incurred for transporting your mortal remains to Malaysia.			
	3,000	2,000	1,000
2.5 Emergency Travel of Family Member			
We will reimburse a round trip economy travel ticket incurred by an immediate family member or a friend to assist in the final arrangement following your death or to take care of you (if you are hospitalised for more than 5 days).			
	7,500	5,000	2,500

BENEFITS DESCRIPTION	Sum Insured (RM) (each Insured Person)			
	PLAN	Platinum	Gold	Silver
2.6 Emergency Travel of Insured Person's Children We will reimburse a round trip economy travel ticket incurred by an immediate family member or a friend to accompany your child(ren) back to Malaysia if you are hospitalised and there is no adult to accompany your children on their journey home.		7,500	5,000	2,500
2.7 Emergency Hotel Accommodation We will reimburse the cost of hotel accommodation incurred by an immediate family member or a friend to take care of you when you are hospitalised (for more than 5 days) or to accompany your children back to Malaysia. We will also reimburse the cost of hotel accommodation incurred by a traveling companion who missed his/her scheduled return trip to Malaysia to take care of you.		1,500	1,000	500
2.8 Emergency Hotel Extension If you are hospitalised for more than 5 days and as a result miss your scheduled flight back to Malaysia, we will reimburse the cost of hotel accommodation until the next common carrier becomes available.		1,500	1,000	500

SECTION 3 – TRAVEL INCONVENIENCE BENEFITS

3.1 Loss of or Damage to Personal Property & Baggage If during the trip, your baggage and/or personal effects are lost or damaged due to robbery, burglary, theft or negligence of the common carrier, we will indemnify the cost of replacement of the article. <ul style="list-style-type: none"> - Any one article/set/pair limit (sub-limit) - Laptop (sub-limit) 		7,500	5,000	2,500
3.2 Loss of Money We will reimburse for loss of your money (any currency, postal money orders and travellers cheques) due to robbery, burglary or theft.		750	500	250
3.3 Loss of Credit Card We will reimburse for your financial loss as a direct result of fraudulent usage of your credit, charge or bankers card that is lost or stolen.		250	250	250
3.4 Loss of Travel Documents If your travel documents (passport, visa, travel ticket and identity card) are lost due to robbery, burglary or theft, we will reimburse the replacement cost of travel documents as well as additional travel and hotel accommodation expenses incurred.		7,500	5,000	2,500
3.5 Loss of Travel Deposit We will reimburse for the irrecoverable travel deposits or travel fares paid in advance in the event of the cancellation of the planned trip as a result of insolvency or abscondment of the travel agent in Malaysia.		3,000	2,000	1,000
3.6 Baggage Delay We will pay RM200 for every full 6 consecutive hours of delay if your checked-in baggage is delayed, misdirected or temporarily misplaced upon arrival at the scheduled destination.		1,800	1,200	600
3.7 Trip Cancellation We will reimburse the deposits, advance payments for travel or accommodation or other charges which become forfeited or payable under the contract if your trip is cancelled. Or if your trip is postponed, we will reimburse the incurred administrative charges.		15,000	10,000	5,000
3.8 Trip Curtailment We will reimburse the deposits, advance payments for accommodation or other charges which have not been and will not be used but become forfeited or payable under the contract and the administrative charges incurred to amend the original travel ticket or additional travel expenses and accommodation charges (if not possible to amend the original travel ticket) if your trip is curtailed.		15,000	10,000	5,000

BENEFITS DESCRIPTION	Sum Insured (RM) (each Insured Person)			
	PLAN	Platinum	Gold	Silver
3.9 Trip Disruption We will reimburse the advance payments for accommodation, entertainment tickets or prearranged tours which are forfeited or payable under the contract if your trip is disrupted.		15,000	10,000	5,000
3.10 Travel Delay We will pay RM200 for every full 6 consecutive hours of delay if the departure of your common carrier is delayed from the original scheduled time.		1,800	1,200	600
3.11 Travel Re-Route If your common carrier is being re-routed, we will pay RM200 for every full 6 consecutive hours of delay arrival at the scheduled destination.		1,800	1,200	600
3.12 Travel Overbooked We will pay RM200 for every full 6 consecutive hours of delay if you have been denied boarding your common carrier due to over-booking.		1,800	1,200	600
3.13 Missed Departure If during a return trip, you fail to arrive on time at the departure terminal due to mechanical breakdown of public transports services and as a result miss your departure to your scheduled destination, we will reimburse the additional accommodation and travel expenses incurred before the next common carrier or alternative means of transport becomes available.		1,800	1,200	600
3.14 Travel Misconnection If your confirmed onward scheduled travel connection is missed at the transfer point due to late arrival of incoming scheduled common carrier and no onward transportation is available within 6 consecutive hours, we will pay RM200 for every full 6 consecutive hours until the next alternative transport becomes available.		1,800	1,200	600
3.15 Hijacking We will pay RM200 for every 24 consecutive hours if you are travelling on board a common carrier which is hijacked.		15,000	10,000	5,000
SECTION 4 – OTHER BENEFITS				
4.1 Personal Liability We will reimburse your personal legal liability expenses as a result of death or bodily injury or damage of property towards third party.		1,500,000	1,000,000	500,000
4.2 Legal Expenses We will reimburse your legal expenses if you are arrested or in danger of being arrested as a result of automobile accident.		30,000	20,000	10,000
4.3 Rental Car Excess We will reimburse the excess cost or deductible required under the rental contract if the rented car is loss or damaged due to an accident.		1,500	1,000	500
4.4 Home Guard We will reimburse the expenses to reinstate, repair or replace your loss or damage of household contents and/or personal valuables due to fire or burglary of your residence left vacant for the full duration of the trip.		7,500	5,000	2,500
4.5 Pet Care We will reimburse the additional pet hotel cost incurred if you are delayed return to Malaysia due to a travel delay or your hospitalisation.		300	200	100
4.6 24 Hours Travel and Medical Assistance		Applicable	Applicable	Applicable