

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.



LONPAC INSURANCE BHD

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LONPAC INSURANCE

Travel Secure

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Start a new chapter,
for every new journey



lonpac.com

LIVING **SECURE**

Lonpac Insurance Bhd is a Member of PIDM

The benefit(s) payable under eligible policy is protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact Lonpac Insurance Bhd or
PIDM (visit www.pidm.gov.my).

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	34	26	22	39	32	29
6 - 10	45	35	29	55	45	40
11 - 15	62	48	39	77	65	57
16 - 20	77	61	48	99	83	73
21 - 25	94	74	58	123	104	90
26 - 30	111	88	68	146	124	108
31 - 35	131	103	80	173	147	128
Additional week	20	16	12	28	24	21
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	53	43	36	64	53	47
6 - 10	70	57	47	89	76	67
11 - 15	96	77	64	126	109	96
16 - 20	120	97	79	162	140	125
21 - 25	146	118	97	200	174	155
26 - 30	172	140	114	239	208	186
31 - 35	202	165	134	283	248	221
Additional week	31	25	20	45	40	36
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	77	64	56	101	88	80
6 - 10	105	88	77	147	132	121
11 - 15	145	124	109	216	195	181
16 - 20	184	157	139	281	256	239
21 - 25	226	194	172	352	322	302
26 - 30	268	231	205	423	387	365
31 - 35	316	273	243	505	463	437
Additional week	49	43	38	82	76	73
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	101	78	66	117	95	85
6 - 10	135	104	86	163	135	119
11 - 15	184	143	115	231	193	169
16 - 20	231	181	143	296	249	218
21 - 25	282	221	173	367	310	270
26 - 30	333	262	203	437	371	322
31 - 35	392	309	238	519	441	383
Additional week	59	47	35	82	71	61
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	159	127	106	190	159	140
6 - 10	210	169	140	266	226	200
11 - 15	286	231	190	377	325	288
16 - 20	358	290	237	484	419	373
21 - 25	436	354	289	599	522	464
26 - 30	514	419	340	715	624	556
31 - 35	604	493	400	848	743	662
Additional week	91	75	60	134	119	106
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	230	192	166	302	264	240
6 - 10	313	264	230	441	394	363
11 - 15	434	370	325	646	584	543
16 - 20	550	471	416	842	766	717

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
21 - 25	676	581	514	1,055	964	905
26 - 30	802	691	613	1,268	1,161	1,093
31 - 35	948	818	727	1,513	1,389	1,310
Additional week	146	127	114	246	228	217
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.
- Covid-19 is not covered under the Annual Plan.

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 a 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

Travel and medical assistance is available in the event of a covered emergency. All you need is to call MediExpress 24-Hour call centre at **+603-7809 9228**.

SUMMARY OF COVER

BENEFITS DESCRIPTION	Sum Insured (RM) (each Insured Person)		
	Platinum	Gold	Silver
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
d. Hospitalisation Expenses due to COVID-19. (sub-limit)			
We will reimburse the hospitalisation expenses incurred for the treatment of COVID-19 and its related complications including ambulance fees.			
- Per adult (age 19 years to 60 years)	250,000	200,000	100,000
- Per adult (age 61 years to 70 years)	100,000	80,000	40,000
- Per child (age 30 days to 25 years)	100,000	80,000	40,000
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.			
- Due to Accident or Sickness	Unlimited	Unlimited	500,000
- Due to COVID-19	250,000	200,000	100,000
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.			
- Due to Accident or Sickness	Unlimited	Unlimited	50,000
- Due to COVID-19	250,000	200,000	25,000
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.		7,500	5,000	2,500
- Any one article/set/pair limit (sub-limit)		1,000	1,000	1,000
- Laptop (sub-limit)		3,000	3,000	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 (extended to cover COVID-19)				
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 (extended to cover COVID-19)				
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 PLAN	Sum Insured (RM) (each Insured Person)		
	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