

**PRODUCT DISCLOSURE SHEET**

LONPAC INSURANCE BHD 199401021735 (307414-T)

(Please read this Product Disclosure Sheet before you decide to take up *Travel ezSecure*. Be sure to also read the general terms and conditions.)

*Travel ezSecure*  
(Travel Insurance)

27 March 2025

**1. What is this product about?**

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place during the trip. This policy also compensates or reimburses the expenses incurred as a result of travel inconveniences during the trip.

**2. What are the covers / benefits provided?**

Benefits		Limit Per Person/Event	Sum Insured (RM)			
			Premier		Premier Plus	
			Individual/ Group Plan	Family Plan	Individual/ Group Plan	Family Plan
Personal Accident Benefits						
Benefit 1	Accidental Death and Permanent Disablement	Per Adult	300,000	300,000	400,000	400,000
		Per Child	150,000	150,000	200,000	200,000
		Family Limit	N/A	900,000	N/A	1,200,000
Medical Benefits						
Benefit 2A	Medical Expenses	Per Adult/Child	300,000	300,000	300,000	300,000
		Family Limit	N/A	900,000	N/A	900,000
Benefit 2B	Hospitalisation Expenses due to COVID-19 (sub-limit of Benefit 2A)	Per Adult/Child	150,000	150,000	150,000	150,000
		Family Limit	N/A	450,000	N/A	450,000
Benefit 2C	Follow Up Medical Expenses in Malaysia	Per Adult/Child	30,000	30,000	30,000	30,000
		Family Limit	N/A	90,000	N/A	90,000
Benefit 2D	Alternative Medicine	Per Adult/Child	1,000	1,000	1,000	1,000
		Family Limit	N/A	3,000	N/A	3,000
Benefit 3	Emergency Travel of Family Member (due to hospitalisation and death of insured person)	Per Adult/Child	5,000	5,000	5,000	5,000
		Family Limit	N/A	15,000	N/A	15,000
Benefit 4	Emergency Child Guard (due to hospitalisation and death of insured person)	Per Adult/Child	5,000	5,000	5,000	5,000
		Family Limit	N/A	15,000	N/A	15,000

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Emergency Medical Evacuation and Repatriation Benefits						
Benefit 5	<b>Emergency Medical Evacuation and Repatriation of Mortal Remains</b>					
	- Due to Accident and Sickness	Per Adult/Child	Unlimited	Unlimited	Unlimited	Unlimited
	- Due to COVID-19	Per Adult/Child	150,000	150,000	150,000	150,000
Liability Benefit						
Benefit 6	<b>Personal Liability</b>	Per Adult/Child	1,000,000	1,000,000	1,000,000	1,000,000
Trip Cancellation Benefits						
Benefit 7	<b>Trip Cancellation</b> (Pre-Departure)	Per Adult/Child	10,000	10,000	12,500	12,500
	- extended to cover COVID-19	Family Limit	N/A	30,000	N/A	37,500
Benefit 8	<b>Trip Cut Short</b> (Post-Departure)	Per Adult/Child	10,000	10,000	12,500	12,500
	- extended to cover COVID-19	Family Limit	N/A	30,000	N/A	37,500
Travel Inconvenience Benefits						
Benefit 9	<b>Travel Delay</b> (RM 200 for every 6 continuous hours)	Per Adult/Child	2,000	2,000	3,000	3,000
		Family Limit	N/A	6,000	N/A	9,000
Benefit 10	<b>Baggage Delay</b> (RM 200 for every 6 continuous hours)	Per Adult/Child	1,000	1,000	1,400	1,400
		Family Limit	N/A	3,000	N/A	4,200
Benefit 11	<b>Travel Misconnection</b> (RM 200 for every 6 continuous hours)	Per Adult/Child	600	600	1,000	1,000
		Family Limit	N/A	1,800	N/A	3,000
Benefit 12	<b>Travel Diversion</b> (RM 200 for every 6 continuous hours)	Per Adult/Child	600	600	1,000	1,000
		Family Limit	N/A	1,800	N/A	3,000
Benefit 13	<b>Travel Interruption</b>	Per Adult/Child	2,000	2,000	3,000	3,000
		Family Limit	N/A	6,000	N/A	9,000
Baggage and Personal Property Benefits						
Benefit 14	<b>Theft of or Damage to Personal Property and Baggage</b>	Per Adult/Child	5,000	5,000	7,000	7,000
	Limit Per item;  - RM 1,000 (Smart Device)  - RM 500 (All Other Items)	Family Limit	N/A	15,000	N/A	21,000
Benefit 15	<b>Loss of Money</b>	Per Adult/Child	1,000	1,000	1,500	1,500
		Family Limit	N/A	3,000	N/A	4,500

Benefit 16	Loss of Travel Documents	Per Adult/Child	5,000	5,000	7,000	7,000
		Family Limit	N/A	15,000	N/A	21,000
24 Hours Travel and Medical Assistance Benefits						
Benefit 17	Round the Clock Telephone Access		✓	✓	✓	✓
	Medical Assistance		✓	✓	✓	✓
	Travel Assistance		✓	✓	✓	✓

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

Please refer to policy contract for the percentage of compensation for death and permanent disablement benefit.

Maximum duration of cover is 90 days for each trip.

The benefit(s) payable under eligible certificate/policy/product is(are) 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/en/how-we-protect-you/tips/coverage-for-tips](http://www.pidm.gov.my/en/how-we-protect-you/tips/coverage-for-tips)).

### 3. How much premium do I have to pay?

The premium you have to pay may vary depending on your age, choice of plan, destination and duration of cover.

#### Age between 30 days and 60 years old

Individual Plan			Family Plan – All Family Members Age Between 30 days And 60 Years Old		
From West Malaysia to Sabah or Sarawak or vice versa					
No of Days	Premier (RM)	Premier Plus (RM)	No of Days	Premier (RM)	Premier Plus (RM)
1 - 5	23	27	1 - 5	67	79
6 - 10	30	36	6 - 10	90	106
11 - 15	42	49	11 - 15	124	146
16 - 20	53	62	16 - 20	157	185
21 - 25	65	76	21 - 25	193	226
26 - 30	76	90	26 - 30	228	268
31 - 35	90	106	31 - 35	269	316
Additional week	14	16	Additional week	41	48

**Area 1 – 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**

No of Days	Premier (RM)	Premier Plus (RM)	No of Days	Premier (RM)	Premier Plus (RM)
1 - 5	37	42	1 - 5	109	126
6 - 10	49	56	6 - 10	147	168
11 - 15	68	77	11 - 15	202	230
16 - 20	85	97	16 - 20	255	290
21 - 25	104	118	21 - 25	312	354
26 - 30	124	140	26 - 30	370	419
31 - 35	146	165	31 - 35	436	493
Additional week	23	25	Additional week	67	75

**Area 2 – All Overseas countries except Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, Sudan or Syria**

No of Days	Premier (RM)	Premier Plus (RM)	No of Days	Premier (RM)	Premier Plus (RM)
1 - 5	56	64	1 - 5	168	191
6 - 10	79	88	6 - 10	235	263
11 - 15	111	123	11 - 15	333	369
16 - 20	143	157	16 - 20	427	471
21 - 25	177	194	21 - 25	529	582
26 - 30	211	231	26 - 30	631	693
31 - 35	250	274	31 - 35	748	820
Additional week	40	43	Additional week	118	128

**Age between 61 and 70 Years Old**

**Individual Plan**

**Family Plan – Any of the Family Member  
Age Between 61 And 70 Years Old**

**From West Malaysia to Sabah or Sarawak or vice versa**

No of Days	Premier (RM)	Premier Plus (RM)	No of Days	Premier (RM)	Premier Plus (RM)
1 - 5	29	33	1 - 5	87	99
6 - 10	43	48	6 - 10	127	143
11 - 15	62	69	11 - 15	184	206
16 - 20	80	89	16 - 20	240	267

21 - 25	100	111	21 - 25	300	333
26 - 30	120	133	26 - 30	360	399
31 - 35	143	159	31 - 35	429	476
Additional week	24	26	Additional week	70	77

**Area 1 – 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**

No of Days	Premier (RM)	Premier Plus (RM)	No of Days	Premier (RM)	Premier Plus (RM)
1 - 5	49	54	1 - 5	145	161
6 - 10	70	77	6 - 10	210	231
11 - 15	103	112	11 - 15	307	335
16 - 20	134	145	16 - 20	400	434
21 - 25	167	181	21 - 25	500	542
26 - 30	200	217	26 - 30	600	649
31 - 35	239	258	31 - 35	716	773
Additional week	39	42	Additional week	116	125

**Area 2 – All Overseas countries except Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, Sudan or Syria**

No of Days	Premier (RM)	Premier Plus (RM)	No of Days	Premier (RM)	Premier Plus (RM)
1 - 5	82	90	1 - 5	246	268
6 - 10	125	134	6 - 10	373	401
11 - 15	187	199	11 - 15	561	597
16 - 20	247	262	16 - 20	741	785
21 - 25	312	330	21 - 25	936	989
26 - 30	377	398	26 - 30	1,131	1,193
31 - 35	452	476	31 - 35	1,356	1,428
Additional week	76	79	Additional week	226	236

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

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Service Tax<br/>(only applicable to travel from West Malaysia to Sabah or Sarawak or vice versa only)</li> <li>• Stamp Duty</li> </ul> | <ul style="list-style-type: none"> <li>• 8% of premium</li> <li>• RM10</li> </ul> |
|---|---|

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

- Duty of disclosure

### Consumer Insurance Contract

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependants, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

### Non-Consumer Insurance Contract

- Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for the purpose of providing insurance benefits to your employees and their family/dependants, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

- Trip commencement

- All trips must start and end in Malaysia

- Cash before cover

- Full premium must be paid to us before the policy is effective.

- Age limit

- Adult : 19 to 70 years old
- Child : 30 days to 18 years old

- Claims

- If an accident occurs which gives rise to a claim, you shall notify us within 30 days of the accident.

**Note:**

*This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.*

## 6. What are the major exclusions under this policy?

This policy does not cover the following:

- War, participation in violent labour disturbance, riot or civil commotion or terrorism
- Suicide or willful act
- Criminal or fraudulent act
- Under the influence of alcohol or drugs
- Pregnancy, childbirth, impotency or cosmetic purpose
- Pre-existing medical conditions, osteoporosis, AIDS, HIV, venereal or venereal related disease, nervous or mental problem, pathological fracture, cures of any kind and all stays in long term care institutions, epidemic or pandemic as declared by the World Health Organization (WHO)
- 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
- Flying other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers or a recognized charter company
- If you are on duty as member of armed forces or taking part in any of the occupations specifically mentioned in the policy contract
- Travelling against medical advice, or travelling for seeking medical advice, care, or treatment
- Incident or circumstances which you were aware of or could reasonably be expected to be aware of at the time you purchased this policy or booked your travel, or if you not taking precaution to avoid a claim or to safeguard your property or to avoid injury or minimise any claim
- Consequential loss
- Specially designated person, entity, group or company specified on the list who are subject to any sanctions
- Nuclear
- Claim arising from travel in to or through Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, Sudan or Syria
- Policy purchased after the trip has commenced
- Infectious or contagious disease which has been declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO)
- Cyber loss
- Provision of cover, payment of claim or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
- Other exclusions specifically stipulated in the policy

*Note:*

*This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.*

## 7. Can I cancel my policy?

You may cancel the policy by giving written notice to us. However, refund of premium is not allowed once the policy is issued.

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

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

**9. Where can I get further information?**

If you have any enquiries, please contact us at:

**Customer Service Department**  
**Lonpac Insurance Bhd**  
**9<sup>th</sup> Floor, Bangunan Public Bank**  
**6 Jalan Sultan Sulaiman**  
**50000 Kuala Lumpur**  
**Tel : 03 2262 8688**  
**Fax : 03 2715 1332**  
**E-mail : [customerservice@lonpac.com](mailto:customerservice@lonpac.com)**

**10. Other types of Personal Accident cover available for online purchase.**

- Flexicare PA
- All Benefits Personal Accident

- Secure Protector

**IMPORTANT NOTE:**

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

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 Product Disclosure Sheet is for general information only and is valid as at 27.03.2025.