

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD 199401021735 (307414-T)

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

Travel ezSecure
(Travel Insurance)

16 June 2022

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?

This policy covers:

Personal Accident Benefits	
Benefit 1	Accidental Death and Permanent Disablement
Medical Benefits	
Benefit 2A	Medical Expenses
Benefit 2B	Follow Up Medical Expenses in Malaysia
Benefit 2C	Alternative Medicine
Benefit 3	Emergency Travel of Family Member (due to hospitalisation and death of insured person)
Benefit 4	Emergency Child Guard (due to hospitalisation and death of insured person)
Emergency Medical Evacuation and Repatriation Benefits	
Benefit 5	Emergency Medical Evacuation and Repatriation of Mortal Remains
Liability Benefit	
Benefit 6	Personal Liability
Trip Cancellation Benefits*	
Benefit 7	Trip Cancellation (Pre-Departure)
Benefit 8	Trip Cut Short (Post Departure)
Travel Inconvenience Benefits*	
Benefit 9	Travel Delay (RM200 for every 6 continuous hours)
Benefit 10	Baggage Delay (RM200 for every 6 continuous hours)
Benefit 11	Travel Misconnection (RM200 for every 6 continuous hours)
Benefit 12	Travel Diversion (RM200 for every 6 continuous hours)
Benefit 13	Travel Interruption
Baggage and Personal Property Benefits*	
Benefit 14	Theft of or Damage to Personal Property and Baggage Limit per item : - RM1,000 (smart device) - RM500 (all other items)
Benefit 15	Loss of Money
Benefit 16	Loss of Travel Documents

24 Hours Travel and Medical Assistance Benefits

Benefit 17	Round the Clock Telephone Access
	Medical Assistance
	Travel Assistance

* Not available for Basic Plan

Travel and medical assistance is available in the event of a covered emergency. All you need to do is to call the Asia Assistance 24-hours Alarm Centre.

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.

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)	Basic (RM)	No of Days	Premier (RM)	Basic (RM)
1 - 5	19.50	10.50	1 - 5	58.50	30.00
6 - 10	25.50	14.25	6 - 10	75.75	42.75
11 - 15	34.50	21.00	11 - 15	102.00	63.00
16 - 20	42.75	27.75	16 - 20	126.75	82.50
21 - 25	51.00	34.50	21 - 25	153.00	102.00
26 - 30	60.00	41.25	26 - 30	180.00	123.00
31 - 35	70.50	48.75	31 - 35	211.50	146.25
Additional week	10.50	8.25	Additional week	31.50	24.00
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)	Basic (RM)	No of Days	Premier (RM)	Basic (RM)
1 - 5	30.00	15.00	1 - 5	89.25	44.25
6 - 10	39.75	23.25	6 - 10	119.25	69.00
11 - 15	55.50	36.00	11 - 15	165.75	106.50
16 - 20	69.75	48.00	16 - 20	209.25	142.50
21 - 25	84.75	60.00	21 - 25	254.25	179.25
26 - 30	100.50	72.75	26 - 30	301.50	217.50
31 - 35	118.50	87.75	31 - 35	355.50	261.75
Additional week	18.75	15.00	Additional week	54.75	45.00

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

No of Days	Premier (RM)	Basic (RM)	No of Days	Premier (RM)	Basic (RM)
1 - 5	45.00	24.00	1 - 5	135.00	72.00
6 - 10	63.00	39.75	6 - 10	188.25	118.50
11 - 15	90.00	63.00	11 - 15	268.50	189.00
16 - 20	115.50	85.50	16 - 20	345.00	255.00
21 - 25	141.75	108.75	21 - 25	425.25	324.75
26 - 30	169.50	132.75	26 - 30	507.75	396.75
31 - 35	201.00	160.50	31 - 35	603.00	480.00
Additional week	32.25	27.75	Additional week	96.00	83.25

Age between 61 and 70 Years Old

Individual Plan	Family Plan – Any of the Family Member Age Between 61 And 70 Years Old
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From West Malaysia to Sabah or Sarawak or vice versa

No of Days	Premier (RM)	Basic (RM)	No of Days	Premier (RM)	Basic (RM)
1 - 5	24.00	14.25	1 - 5	70.50	42.75
6 - 10	33.00	21.75	6 - 10	97.50	65.25
11 - 15	46.50	33.75	11 - 15	139.50	100.50
16 - 20	60.00	45.00	16 - 20	178.50	133.50
21 - 25	73.50	56.25	21 - 25	219.00	168.00
26 - 30	87.00	68.25	26 - 30	261.00	204.00
31 - 35	103.50	81.75	31 - 35	310.50	245.25
Additional week	16.50	14.25	Additional week	49.50	42.00

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)	Basic (RM)	No of Days	Premier (RM)	Basic (RM)
1 - 5	38.25	23.25	1 - 5	114.75	69.75
6 - 10	54.75	38.25	6 - 10	164.25	114.00
11 - 15	80.25	60.75	11 - 15	240.00	180.75
16 - 20	104.25	81.75	16 - 20	311.25	244.50
21 - 25	129.00	104.25	21 - 25	386.25	311.25
26 - 30	154.50	126.75	26 - 30	463.50	379.50
31 - 35	184.50	153.75	31 - 35	552.75	459.75
Additional week	30.00	27.00	Additional week	90.00	79.50

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

No of Days	Premier (RM)	Basic (RM)	No of Days	Premier (RM)	Basic (RM)
1 - 5	62.25	41.25	1 - 5	185.25	123.00
6 - 10	92.25	69.75	6 - 10	276.75	207.75
11 - 15	139.50	112.50	11 - 15	417.75	337.50
16 - 20	183.75	153.75	16 - 20	549.75	459.75
21 - 25	229.50	196.50	21 - 25	688.50	588.00
26 - 30	277.50	240.75	26 - 30	831.75	720.75
31 - 35	333.00	291.75	31 - 35	998.25	874.50
Additional week	55.50	51.75	Additional week	165.75	153.75

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

Type	Amount
Service Tax (only applicable to travel from West Malaysia to Sabah or Sarawak or vice versa only)	6% of premium
Stamp Duty	RM10.00

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

** Age is based on the current year of birth at the time of purchase insurance*

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

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
9th Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8666
Fax : 03 2715 1332
E-mail : 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 16.06.2022.