

PRODUCT DISCLOSURE SHEET

LONPAC INSURANCE BHD 199401021735 (307414-T)

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

Travel Secure
(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 violent, accidental, external and visible events 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:

Section 1 – Personal Accident Benefits

- Accidental Death and Permanent Disablement

Section 2 – Medical Related Benefits

- Medical Expenses (inclusive of Follow-up treatment in Malaysia, Alternative Medicine and Hospital Allowance)
- Emergency Medical Evacuation
- Repatriation Expenses
- Reimbursement of Coffin Expenses
- Emergency Travel of Family Member
- Emergency Travel of Insured Person's Children
- Emergency Hotel Accommodation
- Emergency Hotel Extension

Section 3 – Travel Inconvenience Benefits

- Loss of or Damage to Personal Property and Baggage
- Loss of Money
- Loss of Credit Card
- Loss of Travel Documents
- Loss of Travel Deposit
- Baggage Delay
- Trip Cancellation
- Trip Curtailment
- Trip Disruption
- Travel Delay
- Travel Re-Route
- Travel Overbooked
- Missed Departure
- Travel Misconnection
- Hijacking

Section 4 – Other Benefits

- Personal Liability
- Legal Expenses
- Rental Car Excess
- Home Guard

- Pet Care
- 24 Hours Travel and Medical Assistance

This policy is extended to cover Hospitalisation Expenses, Emergency Medical Evacuation and Repatriation Expenses, Trip Cancellation and Trip Curtailment due to COVID-19. This extension is not applicable to annual policy.

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

Please refer to the Scale of Accidental Death and Permanent Disablement Benefits for death and disablement in the policy contract.

The 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).

3. How much premium do I have to pay?

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

The estimated total premium that you have to pay is: RM _____

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

- Commission to the insurance agent
- Service Tax

- Stamp Duty

- 25%
- 8% for Annual Policy or travel between Sabah or Sarawak and West Malaysia or vice versa (Area 1).
0% for Single Trip Policy to overseas except Area 1.
- RM10

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.

- Cash before cover

- Full premium must be paid to us or our authorised agent before the effective date of the policy.

- Age limit

- You must be 19 years and above of age.

- Dependent children

- Your unmarried dependent children from 30 days old to 18 years or to 25 years of age if in full-time education.

- 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 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 contract.
- 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
- 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
9th Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8688
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com

Authorised agent:

10. Other types of Personal Accident cover available

- Flexicare PA
- All Benefits Personal Accident
- Biz Travel

- Secure Protector
- Traveller's Personal Accident

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF ACCIDENTAL DEATH AND PERMANENT DISABLEMENT BENEFITS FOR DEATH AND 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 AND DISCUSS WITH THE AGENT 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.