



LONPAC INSURANCE
SUBSIDIARY OF PUBLIC BANK

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Confidential

Policy Wording

Travel ezSecure

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TABLE OF BENEFITS

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
Emergency Medical Evacuation and Repatriation Benefits						
Benefit 5	Emergency Medical Evacuation and Repatriation of Mortal Remains					
	- 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	Personal Liability	Per Adult/Child	1,000,000	1,000,000	1,000,000	1,000,000
Trip Cancellation Benefits						
Benefit 7	Trip Cancellation (Pre-Departure) - extended to cover COVID-19	Per Adult/Child	10,000	10,000	12,500	12,500
		Family Limit	N/A	30,000	N/A	37,500
Benefit 8	Trip Cut Short (Post Departure) - extended to cover COVID-19	Per Adult/Child	10,000	10,000	12,500	12,500
		Family Limit	N/A	30,000	N/A	37,500
Travel Inconvenience Benefits						
Benefit 9	Travel Delay (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	Baggage Delay (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		Per Adult/Child	600	600	1,000	1,000

Benefits		Limit Per Person/Event	Sum Insured (RM)			
			Premier		Premier Plus	
			Individual/ Group Plan	Family Plan	Individual/ Group Plan	Family Plan
	Travel Misconnection (RM 200 for every 6 continuous hours)	Family Limit	N/A	1,800	N/A	3,000
Benefit 12	Travel Diversion (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	Travel Interruption	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	Theft of or Damage to Personal Property and Baggage Limit Per item; - RM 1,000 (Smart Device) - RM 500 (All Other Items)	Per Adult/Child	5,000	5,000	7,000	7,000
		Family Limit	N/A	15,000	N/A	21,000
Benefit 15	Loss of Money	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		✓	✓	✓	✓

DEFINITION

These terms, wherever used in this Policy, are defined as follows:-

- Accident / Accidental** : A sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.
- Adult** : Means anyone of Age nineteen (19) to seventy (70) years old.
- Age** : The current age. A person is considered to be of his/her current Age based on the year of birth.
- Alternative Medicine** : Means necessary alternative Medical Treatment expenses incurred as a result of an Accident or sickness up to the limit stated in the Table of Benefits where treatment is carried out by a registered traditional medicine practitioner, osteopath and/or chiropractor. This benefit excludes treatment prescribed by You or Your Immediate Family member.
- Assistance Provider** : The assistance company authorized by Us to act on Our behalf.
- Bodily Injury/Injury** : Physical Injury which is caused by an Accident and independent of any other cause and does not include sickness, disease or any naturally occurring condition or degenerative disease.
- Child/Children** : a) Under Family Plan, it means Your biological child including stepchildren and those legally adopted who is from Age thirty (30) days to eighteen (18) years old.
b) Under Group Plan, it means any person who is from Age thirty (30) days to eighteen (18) years old.
- Civil War** : Armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. The

definition includes armed rebellion, revolution, sedition, insurrection, coup d'e'tat, the consequences of martial law.

Common Carrier	: Any mechanically propelled conveyance operated under a licence issued by a governmental authority having jurisdiction, for the regular transportation of fare-paying passengers and which has fixed, established routes only.
Compensation	: Sum Insured, Total Sum Insured or percentage of the Sum Insured, as appropriate.
Confined/Confinement	: Means the period where You are registered as an in-patient in a Hospital because of a medical necessity under the professional care of a medical practitioner and for which the Hospital levies a charge for room and board for the treatment of an Injury or Illness for such confinement.
Date of Loss	: a) For Accident shall be the date of accident. b) For all other benefits shall be the date of the event happened that leads to an alleged claim. c) For sickness shall be the first date of diagnosis or the date that You became aware of the sickness.
Doctor	: Means a medical practitioner who is currently registered, licensed and qualified to practice western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical specialty, provided that such medical practitioner:- a) is not You, Your business partner or Our agent; and b) is not related to You and/or Your Immediate Family members.
Domestic	: Means from West Malaysia to Sabah/Sarawak or vice versa.
Foreign War	: Means armed opposition, whether declared or not between two countries.
Hospital	: Means an establishment which:- a) holds a licence as a hospital; and b) operates for the reception, care and treatment of sick ailing or injured persons as in-patients; and c) provides organised facilities for diagnosis and medical and surgical treatment; and d) is not primarily a day clinic, clinic, rest or convalescent home or similar establishment and is not, other than incidentally, a place for the treatment of alcoholics or drug addicts.
Immediate Family	: Means Your Spouse, Children, sons-in-law, daughters-in-law, siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian or ward, step or adopted Children, step-parents, aunts, uncles, nieces and nephews.
Insured Person	: Means the person or persons described in Your Policy schedule or certificate of insurance as the person insured under Your policy.
Jewellery	: Refers to objects worn on the body as decoration which have inclusions of precious metals, precious stones and or semi-precious stones.
Legal Representative	: Means the person We are required to pay under the law if there is no such nominee
Manual Work	: Means Your active participation in work which involves physical labour or manual operation, including but not limited to: - a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three (3) meters in height; b) work that involves heavy machinery, explosives or hazardous materials; c) work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person; d) work of a manual nature that involves specialist equipment and training, or work that presents risk of Serious Injury including but not limited to oil riggers, fishermen, crane operators or welders.

Medical Expenses	: Means Medical Expenses incurred for Medical Treatment provided by a Doctor which is:- a) consistent with the diagnosis and is a customary Medical Treatment for the Injury or sickness; b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits; c) not for the convenience of You or the Doctor; d) not of experimental, investigational, research, preventive or screening in nature; and e) for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable Age for a similar Injury or sickness in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting Your medical condition.
Medical Treatment	: Means a Doctor's medical advice, treatment, consultations, and prescribed or remedial attention.
Natural Disaster and Extreme Weather Conditions	: Means a major disruptive event solely due to natural causes including but not limited to typhoon, hurricane, cyclone or tornado, flood, tsunami, volcanic eruption or earthquake that has catastrophic financial or environmental consequences, or loss of human life.
Overseas	: Means anywhere outside Malaysia.
Period of Insurance	: Means the period which the coverage under this Policy is effective, as stated in the policy.
Permanent Disablement	Means disablement which:- a) continues for a period of twelve (12) consecutive months, and b) is confirmed as total, continuous and permanent by a Doctor after twelve (12) consecutive months, and c) entirely prevents You from engaging in or giving attention to gainful occupation of any and every kind for the remainder of Your life.
Policy	: Means the Policy wording and the schedule and any other documents that may be subsequently issued to the Policyholder and which We advise as forming part of the policy.
Policyholder	: Means the person who purchased the Policy and as specified under the policy.
Pre-existing Medical Condition	: Means any injury, sickness, condition or symptom which You have reasonable knowledge of where the condition is :- a) You had received Medical Treatment or is receiving Medical Treatment; or b) medical advice, diagnosis, care or treatment has been recommended; or c) clear and distinct symptoms are or were evident; or d) its existence would have been apparent to a reasonable person in the circumstances.
Proof of Purchase	: Includes but is not limited to receipts, invoices or credit card statements.
Serious Injury/Serious Sickness	: Means Bodily Injury or sickness certified as being dangerous to life by a Doctor.
Sickness/Illness	: Means a physical condition marked by a pathological deviation from the normal healthy state.
Spouse	: Means Your legal Spouse.
Sum Insured	: Means the amount stated in the Table of Benefits in the Policy as the Total Sum Insured, or limited to the specific insurance details in any section of this Policy.
Scheduled Departure Date / Time	: Means the date or time on which You are scheduled to depart as set out in Your travel ticket.
Smart Device	: Refers to an electronic device such as smartphone, tablet (touch screen display of seven (7) inches or larger), iPad, PDA, laptop and other similar items. Laptop includes the battery charger and any other accessories or attachments that come with it as standard.

Specially Designated Nationals List	: Names of a person, entities, groups, corporate specified on a list who are subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union and/or United Kingdom and/or United States of America.
Trip	: Means any Trip for the purpose of leisure and/or business within the Period of Insurance.
Travelling Companion	: Means the person, who is Your sole Travelling Companion (whom Your Trip depends on) accompanying You for the entire duration of Your Trip, including departing and returning with You.
You/Your/Yours	: Means where applicable the Policyholder and any Insured Person listed in the policy.
We/Our/Us	: Means Lonpac Insurance Bhd.

GENERAL PROVISION

1) This Policy

FOR CONSUMER INSURANCE CONTRACTS (INSURANCE WHOLLY FOR PURPOSES UNRELATED TO YOUR TRADE, BUSINESS OR PROFESSION)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your proposal form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

FOR NON – CONSUMER INSURANCE CONTRACTS (INSURANCE FOR PURPOSES RELATED TO YOUR TRADE, BUSINESS OR PROFESSION)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. In the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures made by you, 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.

This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

Whereas You, the Policyholder named in the policy, has applied to Us for the insurance described to insure the Insured Person(s) described in the Policy and has paid or agreed to pay the premium stated in the Policy as consideration for the insurance hereinafter contained.

NOW THIS POLICY WITNESSES that We agree to compensate or indemnify You or Your Legal Representative under the terms and conditions of this Policy in respect of events occurring during the Period of Insurance including specific events prior to or subsequent to the insured travel itinerary as described in the policy, or any subsequent period for which You pay and We accept the required premium.

Our provision of insurance under this Policy is conditional upon You observing and fulfilling the terms and conditions of this Policy.

2) Important Things To Know

- i) This Policy is designed and valid for conventional leisure and business travel.
- ii) Please take time to read the “General Exclusions” section and “What We Will Not Pay” section of all Policy benefits that outlines scenarios where We will not be legally responsible for paying a claim.
- iii) Some of the important things that the Policy does not cover are:-
 - a) Hazardous sports or activities (as stated in General Exclusions section)
 - b) Manual Work
 - c) Expeditions
 - d) Missionary or humanitarian travel
 - e) Studies abroad

- f) Pre-existing Medical Condition
- g) Travel against the advice of a Doctor or for the purpose of obtaining Medical Treatment
- iv) If You are entitled to a refund, reimbursement or Compensation from any other person or source (including other insurance policies, Common Carriers, accommodation providers, manufacturers or employment benefits), Our liability for any given benefits under the Policy shall be limited to the difference between the amount recoverable from them and the amount that would have otherwise been recoverable under Your policy.
- v) Except for the personal accident benefits, if Your Trip is insured under more than one travel Policy issued by Us, Your insurance coverage will be limited to only one Policy – the Policy providing You the highest benefit level for any given benefit.
- vi) To avoid any cancellation of Your Policy or non-payment of Your claim, You must answer honestly, correctly and completely the questions We ask about You and any other people who are to be insured under the policy. If that information is not accurate, We can reduce or deny any claim You make and also cancel Your Policy and treat it as if it had never existed.

3) Governing Law and Currency

Currency: Ringgit Malaysia only.

All reimbursements from claims which were incurred in other currencies will use the exchange rate as declared by Bank Negara at the Date of Loss/incident. We are not legally responsible for any exchange rate-related losses that You may have.

This Policy is subject to Malaysia laws. All disputes relating to this Policy must be submitted to the exclusive jurisdiction of the courts in Malaysia.

4) Who is Eligible

To be eligible for cover under this policy:-

- i) Malaysian citizen with valid NRIC or Malaysian permanent resident with valid MyPR of which You must be living in Malaysia.
- ii) For Overseas Trip, Your Trip must commence from Malaysia and end in Malaysia. We do not cover You if You are going on a one-way Trip Overseas.
- iii) For Domestic Trip, Your trip must commence from West Malaysia to Sabah/Sarawak or vice versa. We do not cover for Trips within West Malaysia or Trips within Sabah/Sarawak.
- iv) The Policy must be purchased before the Trip commences.

5) Age Limitation

- i) For eligibility of cover under this policy, You must be between the Age of thirty (30) days to seventy (70) years old.
- ii) For Family Plan, Your Child must be between thirty (30) days and up to eighteen (18) years old. Child means Your biological Child including stepchildren and those legally adopted who is unmarried and unemployed.
- iii) Age is determined based on Your current Age. A person is considered to be his/her current Age based on the year of birth

6) When Insurance Cover Begins and Ends

i) Trip Cancellation

Insurance cover for Trip Cancellation benefit starts from the date Your Policy is issued or later as stated in Benefit 7- Trip Cancellation (Page 13). Please note that if You have bought this insurance less than seven (7) days before Your Trip starts, this benefit is not available, unless arising from Your death or the death of Your travel companion or Your Immediate Family member.

ii) Other benefits

Insurance cover for all other benefits starts at the latest of the following events:-

- a) Your departure from Your home or workplace in Malaysia, whichever occurs last, to commence Your Trip; or
- b) Your Policy inception date.

And ends at the earliest of the following events:-

- a) The time You arrive at Your home or workplace in Malaysia, whichever occurs first; or
- b) Ninety (90) consecutive days from the commencement of Your Overseas/Domestic Trip; or
- c) Termination triggered within any other terms and conditions of this policy; or
- d) Your Policy expiry date.

7) Automatic Extension of Period of Insurance

It is hereby agreed and declared that if You do not complete the journey within the Period of Insurance due to Bodily Injury or sudden unexpected sickness or unforeseen delay/ interruption of Your scheduled Common Carrier which is entirely beyond Your control, the Period of Insurance shall be extended automatically for such further period as may be reasonably necessary for completion of the journey, subject to a maximum extension of fifteen (15) days from the policy's original expiry date.

8) Type of Cover

i) Covered Area

Area Name	Destination
Malaysia	From West Malaysia to Sabah/Sarawak or vice versa
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
Area 2	All Overseas countries except Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, Sudan or Syria

ii) Policy Types

- Individual Plan - The Policy covers You only.
- Family Plan - The Policy covers You, Your Spouse (if added to the policy) and Your Child/Children named in the Policy who travels with You for the entire Trip on the same itinerary. The maximum amount We will pay under benefits 1, 2A to 2D, 3, 4, 7 to 16 is the lower of:-
 - The sum of each of Your claim amount payable based on per Adult or per Child limits; or
 - The per family limit as shown in the policy.
- Group Plan – The Policy covers You and Your travel companion(s) named in the Policy who travels with You for the entire Trip on the same itinerary. Each of You named in the Policy shall be entitled to the maximum amount payable based on per Adult or per Child limit as shown in the Policy.

POLICY BENEFITS

BENEFIT 1: ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

You can claim this benefit if You are involved in an Accident during the Trip and as a consequence suffers an Injury which solely and directly causes Your death or leads to Permanent Disablement within twelve (12) months of the Accident.

What We Will Pay

We will pay You or Your Legal Representative, if there is no such nominee, a percentage of the Accidental Death and Permanent Disablement Sum Insured as stated in Your Policy under Benefit 1 based on the severity of Your Injury as stated in the table below:-

Severity of Your Injury	Payment as a percentage of the Accidental Death and Permanent Disablement Sum Insured
Accidental Death	100%
Permanent Total Disablement	100%
Loss of Speech and Hearing	100%
Loss of Sight of Both Eyes	100%
Loss of Limb (two or more limbs)	100%
Loss of Limb (one limb)	50%
Loss of Sight of One Eye	50%
Loss of Lens of One Eye	50%
Loss of Speech	50%

Loss of Hearing (in both ears)	50%
Loss of Hearing (in one ear)	15%

Note : The aggregate of all percentages payable in respect of any one Insured Person shall not exceed 100%.

What You Must Take Note

- Death or Permanent Disablement must occur within twelve (12) months of the Accident date for a claim under this benefit to be valid.
- Permanent Disablement must be beyond cure either by surgical or other treatment and must be diagnosed by a Doctor.
- The insurance for You under this Policy shall terminate upon payment of a total of 100% of the Accidental Death and Permanent Disablement Sum Insured stated in Your Policy under Benefit 1.
- If You suffer more than one of the injuries listed above in the same Accident, We will pay the total of all amounts, up to a maximum of 100% of the Accidental Death and Permanent Disablement Sum Insured stated in Your Policy under Benefit 1.
- If during the Trip, You disappear as a result of the Accidental disappearance, sinking or wrecking of the means of transport in which You are travelling on, and subsequently Your body is not found after three hundred sixty-five (365) days from the date of Your reported disappearance, We will consider You deceased. We will pay You the Accidental Death and Permanent Disablement benefit as stated in Your Policy under Benefit 1, subject to receipt of a signed undertaking by Your Legal Representative that any such payment shall be refunded to Us if it is later discovered that You did not die as a result of the Accident.

What We Will Not Pay

In addition to the General Exclusions, We shall not be liable under this benefit for any claim caused by:-

- Illness, sickness or congenital condition except Illness directly resulting from medical or surgical treatment rendered necessary by such Accident.
- Food poisoning and/or drinks poisoning.

BENEFIT 2A: MEDICAL EXPENSES

You can claim this benefit, if during the Trip; You incur necessary Medical Expenses solely and directly because You sustain Bodily Injury or sudden unexpected sickness.

What We Will Pay

We will reimburse You the necessary and reasonable Medical Expenses, up to the Sum Insured stated in the Policy under Benefit 2A. This includes the reasonable cost of ambulance transportation, treatment by a medical specialist (but only upon referral by a Doctor or in the event of an emergency), mobility aids (for hire during Your Hospital Confinement) and medical equipment limited to artificial limbs or eyes and prosthetics appliances to assist Your recovery.

What You Must Take Note

- If You sought Medical Treatment for Your Illness or Injury during the Trip, You must provide a copy of the written medical report from the treating Doctor and submit along with Your original medical bills and receipts.
- If Your expenses under this benefit are covered by another insurance policy, We will only be responsible for payment of claims that are not paid by the other insurance company.

What We Will Not Pay

In addition to the General Exclusions, We shall not be liable under this Section for any claim caused by:-

- Dental treatment claims resulting solely and directly from an Accident, but which are not classified as medically necessary.
- Experimental, elective or investigative procedures.
- Any injuries to unsound and/or unnatural teeth.
- Any expenses for cosmetic surgery or treatment unless constructive surgery required as a result of a covered event.

BENEFIT 2B: HOSPITALISATION EXPENSES DUE TO COVID-19 (Sub-Limit of Benefit 2A)

You can claim this benefit if during the Trip, You are diagnosed with COVID-19 and requires hospitalisation.

What We Will Pay

We will reimburse the hospitalisation expenses incurred for the treatment of COVID-19 and its related complications including incurred ambulance fees, up to the Sum Insured stated in the Schedule. If you are hospitalised beyond the Period of Insurance,

We will reimburse the whole duration of hospitalisation expenses up to a maximum fifteen (15) days' from Policy's original expiry date without additional premium.

What We Will Not Pay

- i) If You are showing symptoms at the time of purchasing the policy.
- ii) Quarantine costs without hospitalisation.
- iii) Non-essential or elective treatments unrelated to COVID-19 diagnosis.
- iv) Follow-up treatment expenses incurred following return to Malaysia or usual place of residence or employment in Malaysia or country declared as Your home country.

BENEFIT 2C: FOLLOW UP MEDICAL EXPENSES IN MALAYSIA

You can claim this benefit, if after Your return to Your home or workplace in Malaysia; You incur necessary Medical Expenses solely and directly because You sustain Bodily Injury or sudden unexpected sickness while You were on Your Trip.

What We Will Pay

We will reimburse You the necessary and reasonable Medical Expenses within thirty (30) days upon Your return to Your home or workplace in Malaysia, up to the Sum Insured stated in the Policy under Benefit 2C. This includes the reasonable cost of ambulance transportation, treatment by a medical specialist (but only upon referral by a Doctor or in the event of an emergency), mobility aids (for hire during Your Hospital Confinement) and medical equipment limited to artificial limbs or eyes and prosthetics appliances to assist Your recovery.

What You Must Take Note

- i) If You have not sought Medical Treatment for Your Illness or Injury during Your Trip, You must seek Medical Treatment within three (3) days upon Your return to Your home or workplace in Malaysia to be eligible for this benefit. You must also provide a copy of the written medical report from the treating Doctor and submit along with Your original medical bills and receipts.
- ii) If Your expenses under this benefit are covered by another insurance policy, We will only be responsible for payment of claims that are not paid by the other insurance company.

What We Will Not Pay

In addition to the General Exclusions, We shall not be liable under this Section for any claim caused by:-

- i) Dental treatment claims resulting solely and directly from an Accident, but which are not classified as medically necessary.
- ii) Experimental, elective or investigative procedures.
- iii) Any injuries to unsound and/or unnatural teeth.
- iv) Any expenses for cosmetic surgery or treatment unless constructive surgery is required as a result of a covered event.
- v) Any expenses incurred due to COVID-19.

BENEFIT 2D: ALTERNATIVE MEDICINE

You can claim this benefit if, You receive treatment by a traditional medicine practitioner and/or chiropractor solely and directly because You suffer a sudden and unexpected Illness or Injury while You are on Your Trip.

What You Should Take Note

- i) If Your expenses under this section is covered by another insurance policy, We will only be responsible for payment of claims that are not paid by the other insurance company.
- ii) "Traditional medicine practitioner" refers to a legally licensed herbalist, acupuncturist or bone-setter registered to practice within the scope of his or her license under the laws of the country where he or she operates.
- iii) "Chiropractor" refers to a legally licensed practitioner in chiropractic medicine registered to practice within the scope of his or her license under the laws of the country where he/she operates.
- iv) For the purpose of this benefit, any member of Your Immediate Family is excluded from being a traditional medicine practitioner or chiropractor.

What We Will Not Pay

In addition to the General Exclusions, We shall not be liable under this Section for any claim due to COVID-19.

BENEFIT 3: EMERGENCY TRAVEL OF FAMILY MEMBER

You can claim this benefit if during the Trip, You are confined to a Hospital for at least five (5) continuous days and/or You die solely and directly from an unexpected Illness or Injury while You are on Your Trip.

What We Will Pay

We will reimburse for a reasonable round Trip economy class air ticket or a 1st class train ticket and a hotel accommodation up to the Sum Insured stated in the policy, for an Adult Immediate Family member or friend of Yours to visit and stay with You until You are medically fit to return to Your home or workplace in Malaysia, or up to thirty (30) days of Your Confinement, whichever is earlier or in the event of Your death, to assist in the burial or cremation arrangements in the locality where death occurs

What You Should Take Note

- i) In the event that You are Confined to a hospital, We will only pay if a Doctor assesses that it is medically inappropriate for You to return to Your home or workplace in Malaysia for further treatment and no Adult Immediate Family member is with You.
- ii) In the event of Your death, We will only pay if there is no Adult Immediate Family member is with You.
- iii) If You are confined to Hospital and subsequently die, You can only claim for a round Trip economy class air ticket or a 1st class train ticket and a hotel accommodation up to the Sum Insured stated in the policy, for only one (1) Adult Immediate Family member or friend of Yours.

BENEFIT 4: EMERGENCY CHILD GUARD

You can claim this benefit, if while travelling with one or more Child/Children and no other Adults, You are confined to a Hospital solely and directly from an unexpected Illness or Injury and a Doctor assesses that it is medically inappropriate for You to return to Your home or workplace in Malaysia.

What We Will Pay

We will reimburse You the reasonable return economy class air ticket or a 1st class train ticket and hotel accommodation up to the Sum Insured stated in the Policy for an Adult Immediate Family member or friend to accompany the Child/Children back to Your home in Malaysia.

BENEFIT 5: EMERGENCY MEDICAL EVACUATION AND REPATRIATION OF MORTAL REMAINS

You can claim this benefit if:-

- i) You are in a life-threatening medical condition as a result of Illness or Injury (including COVID-19) during Your Trip and if in the opinion of the Assistance Provider, it is judged medically appropriate to move You to another location for Medical Treatment.
- ii) Or to return You to Malaysia to recover after the event as stated in (i) above.
- iii) Or to return You to Malaysia for continued treatment after You have been moved to a Medical Treatment facility in Overseas as stated in (i) above.
- iv) You die solely and directly from Illness or Injury during Your Trip.

What We Will Pay

- i) We will pay the necessary transportation expenses for using air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means, medical services and medical supplies necessarily incurred to move You to the medical facility for treatment.
- ii) If You die, pay for the necessary expenses for the return of Your mortal remains to Malaysia. We shall also reimburse to Your Legal Representative up to the Sum Insured as specified in the Policy for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected by Your Legal Representative.

What You Must Take Note

- i) To be eligible for this benefit, You must call Our Assistance Provider at +603-7809 9228 and all decisions to the means of transportation and the final destination will be made by the Assistance Provider and will be based solely upon medically necessary.
- ii) We shall pay directly to the Assistance Provider the covered expenses for such evacuation up to the Sum Insured as specified in the policy.
- iii) Any necessary Medical Expenses costs that You incur during Your Trip or after You return to Your home or workplace in Malaysia can be claimed under the "Medical Expenses", or "Follow Up Medical Expenses in Malaysia" or "Alternative Medicine" benefits.
- iv) If You die, this Policy will automatically terminate once Your body has cleared customs in Malaysia unless multiple people are insured under this policy, in which case insurance coverage will cease for You but will continue for all other persons named in the policy.

What We Will Not Pay

- i) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- ii) Any expenses for a service not approved and arranged by the Assistance Provider.

- iii) Any evacuation if Our Assistance Provider assesses, can be treated locally and does not prevent You from continuing Your travel or where You are physically able to return to Your home or workplace in Malaysia as a normal passenger without Medical Assistance.
- iv) Any expenses due to any form of mountain sickness arising from hazardous sports or activities as stated in "General Exclusions".

BENEFIT 6: PERSONAL LIABILITY

You can claim this benefit if during the Trip, a claim is made or a suit brought against You for Bodily Injury or property damage as the result of an Accident caused by You to another person.

What We Will Pay

We will pay any damages (exclude from any punitive damages) awarded against You by or obtained from a court of competent jurisdiction as well as legal costs and expenses for representing or defending You, up to the Sum Insured stated in Your policy.

What You Must Take Note

- i) In order to claim under this benefit, You must not admit legal responsibility to anyone, negotiate any payment, or refuse any claim unless You have prior written permission from Us.
- ii) If We are legally responsible for a claim under this benefit, We may at Our sole discretion arrange for representation and undertake the defence in any inquest or official inquiry. We must agree to all legal costs and/or expenses before You officially engage Your own lawyer to act in Your defence.

What We Will Not Pay

- i) Liability which is expected or intended by You or any malicious act or omission by You.
- ii) Liability arising out of or in connection with a business engaged in by You. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the business.
- iii) Liability arising out of the rental or holding for rental of any part of any premises by You.
- iv) Liability arising out of the rendering of or failure to render professional services.
- v) Liability arising out of premises, watercraft or aircraft that is owned by, rented to or rented by You.
- vi) Liability arising out of the ownership, maintenance, possession or use of, loading or unloading of motor vehicles, all other motorised land conveyances, watercraft, aircraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above.
- vii) Liability arising out of the transmission of a communicable disease by You.
- viii) Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
- ix) Liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority.
- x) Liability under any contract or agreement.
- xi) Property damage to property owned by You.
- xii) Property damage to property rented to, occupied, or used by, held in trust by You or in Your custody.
- xiii) Suits arising from any Immediate Family member against You.
- xiv) Liability arising from pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.
- xv) Liability arising from the influence of intoxicants.
- xvi) Liability arising from riding in races or rallies.
- xvii) Any criminal proceedings taken against You whether You are actually convicted or not.

BENEFIT 7: TRIP CANCELLATION (PRE-DEPARTURE)

You can claim for this benefit if You cancel or postpone Your Trip if any of the following events happen before Your Scheduled Departure Date:-

- i) Your death.
- ii) You suffer Serious Injury or Serious Illness (including COVID-19) which in the opinion of a Doctor is unfit to commence Your Trip
- iii) Your Immediate Family and/or Your Travelling Companion suffer unexpected death, Serious Injury or Serious Illness.
- iv) Your home or business in Malaysia being rendered uninhabitable as a result of Accidental damage, fire, flood, storm, natural disasters and extreme weather condition or Your presence is required by the police following fire, flood, storm or burglary at Your home.
- v) Natural Disaster or Extreme Weather Conditions at any one of Your planned destination(s).
- vi) Cancellation of the scheduled public transport services consequent upon strike, riot, civil commotion, hijacking, natural disasters and extreme weather conditions.

- vii) Jury service or service of a subpoena involving You.
- viii) You are diagnosed with COVID-19.
- ix) A government-imposed travel ban, compulsory quarantine or lockdown that directly affects Your ability to travel.
- x) A travel advisory issued by the government of Your home country or the destination country, recommending against travel due to COVID-19 outbreak.

For item (ii), the event must occur within sixty (60) days from the Scheduled Departure Date.
For Item (iii), the event must occur within thirty (30) days from the Scheduled Departure Date.
For item (iv) to (x) above, the event must occur within fourteen (14) days from the Scheduled Departure Date.

What We Will Pay

For cancellation, We will reimburse Your loss of transportation, accommodation, tours, activities and/or visas expenses which You have paid and cannot get back or legally responsible for paying (including cancellation fees) up to the Sum Insured stated in Your policy.

For postponement, We will reimburse the reasonable and necessary additional costs incurred and paid by You to re-schedule Your Trip which You cannot get back or legally responsible for paying up to the Sum Insured stated in Your policy.

What You Must Take Note

- i) In the event that You have to cancel or postpone Your Trip, You must immediately inform Your travel agent, transport provider, accommodation provider or tour operator.
- ii) This Policy will automatically terminate when You cancel Your Trip unless multiple people are insured under this policy, in which case insurance coverage will cease for the person(s) who cancels their Trip but will continue for all other Insured Persons.
- iii) You can only either claim for cancellation or postponement expenses for any one event.

What We Will Not Pay

- i) Any claim if You bought Your Policy less than seven (7) days before the start of Your Trip, unless arising from Your death or the death of Your travel companion or Your Immediate Family member.
- ii) Compensation for any customer loyalty points You used to pay for any part of Your Trip.
- iii) Any disinclination to travel or change in travel plans on the part of You or Your Travelling Companion.
- iv) Your RTK-Ag (Rapid Test Kit Antigen) or PCR (Polymerase Chain Reaction) test is not performed by Medical Practitioner or lab technician.
- v) You are diagnosed with COVID-19 more than fourteen (14) days prior to commencement date of Period of Insurance / Scheduled Departure Date.
- vi) Your Policy is taken less than seven (7) days prior to commencement date of Period of Insurance / Scheduled Departure Date.
- vii) Unexpected death or Serious Injury or Serious Sickness of Your Immediate Family Member or Travel Companion due to COVID-19.

BENEFIT 8: TRIP CUT SHORT (POST DEPARTURE)

You can claim this benefit if You cut short Your Trip and return to Your home or workplace in Malaysia because of any of these events:-

- i) You or Your Travelling Companion suffers unexpected death, Serious Injury or Serious Illness (including COVID-19).
- ii) An Immediate Family member of Yours suffers unexpected death, Serious Injury or Serious Illness.
- iii) Your home or business in Malaysia being rendered uninhabitable as a result of fire, flood, storm, natural disasters and extreme weather condition that Your presence is required on the premises.
- iv) Natural Disaster or Extreme Weather Conditions at any one of Your planned destination(s).
- v) Cancellation of the scheduled public transport services consequent upon strike, riot or civil commotion at the scheduled destination.
- vi) Hijacking of the aircraft in which You are on board as a passenger.
- vii) You are diagnosed with COVID-19.
- viii) A government-imposed travel ban, compulsory quarantine or lockdown that directly affects Your ability to continue the scheduled Trip.
- ix) A travel advisory issued by the government of Your home country or the destination country, recommending immediate return due to COVID-19 outbreak.

Any of the above events must occur after You have commenced your Trip.

What We Will Pay

We will reimburse the following costs incurred as a result of cutting short Your Trip, up to the Sum Insured stated in Your Policy schedule:-

- i) Any additional transport and accommodation expenses (economy-class for transport and standard room for hotel) including cancellation fees by Your travel agent, transport provider, accommodation provider, or tour operator charged You have to bear during Your return to Your home or workplace in Malaysia;
- ii) Unused Costs on a proportionate basis that You have already paid but cannot get back or are legally responsible for paying as a result of Your itinerary change.

What You Must Take Note

- i) In the event that You have to cut short Your Trip, You must immediately inform Your travel agent, transport provider, accommodation provider or tour operator
- ii) This Policy will automatically terminate when You return to Your home or workplace in Malaysia unless multiple people are insured under this policy, in which case insurance coverage will cease for the person(s) who cut their Trip short but will continue for all other Insured Persons.
- iii) You can only claim under either Trip Cut Short, Travel Delay, Travel Misconnections, Travel Diversion or Travel Interruption for the same event. We will pay only under one of these benefits that give You the highest payout, for the same event.

What We Will Not Pay

- i) Compensation for any customer loyalty points You used to pay for any part of Your Trip.
- ii) Any disinclination to travel or change in travel plans on the part of You or Your Travelling Companion.
- iii) Your RTK-Ag (Rapid Test Kit Antigen) or PCR (Polymerase Chain Reaction) test is not performed by Medical Practitioner or lab technician.

BENEFIT 9: TRAVEL DELAY

You can claim for this benefit if the departure of the Common Carrier in which You had arranged to travel is delayed for at least six (6) continuous hours at any single destination from the time specified in the itinerary supplied to You due to :-

- a. Strike or industrial action;
- b. adverse weather conditions;
- c. mechanical breakdown/derangement of the Common Carrier;
- d. grounding of the Common Carrier as a result of mechanical or structural defect;
- e. natural disasters;
- f. any events leading to airspace restriction or airport closure.

What We Will Pay

We will pay You the amount stated in Your selected plan for each full six (6) hour delay up to the Sum Insured limit as stated in Your policy. We calculate the length of the delay based on number of hours between Your original scheduled departure and Your actual departure time.

What You Must Take Note

- i) You must provide Us with copies of the written proof from the Common Carrier stating the number of hours You were delayed along with the reason for the delay.
- ii) You can only claim under either Travel Delay, Travel Misconnection, Travel Diversion or Travel Interruption benefit for the same event. We will pay only under one of these benefits that give You the highest payout, for the same event

What We Will Not Pay

- i) Any travel insurance purchased within six (6) hours from the original Scheduled Departure Time as stated in Your ticket or travel itinerary;
- ii) Any delay which is arising from or as the result of a chartered flight, unless such flight is registered in the international data system;
- iii) Strike or industrial action existing or announced before/on the date You applied for cover under this Policy;
- iv) Strike or industrial action existing or announced before/on the date Your trip is arranged;
- v) Failure of public transport services arising from strike or industrial action which commenced or was announced before the commencement of the Trip;
- vi) Any delay which You have been made aware of twenty-four (24) hours prior to the original Scheduled Departure Time stated in Your ticket or travel itinerary;
- vii) Any delay which is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the commencement of the Trip.

BENEFIT 10: BAGGAGE DELAY

You claim for this benefit if Your checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the air Common Carrier after each and every six (6) consecutive hours of Your arrival at the airport of the scheduled destination.

What We Will Pay

We will pay You the amount stated in Your selected plan for each full six (6)-hour that Your baggage is delayed in reaching Your scheduled destination up to the Sum Insured limit as stated in Your policy.

The period of delay shall be calculated from the time of arrival at the terminal of air Common Carrier until receipt or delivery of baggage to You or a person authorized by You to receive the baggage.

What You Must Take Note

- i) You must report the Baggage Delay to the Common Carrier immediately.
- ii) You must submit to Us a copy of the declaration made by the Common Carrier stating the number of hours You were without Your baggage along with the reason for the Baggage Delay.
- iii) If upon further investigation it is later determined that the baggage has been lost, any amount claimed and paid to You under the Baggage Delay benefit will be deducted from any payment under the Theft of or Damage to Personal Property and Baggage benefit.
- iv) We shall only pay Compensation per claim and not per piece of baggage.

What We Will Not Pay

- i) Confiscation of baggage by customs or any government authority.
- ii) Baggage Delay on Your return journey to Malaysia.
- iii) Chartered flights, unless such flights are registered in the International Data System
- iv) Delays due to a strike, or industrial action existing or announced at the start of the Trip
- v) Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice has been give before the start of the Trip.
- vi) Baggage and/or personal effects sent under an airway-bill or bill of lading.

BENEFIT 11: TRAVEL MISCONNECTION

You can claim for this benefit in the event that the Your confirmed connecting Common Carrier is missed at the transfer point due to the late arrival of Your incoming Common Carrier and no onward transportation is available to You within six (6) consecutive hours on Your arrival.

What We Will Pay

We will pay You the amount stated in Your selected plan for each full six (6)-hour period that You are stranded due to a missed travel connection up to the Sum Insured limit as stated in Your policy.

The period of misconnection is calculated from the actual arrival time at the transfer point to the actual departure time.

What You Must Take Note

- i) To be eligible for this benefit, the scheduled period between Your connections must be no shorter than the period recommended by the Common Carrier.
- ii) You must provide Us with copies of the following:
 - a) Written proof from the Common Carrier stating the number of hours You were delayed along with the reason for the delay.
- iii) You can only claim under Travel Delay, Travel Misconnection, Travel Diversion or Travel Interruption benefit for the same event. We will pay only under one of these benefits that gives You the highest payout, for the same event

What We Will Not Pay

- i) The incoming Common Carrier was scheduled to arrive less than two (2) hours prior to the scheduled departure time of connecting Common Carrier.

BENEFIT 12: TRAVEL DIVERSION

You can claim for this benefit if Your Common Carrier that You have boarded while on a Trip is diverted to another destination due to adverse weather conditions or mechanical breakdown.

What We Will Pay

We will pay You the amount stated in Your selected plan for each full six (6)-hour period that You are delayed due to the diversion up to the Sum Insured limit as stated in Your policy. We calculate the length of the delay based on number of hours between Your original scheduled arrival and Your actual arrival time.

What You Must Take Note

- i) You must provide Us with copies of the following:-
 - a) Written proof from the Common Carrier stating the number of hours You were delayed along with the reason for the

delay.

- ii) You can only claim under Travel Delay, Travel Misconnection, Travel Diversion or Travel Interruption benefit for the same event. We will pay only under one of these benefits that give You the highest payout, for the same event.

BENEFIT 13: TRIP INTERRUPTION

You can claim this benefit if Your Trip is unexpectedly interrupted by skipping a part of the planned Trip as shown on the travel itinerary because of any of these events that occur after You have commenced the Trip:-

- i) Natural Disaster or Extreme Weather Conditions at any one of Your planned destination.
- ii) Cancellation of the Common Carrier services consequent upon strike, riot, civil commotion, hijacking, natural disasters and extreme weather condition.
- iii) Any event leading to airspace or multiple airport closures.
- iv) Epidemic or pandemic as declared by the World Health Organisation.

What We Will Pay

We will reimburse the following costs incurred up to the Sum Insured stated in Your policy:-

- i) Loss of advance payments for accommodation, entertainment tickets or prearranged tours at Your planned destination which have not been used but become forfeited or payable under the contract. Entertainment tickets mean tickets granting admission to theme parks, amusement parks, musicals, plays, theatre, drama performances, concerts and sporting events.

What You Must Take Note

- i) You can only claim under either Trip Cut Short or Travel Interruption for the same event. We will pay only under one of these benefits that give You the highest payout, for the same event.
- ii) If You are entitled to receive payment of all or part of the expenses covered by this Section from any other source, We will pay the difference between what was actually incurred and paid by You and the amount You are entitled to receive from such other source.

What We Will Not Pay

- i) Compensation for any customer loyalty points You used to pay for any part of Your Trip.
- ii) Any disinclination to travel or change in travel plans on the part of You or Your Travelling Companion.

BENEFIT 14: THEFT OF OR DAMAGE TO PERSONAL PROPERTY AND BAGGAGE

You can claim this benefit if during the Trip, Your personal property including Jewellery and/or baggage, are stolen or accidentally damaged including while in the custody and care of the Common Carrier or Accommodation Provider.

What We Will Pay

We will pay You the original price for the item or pair or set of items less an allowance for wear, tear and depreciation subject to the limit per item as stated in the below table:-

Type of Items	Amount Payable (with Proof of Purchase)		Limit Per Items (with Proof of Purchase)	Amount payable (without Proof of Purchase)
Personal Property such as bag, clothing, sports equipment, Smart Device and others	Item Age	Payment Reduction	i) RM 500 per item, pair or set for personal property and Jewellery ii) RM 1,000 per item for Smart Device	(i) A payment up to RM50 per item for personal property and Jewellery (ii) A payment up to RM100 per item for baggage and Smart Device Note: Subject to maximum of 5 items per Trip.
	Less than 1 year old	0%		
	1 year old	25%		
	2 years old	50%		
Jewellery	No Payment Reduction			

We will decide whether to repair, replace or make a payment for any item. If any item is beyond economic of repair, We will treat as if it was lost or stolen.

We will not pay more than the original purchase price for any of Your stolen or damaged items.

For any item that forms part of a pair or set, We will pay a proportionate part of the original purchase price of the pair or set. A pair or set of items is treated as one item (example: a pair of shoes, a camera and its accompanying lenses and accessories, set of golf clubs with the bag, equipment and accessories of any sport even if purchased separately and of different brands)

What You Must Take Note

- i) Any stolen or damaged items must have been in Your possession or supervised care, checked-in, properly secured in a locked facility or in the care of an authorised party (including Common Carrier and accommodation providers). If none of these can be proven, We have the right to decline the claim.
- ii) For theft of Jewellery, it must be worn by You at all times and taken by force. We do not cover Accidental damage to Your Jewellery at any time during Your Trip.
- iii) For theft of watches or Smart Device, it must be carried by You at time of loss.
- iv) You must take all reasonable measures to find any lost items.
- v) You must report any stolen item to the police or a relevant authority in the country where the loss occurs, within twenty-four (24) hours of discovering the theft.
- vi) You must obtain and show Us the written report from the police or relevant authority in the country where the loss occurs.
- vii) For theft or damage due to Common Carrier or accommodation provider, the claim should be made against the Common Carrier and accommodation provider first prior to Us making any payment under this benefit.
- viii) We will reduce Your claim by the amount the Common Carrier or accommodation provider has refunded to You.
- ix) If applicable, We will only pay You after You have provided Us with the written proof that Your claim has been rejected or partially paid by the Common Carrier or accommodation provider.
- x) If there is any other insurance effected by or on behalf of You insuring the same events within this benefit, Our liability shall be limited to the excess of the amount recoverable from such other source of insurance.
- xi) If applicable and if payment has been made under the Baggage Delay benefit, any amounts paid would be deducted from payment of a claim under this benefit of the policy.
- xii) When determining the claim limits for this benefit:-
 - a) **"Smart Device"** refers to an electronic device such as smartphone, tablet (touch screen display of seven (7) inches or larger), iPad, PDA, laptop and other similar items. Laptop includes the battery charger and any other accessories or attachments that come with it as standard.
 - b) **"Jewellery"** refers to objects worn on the body as decoration which have inclusions of precious metals, precious stones and or semi-precious stones.
 - c) **"Proof of Purchase"** includes but is not limited to receipts, invoices or credit card statement.

What We Will Not Pay

- i) Theft of or damage to:-
 - a) Cash, bank or currency notes, cheques, postal orders, travelers cheques, voucher(s), casino chip(s), travel ticket(s), negotiable instrument(s), title deed(s), manuscript(s), stamp(s), stock(s), securities of any kind and petrol or other coupons
 - b) Perishable and consumable items
 - c) Toiletries or cosmetics of any kind
 - d) Keys
 - e) Eye glasses, contact lenses, hearing aids
 - f) Prosthetic limbs, artificial teeth or dental bridges
 - g) Musical instruments
 - h) Objects of art, antiques, collector's items, furniture, sculptures
 - i) Sports and other equipment whilst in use
 - j) Business goods, samples and tools
 - k) Animals and insects
 - l) Card(s), including but not limited to credit card(s), cash card(s), identity card, driving license
 - m) Motor vehicles, aircraft, bicycles and other conveyances or equipment or parts pertaining to such conveyances.
- ii) Theft of or damage to Your personal property left unattended in a public place or as a result of Your failure to take due care and precautions for the safeguard and security of such property.
- iii) Loss or damage of any Smart Device that is checked-in with the Common Carrier.
- iv) The unexplained disappearance of any item.
- v) Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.
- vi) Theft from a hotel room without physical evidence of break-in.
- vii) Damage due to scratching or denting unless the damage has rendered the item no longer fit for the original purpose for which it was designed. Claims will not be paid where the damage is limited to impacting the aesthetic appeal of the item.
- viii) Breakage of brittle or fragile items.
- ix) Mechanical or electrical breakdown or derangement of any item.
- x) Destruction or damage due to wear and tear, moth or vermin.
- xi) Personal property and baggage sent in advance, mailed or shipped separately.
- xii) Damage caused by leaking powder or fluid carried within Your baggage.
- xiii) Damage caused by any process of cleaning, dyeing, repairing or restoring.
- xiv) Loss or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
- xv) Loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, disc, USB

or any form of device.

- xvi) Theft of or damage to due to delay, confiscation or detention by order of any government or Public Authority.
- xvii) Hired or leased equipment.
- xviii) Contraband.

BENEFIT 15: LOSS OF MONEY

You can claim for this benefit if during the Trip, cash owned by You is lost arising out of robbery, burglary or theft.

Cash means any currency, postal money orders or traveler's cheques.

What We Will Pay

We will reimburse You for the theft of cash up to the Sum Insured stated in Your policy.

What You Must Take Note

- i) In the event of a loss or theft, You must give immediate written notice within twenty-four (24) hours to the police or relevant authority in the area where the loss occurred.
- ii) A copy of the police or relevant authority report must be submitted to Us when a claim is made.
- iii) Stolen items claimable under this benefit must have been in Your possession or supervised care, properly secured in a locked facility or in the care of an authorised party (including transport and accommodation providers). If none of these can be proven, We have the right to decline Your claim.
- iv) You must take all reasonable measures to find any stolen items.
- v) If applicable, We will reimburse You in excess of the amount the transport or accommodation provider has refunded You and after You have provided Us with the written or documentary proof that Your claim has been rejected or partially paid by the transport or accommodation provider.

What We Will Not Pay

- i) Loss due to confiscation or detention by order of any government or public security
- ii) Devaluation of currency or shortage due to errors or omissions during any transactions involving money.
- iii) Loss of postal money orders or traveler's cheques not immediately reported to the local branch or agent of the issuing authority.
- iv) Any unexplained loss or damage.
- v) Loss or damage due to animal, insects or rodents.

BENEFIT 16: LOSS OF TRAVEL DOCUMENTS

You can claim for this benefit if during the Trip, Your travel documents such as passport, visa, identity card, entry permit or travel ticket is lost or damage arising out of robbery, burglary or theft.

What We Will Pay

We will reimburse the following, up to the Sum Insured as stated in Your policy:-

- i) The reasonable costs to replace Your travel documents.
- ii) Any reasonable additional travel expenses and/or hotel accommodation expenses which becomes necessary due to You are not able to continue Your Trip without such lost travel documents.

What You Must Take Note

- i) In the event of a loss or theft, You must give immediate written notice within twenty-four (24) hours to the police or relevant authority in the area where the loss occurred.
- ii) A copy of the police or relevant authority report must be submitted to Us when a claim is made.
- iii) Theft of or damage to items claimable under this benefit must have been in Your possession or supervised care, properly secured in a locked facility or in the care of an authorised party (including transport and accommodation providers). If none of these can be proven, We have the right to decline Your claim.
- iv) You must take all reasonable measures to find any lost or stolen items.
- v) If applicable, We will reimburse You in excess of the amount the transport or accommodation provider has refunded You and after You have provided Us with the written or documentary proof that Your claim has been rejected or partially paid by the transport or accommodation provider.

BENEFIT 17: 24 HOURS TRAVEL AND MEDICAL ASSISTANCE

You are entitled to obtain assistance from Our Assistance Provider (Hotline: 03-7809 9228) in respect of the following:-

a. Round-the-Clock Telephone Access

If You require assistance, he/she may contact Our Assistance Provider's twenty-four (24)-hour dedicated hotline made available around the clock for immediate assistance and advice.

b. Medical Assistance

i) Tele-Medical Consultation

Our Assistance Provider will arrange for the provision of medical consultation for You over the telephone.

ii) Medical Referral and Arrangement for Medical Appointments

Our Assistance Provider shall exercise its best efforts to provide to You, upon request, the name, address, telephone number and, if available, the business operating hours of local physician, hospitals, clinics, dentist and dental clinics.

Our assistance provider shall also when requested, assist to confirm the availability of the applicable medical or dental professional to arrange the medical or dental appointment on Your behalf to enable You to seek treatment.

iii) Monitoring of Medical Condition

In the event You are hospitalised, Our Assistance Provider shall monitor Your medical condition from time to time until You are discharged from the Hospital.

c. Travel Assistance

i) Inoculation, Passport and Visa Information

Our Assistance Provider will provide information concerning inoculation and visa requirement for foreign countries, as those requirements are specified from time to time.

ii) Weather and Foreign Exchange Information

Our Assistance Provider will provide information to You regarding the exchange rate of major foreign currencies and weather forecasts and temperatures of foreign countries.

iii) Location of Lost Items/ Personal Belongings

Our Assistance Provider will assist You for the loss of Your luggage, documents and personal belongings while trying by referring You to the appropriate authorities involved.

iv) Consulate / Embassy Referral

Our Assistance Provider will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

v) Flight Information

Our Assistance Provider will provide flight information on the arrival and departure by destination, time and flight number upon request. The information will only be available for present day, the day before and the day after Your enquiry.

vi) Legal Referral

Our Assistance Provider will provide contact information pertaining to the coordination of bail bond and legal assistance worldwide upon Your request. You shall be responsible for the selection and payment incurred of the law firm selected.

vii) Translator/ Interpreter Referral

Our Assistance Provider will provide contact information for translators and interpreters in the area in which You are travelling in the case of communication problems. You shall be responsible for the selection and payment incurred of the interpreter.

This benefit shall be subject to the following:-

i) Indemnity Clause:

Our Assistance Provider undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist You. Our Assistance Provider assumes no responsibility for any advice or service provided by any third-party service provider.

ii) Third Party Costs:

All additional third-party costs associated with the services provided are Your responsibility.

CLAIMS

1. How To Make A Claim

For You to make a claim:-

i) For Emergency Assistance, please call Our Assistance Provider at +603-7809 9228

ii) Call Us at 03-22628666 or visit Us at any of Our branches.

iii) Visit Our website at www.lonpac.com to access to the Customer Portal and submit the claims accordingly.

Written notice of claim must be given to Us within thirty (30) days from the Date of Loss or as soon thereafter as is reasonably possible. Notice given by or on Your behalf to Us with information sufficient to quantify You shall be deemed notice to Us.

You must provide Us with any information, evidence or supporting documents and help that We may need, including the following:-

- i) Producing at Your expense, receipts, medical certificates and medical reports in the form prescribed by Us;
- ii) Your medical history and records and/or Yours or Your legal personal representative's written consent to allow Us to receive the results of any medical examinations and tests, medical history and records;
- iii) Letter of authority, power of attorney, grant of probate or letters of administration, statutory declarations etc required by Us;
- iv) If requested by Us, to undergo a medical examination at Our expense; and/or
- v) If the claim relates to the death of an Insured Person and if requested by Us, a post-mortem examination to be done.

Claims Document(s) Required:-

Subject of Claim	Claim Document(s) Required
All Type of Claims	• Duly signed and completed claim form • Duly signed and completed electronic credit payment (ECP) form • A copy of the Your NRIC/myPR • Flight itinerary/boarding pass • Any relevant information and documentary evidence as may be required by Us
Plus the Following Where Applicable:	
Personal Accident	• A copy of police report • Post mortem report • Death certificate • Letter of administration/grant of probate • A copy of the deceased's NRIC/myPR • Copy of NRIC(s)/myPR of the beneficiary(ies)/administrator(s) • Documents to substantiate the relationship between the deceased and the beneficiary(ies)/administrator(s)
Medical Expenses	• Medical report • Original hospital/medical bills and receipts
Emergency Medical Evacuation and Repatriation of Mortal Remains	• A copy of police report, if applicable
Personal Liability	• A copy of police report, if applicable • All correspondence /documents from the Third Party
Trip Cancellation or Trip Cut Short	• Bills/receipts of the unused, non-refundable advance payments in respect of travel and/or accommodation expenses incurred for the Trip • Written medical advice from attending Doctor confirming that You were unfit to travel (for cancellation due to Serious Sickness/Injury) • Death certificate of Insured Person's Immediate Family member and the documents to substantiate the relationship (for cancellation/curtailment due to passing of Immediate Family member)
Travel Delay	• Written confirmation from airline stating the period of delay and reason(s)
Baggage Delay	• A copy of the property irregularity report from the airline confirming the baggage delay and hours of delay
Travel Misconnection	• Re-scheduled flight ticket/boarding pass • Written confirmation from airline stating the flight delay/misconnection
Travel Diversion	• Written proof from the Common Carrier or stating the number of hours You were delayed along with the reason for the delay
Travel Interruption	• Bills/receipts of the unused, non-refundable advance payments in respect of travel and/or accommodation expenses incurred for the Trip
Baggage and Personal Property Extension	• Bill/receipt of the lost/damaged item • Replacement/repair receipt of the lost/damaged item, if applicable • Photograph(s) depicting the damaged items, if applicable • A copy of police report • A copy of the property irregularity report from the airline/service provider, if applicable

2. Payment of Claim

Payment of claim for Your Accidental death will be paid to the nominee(s) or to the person We are required to pay under the law if there is no such nominee.

As for any other benefits under this policy, payment of claim will be paid to You with an exception for Benefit 17 (24-Hours Travel and Medical Assistance).

GENERAL EXCLUSIONS

We shall not be liable to pay any benefit in respect of You:-

1. War or Terrorism

- i) For loss occasioned by Civil War or Foreign War.
- ii) For loss sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- iii) For any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with act of Terrorism but only as the sole result of the utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined. For the purpose of this Clause:-
 - a. **Terrorism** means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).
 - b. **Utilisation of nuclear weapons of mass destruction** means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
 - c. **Utilisation of chemical weapons of mass destruction** means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
 - d. **Utilisation of biological weapons of mass destruction** means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

2. Suicide or Willful Act

- i) For loss caused or provoked intentionally by You.
- ii) For loss due to willful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereof, or arising out of non-adherence to medical advice.

3. Criminal or Fraudulent

- i) For loss sustained whilst or as a result of participating in any criminal act including act of terrorism.
- ii) For any claim which is in any part fraudulent, false, exaggerated or if You or anyone acting for You, makes a claim in a fraudulent or false way, or where We have been given documents or information that are false or stolen or incomplete.

4. Drugs or Alcohol

For loss sustained or suffered whilst You are or as a result of You being under the influence of alcohol or drugs or narcotics unless professionally administered by a physician or unless professionally prescribed by and taken in accordance with the directions of a physician or in the case of alcohol, within the limits set by law in the country where the Accident happened.

5. Pregnancy or Cosmetic

- i) For loss resulting from pregnancy or childbirth.
- ii) For investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.

6. Health Conditions

- i) Any Pre-existing Medical Conditions or congenital conditions .
- ii) Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area when pre-existing disease has caused the weakening of the bone) if osteoporosis or bone disease diagnosed prior to the Effective Date of Insurance.
- iii) For loss caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or HIV and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The

onus shall always be upon the Insured Person to show that Bodily Injury or sickness was not caused by or did not arise through AIDS or HIV.

- iv) For loss caused by or arising from or due to venereal or venereal related disease.
- v) For treatments of nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity.
- vi) Any pathological fracture.
- vii) For cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.).
- viii) Epidemic or pandemic as declared by the World Health Organization

7. Hazardous Sports or Activities

- i) For loss sustained whilst or as a result of participating in any sport as a professional or semi-professional player.
- ii) For loss sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.
- iii) For loss sustained whilst or as a result of active participation in any hazardous sport such as but not limited to:-
 - a) Parachuting, skydiving, hang gliding, paragliding, parasailing, bungee jumping or any other airborne like activities;
 - b) Base jumping, cliff diving and cliff jumping;
 - c) Off-piste skiing/snowboarding;
 - d) White water rafting grade four (4) or above;
 - e) Scuba diving unless You are accompanied by a qualified instructor up to a depth of eighteen (18) meters or You hold a PADI certificate (or similar recognized qualification) up to a maximum depth as stated in Your PADI certificate (or similar recognized qualification) but no deeper than thirty (30) meters and You must not be diving alone;
 - f) Sailing;
 - g) Martial Arts, boxing, wrestling and other activities with rough physical contacts;
 - h) Performing any sports whilst You do not hold a valid qualification. This applies to any sports which require You to hold a valid qualification to perform the sports;
 - i) Any sports competition which means any involvement in training or participating in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultra-marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weight lifting, archery, shooting, martial arts, boxing and all winter sports;
 - j) Hiking, trekking or mountaineering above three thousand (3,000) metres from sea level;
 - k) Outdoor rock climbing or abseiling unless it is:-
 - Climbing or abseiling an artificial wall and;
 - Provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to You following their advice and /or instruction; and
 - Height of less than thirty (30) metres.

8. Flying

For loss whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.

9. Occupation

- i) For loss sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization or peacekeeping forces, notwithstanding that the loss occurred whilst the Insured Person was on leave or not in uniform.
- ii) For any claim involving You taking part in any:-
 - a) Manual Work
 - b) Expeditions
 - c) Missionary or humanitarian travel
 - d) Working at an offshore site
 - e) Use (including testing) of heavy machinery, explosives or hazardous materials.
 - f) Working in a ship or airplane

10. Travelling Against Advice

If You are medically unfit for travel, travelling against a medical practitioner's advice, or travelling for the sole purpose of seeking medical advice, care, or treatment (even if this is not the sole purpose of Your Trip).

11. Awareness of Circumstances

- i) For any incident or circumstance of 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 (whichever occurs last) and which could reasonably be expected to lead to You making a claim under this policy.
- ii) For You not taking precaution to avoid a claim after there was a warning in the mass media including from the government or news channel of a strike, riot, natural disaster or extreme weather conditions or other circumstances.
- iii) If You do not take reasonable efforts to safeguard Your property or to avoid Injury or minimise any claim under Your Policy.

12. Consequential Loss

For any consequential loss or damage arising from or in connection with any covered events.

13. Sanction Countries

For any loss or expenses with respect to a specially designated person, entity, group or company on the Specially Designated Nationals List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

14. Nuclear

For any losses caused by nuclear weapons material or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.

15. Excluded Countries

For any claim happening from Your planned or actual travel in to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, Sudan or Syria.

16. Late Purchasing

For Policy purchased after the Trip has commenced.

17. Infectious or Contagious Disease Exclusion During A PHEIC (LMA 5500)

- i) This insurance does not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
- ii) This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).
- iii) This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- iv) Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

18. CYBER LOSS ABSOLUTE EXCLUSION CLAUSE (IUA 09-081)

1. Notwithstanding any provision to the contrary within this contract, this Policy excludes any Cyber Loss.
2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - 2.1. the use or operation of any Computer System or Computer Network;
 - 2.2. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - 2.3. access to, processing, transmission, storage or use of any Data;
 - 2.4. inability to access, process, transmit, store or use any Data;
 - 2.5. any threat of or any hoax relating to 2.1 to 2.4 above;
 - 2.6. any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

19. SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA3100)

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer 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.

GENERAL CONDITIONS

1. Limit Per Event

- a. Our maximum combined liability under this Policy in respect of any one loss or occurrence shall not exceed RM15,000,000.00. If the total amount of all claims payable from any one loss or occurrence exceed RM15,000,000.00, then the amount payable to each of You shall be proportionally reduced.
- b. The aggregate amount payable for all claims relating to **COVID-19** shall not exceed 50% of Accidental Death Sum Insured for any one Period of Insurance.

2. Amendments to Your Policy

You may contact Us to request amendments on Your policy. We do not have to accept any amendments but if We do accept a change, We will confirm it in writing to You or amend it on Your policy.

If there is a material change in Your circumstances, You must tell Us immediately. If You fail to tell Us, Your Policy might be declared void or We might not pay Your claim.

The changes You request will only take place when We have confirmed them in writing to You and You pay any additional premium that may be required.

3. Cancellation of Policy

You cancel

No refund premium is allowed once the Policy is issued.

Lonpac Cancels

We may at any time cancel Your Policy by sending seven (7) days' notice in writing to Your last known address and such termination shall become effective seven (7) days following the date of such notice. We will refund the pro rata premium for the unexpired Period of Insurance provided that no such claim has been made during the Period of Insurance.

4. Compliance with Policy Provisions

Your failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

5. Fraud

Any statement made by You which is an intentional misstatement of fact or which constitutes a fraud, shall result in Our rights to terminate this Policy immediately.

6. Payment of Premium - Cash Before Cover

You must pay the premium before the coverage under this Policy is effective.

7. Contribution

If You are entitled to a refund, reimbursement or Compensation from any other person or source (including other insurance policies, Common Carriers, accommodation providers, manufacturers or employment benefits), Our liability for any given benefits under the Policy shall be limited to the difference between the amount recoverable from them and the amount that would have otherwise been recoverable under Your policy.

8. Arbitration Clause

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against Us. Unless any such action or suit is commenced within six (6) months of the making of an award We shall not be liable to make any payment in excess of the amount of the award.

9. Legal Action

No legal action may be brought to recover on the Policy under sixty (60) days after We have been given written proof of loss. No such action may be brought after two (2) years from the Date of Loss.

10. Interest

No amounts payable by Us under this Policy shall carry interest.

11. Subrogation

Upon making a claim payment, We will acquire all Your rights to recover against any third party that may have contributed to the loss, at Our own cost. You must however give Us Your full cooperation to secure these rights and provide all assistance We require to institute legal proceedings against the third party.

12. Policy Not Assignable

This Policy is not assignable and We shall not be affected by notice of any trust charge lien assignment or other dealing with this Policy. Benefits shall only be payable to You or Your Legal Representatives, whose receipts shall effectually discharge Us.

13. Multiple Insurance

We shall not be liable for the same claim under more than one travel insurance Policy for You relating to the same Trip for the same period of cover.

14. Right of Recovery

If We make a payment and subsequently are made aware that the claim is not payable, We have the right to recover the amount paid.

15. Duty of Disclosure

Consumer Insurance Contracts

Where You have applied 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 applied for this insurance) i.e. You should have answered the questions fully and accurately. Failure to have taken 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You are also 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 Contracts

Where You have applied 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.

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.