

**Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

Level 1, Menara Generali,

27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.gi@generali.com.mywww.generali.com.my**Member of PIDM**

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

SMARTBUSINESS TRAVELLER POLICY

IMPORTANT NOTICES

1. This is Your **SmartBusiness Traveller Policy**. This Policy is issued by Us in consideration of the premium paid or to be paid to Us as specified in the Policy Schedule and contains the terms and conditions of the contract of insurance as agreed between You and Us. Please read this Policy carefully to ensure that You understand the terms and conditions and that the insurance You require is being provided. If You have any questions after reading this Policy, please contact Us or Your insurance advisor. If there are any changes in Your circumstances which may affect the insurance provided, please notify Us immediately. If You do not, You may not receive any or some of the Benefits set out in this Policy.
2. Please keep this Policy in a safe place. If this Policy is renewed or if there are any amendments to the terms and conditions, We will send You a new Schedule or an Endorsement only. Do contact Us if You would like another copy of this Policy or a copy of this Policy in Bahasa Malaysia; We will be happy to provide one.
3. In deciding to issue this Policy, We have relied on the answers and information given when application was made for this Policy. We have also relied on other disclosures, if any, made to Us from the time the application was made up to the time this Policy was issued. Those answers, information and other disclosures, if any, therefore, also form part of the contract of insurance between You and Us.
4. You had a duty to take reasonable care not to make a misrepresentation in answering the questions or providing the information requested when You applied for this Policy. You should have answered the questions and provided the information fully and accurately. Failure to have taken reasonable care in answering the questions or providing the information requested may result in avoidance of this Policy, refusal or reduction of any claim made by You under this Policy, change of terms or termination of this Policy in accordance with the relevant law. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
5. If at any time the law requires Us to collect from You any tax in connection with the insurance provided or the premium You have paid, please note that We will be entitled to recover from You such tax if it has not yet been paid.
6. If, for any reason, You are not happy with the service You have received from Us, You may:
 - 6.1 write to Our Customer Service Department at Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia; or
 - 6.2 e-mail Us at customer.service.gi@generali.com.my.
7. If You are still not satisfied with the way any issue has been handled by Us, You may:
 - 7.1 refer matters concerning claims to:

Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Company No: 200401025885
Level 14, Main Block, Menara Takafu Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel: +603 2272 2811
Website: www.fmos.org.my

or
 - 7.2 submit Your complaints or feedback:
 - (a) BNMLINK via web form at bnmlink.bnm.gov.my
 - (b) or call 1-300-88-5465 (Monday – Friday, 9am – 5pm).
8. In respect of any communication between You and Us including, without limitation, the giving of any notice or demand under this Policy:
 - 8.1 You are to –

- (a) write to Our Customer Service Department at Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia; or
- (b) e-mail Us at customer.service.gi@generali.com.my; and
- (c) call Us at 1 300 13 2121 or +603 3007 2121

8.2 We will –

- (a) write to You at the address given to Us in Your proposal for this Policy or at Your address last notified to Us in writing;
- (b) email You at the email address given to Us in Your proposal for this Policy or at Your email address last notified to Us in writing; or
- (c) communicate with You by mobile phone or any form of electronic messaging We may consider fit at a contact number or electronic address which You have given to Us;

If sent by post, the notice or demand, if correctly addressed, will be deemed to have been received on the seventh day after posting. If sent by email, mobile phone or any form of electronic messaging, the notice or demand will be deemed to have been received on the day it was sent.

TYPES OF COVERAGE AND PLAN

This is an Annual Policy (see more under Part B – Definitions). There are also different plans under this Policy denoting different levels of Benefits (see more in the Schedule of Benefits).

The version of and plan for Your Policy is stated in Your Policy Schedule.

The Aggregate Limit of Liability of any one (1) accident shall not exceed RM 5,000,000.00 unless stated otherwise in the Policy Schedule within the Period of Insurance. If the aggregate amount of all benefits payable under this Policy exceeds the Aggregate Limit of Liability, the benefit payable to each Insured Person shall be proportionally reduced until the total of all benefits does not exceed the Aggregate Limit of Liability.

We shall not be liable for any amount in excess of the above stated Aggregate Limit of Liability.

This Policy is a contract between Policyholder and the Company.

PART A – ELIGIBILITY AND SCOPE

1. Eligibility

1.1 To be an Insured Person under this Policy, one must be:

- (a) a Malaysian citizen;
- (b) a Permanent Resident of Malaysia; or
- (c) a holder of a work permit, employment pass, dependent pass, long-term social visit pass, or student pass issued by the relevant authorities in Malaysia which is valid at the time of issuance of this Policy and who is legally residing in Malaysia.

1.2 In addition to the requirements in Paragraph 1.1 above, Insured Person must be at least eighteen (18) years old and at most seventy-five (75) years of age at start of Period of Insurance.

Upon any Insured Person attaining the age of sixty-five (65), the Sum Insured for Benefits 1 & 3 in respect of that Insured Person will be reduced to 50% of the Sum Insured in the next renewal of the Policy.

1.3 To be a Policyholder, it must be a company, firm, body corporate, association, council or organization incorporated under the relevant law.

2. Commencement of Coverage

2.1 All Trips must commence in Malaysia.

2.2 Coverage provided by Us to Insured Persons under this Policy for a Trip is subject to this Policy being effective at the Commencement of the Trip. Some Benefits are only available subject to this Policy being effective at least 14 days prior to Commencement of a Trip (See Part C).

2.3 Coverage in respect of the following Benefits commences at the Commencement of a Trip:

- (a) Benefit 1 – Accidental Death / Accidental Permanent Disablement/Major Burn;

- (b) Benefit 4A – Baggage and Personal Effects;
- (c) Benefit 4B – Personal Money and Travel Documents;
- (d) Benefit 4C – Baggage Delay;
- (e) Benefit 5A 1 – Travel Delay;
- (f) Benefit 5A 2 – Travel Overbooked;
- (g) Benefit 5A 3 – Travel Misconnection;
- (h) Benefit 5A 4 – Travel Reroute;
- (i) Benefit 5C – Travel Curtailment;
- (j) Benefit 5E – Missed Departure;
- (k) Benefit 7 – Personal Liability; and
- (l) Add-On Benefit A3 – Flight Cancellation or Rescheduling during Trip.

2.4 Coverage in respect of all other Benefits commences when the Insured Person leaves Malaysia (Overseas Trip), except for Benefit 5B – Cancellation or Postponement and Optional Add-on Benefit A1 (i) – Trip Cancellation due to Pandemic if you have purchased this add-on which commences on the Issue Date.

3. Termination of Coverage

3.1 Except for Benefit 5B – Cancellation or Postponement and Optional Add-on Benefit A1 (i) – Trip Cancellation due to Pandemic if you have purchased this add-on (in which the Coverage automatically terminates at the commencement of a Trip), Coverage in respect of all other Benefits shall automatically terminate on the earliest of the following dates or events:

- (a) upon the Insured Person's death;
- (b) upon expiry of the Period of Insurance;
- (c) policy is cancelled by You;
- (d) the renewal date after the date on which the Insured Person ceases to be eligible in accordance with Paragraph 1.2 above; or
- (e) if We make payment for Accidental Death or if We make payment of the maximum sum under Accidental Permanent Disablement in respect of that Insured Person

3.2 Regardless of Paragraph 3.1 above, Coverage in respect of all Benefits other than the Benefits listed in Paragraph 2.3 above, if not already terminated, shall also terminate as soon as the Insured Person has arrived in Malaysia (Overseas Trip).

3.3 The termination of Coverage in respect of one Insured Person does not affect the Coverage in respect of another Insured Person, if any.

4. Length of Trip

Your Trip must commence in Malaysia and return to Malaysia within the Period of Insurance.

Each Trip's duration must not exceed ninety-five (95) consecutive days from the date of Commencement of the Trip.

5. Areas of Coverage

The benefits provided by this Policy are classified into the areas specified below:

Areas	Countries
Area 1 (Overseas Only)	Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam only.
Area 2 (Overseas Only)	Worldwide EXCLUDING USA, Canada, Sanctioned Countries and Malaysia.
Area 3 (Overseas Only)	Worldwide EXCLUDING Sanctioned Countries and Malaysia.
Domestic	Malaysia only
Sanctioned Countries/ Fully Embargoed and	Afghanistan, Belarus, Burma (Myanmar), Central African Republic, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region, Cuba, Democratic Republic

Comprehensive Sanctioned Countries/ Territories	of the Congo, Eritrea, Iran, Iraq, Israel, Libya, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela and Yemen.
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We shall not cover any Domestic Travel, except if You have added the optional Benefit A2 to Your Policy coverage with the required additional premium duly paid, in which case, We will cover You only for the reasons as mentioned in the Benefit A2.

6. Automatic Extension of Cover

If, during a Trip, the Insured Person cannot complete the return journey within the Period of Insurance as stated in the Policy Schedule because:

- 6.1 the Insured Person is being Hospitalised as a result of sustaining Serious Illness or Accidental Bodily Injury or being quarantined overseas during a Trip, the Period of Insurance will automatically be extended for a period of up to thirty (30) consecutive days from the expiry of your Period of Insurance without You having to pay any additional premium for such period as is reasonably necessary for the completion of the Trip, but only if any of the benefits under this Policy is payable in the first place and You have documented proof of the reasons for the delay, unless You have Our approval in writing; or
- 6.2 the scheduled Common Carrier the Insured Person has arranged to travel on as a ticket-holding passenger is unavoidably delayed due to strikes or industrial actions, inclement weather conditions, Natural Disaster or mechanical breakdown/ derangement of the Common Carrier or due to grounding of an aircraft as a result of mechanical or structural defect, the Period of Insurance will automatically be extended for a period of up to ten (10) consecutive days without You having to pay any additional premium for such period as is reasonably necessary for the completion of the Trip.

It is a condition of this automatic extension of cover that the Insured Person must make every endeavour to return home at the first available opportunity.

7. Purpose of Travel

The benefits provided by this Policy apply **ONLY** to travel for business purposes and Incidental Personal Travel. We shall not be liable for any claim arising out of travel for purposes other than business or Incidental Personal Travel.

Travel for business purposes includes travel to attend business meetings, seminars, talks, courses or events relevant to The Insured Person's business and excludes any secondment, or long-term posting, and any other similar activity.

We will not cover any trip which is made for the purposes of obtaining medical treatment, vaccination, medical check-up, care or advice overseas regardless of whether it is in respect of an incidental finding or is the sole or main purpose of the trip.

PART B – DEFINITIONS

Unless expressly stated otherwise, the following words and terms have the following meanings in this Policy:

NO.	WORDS / TERMS	MEANINGS
1.	Accident / Accidental	A sudden, unintentional, unexpected, unforeseen and fortuitous event caused by external, violent and visible means that occurs at an identifiable time and place and is, independently of any other cause, the sole cause of Injury.
2.	Accidental Death	Death by reason of Accident.
3.	Accidental Permanent Disablement	Permanent Disablement by reason of Accident.
4.	Acts of Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
5.	Aggregate Limit of Liability	The maximum limit payable for all the losses incurred in respect of any one (1) accident or series of Accidents arising out of any one (1) occurrence during the Period of Insurance.
6.	Aircraft	Any fixed-wing aircraft or helicopter (with current and valid air worthiness certificates issued by the appropriate authority of the country of its registry for the transportation of passengers) being used as a Common Carrier.
7.	Airline	The licensed operator of an Aircraft operating only between established and recognised commercial airports or licensed commercial heliports and includes publicly or privately chartered flights.
8.	Alternative Medical Treatment	Medical treatment administered by registered traditional medicine practitioner, osteopath, physiotherapist and/or chiropractor.
9.	Baggage	Luggage bags or other kinds of bags which are checked in and under the care or physical control of the Common Carrier but does not include golf/sports/musical

		equipment or bags containing golf/sports/musical equipment.
10.	Benefits	The Benefits provided under this Policy as set out in Part C.
11.	Burglary	Commission of theft accompanied by an actual forcible and violent entry or exit from any building at the premises or any attempt thereat.
12.	Business Partner	The shareholders of the company or organisation named in the business or organization registration documents
13.	Causes Beyond The Insured Person's Control	Refers to the following covered events only: (a) an Insured Person's death; (b) the death of a Business Partner or an Insured Person's Immediate Family Member within the 15 days prior to the Trip; (c) an Insured Person or an Insured Person's Immediate Family Member or Business Partner sustaining Serious Injury or Serious Illness; (Where applicable, the claim must be supported by a death certificate or a Physician's written advice to cancel, postpone or curtail the Trip); (d) the unexpected outbreak of strike, riot or civil commotion at the planned destination within the 7 days prior to the Commencement of the Trip; (e) a summons to appear in court which an Insured Person was not aware of before the Issue Date within the 7 days prior to Commencement of the Trip; (f) serious damage to Your registered business premise or an Insured Person's residence in Malaysia due to fire, flood or similar Natural Disaster occurring within the 7 days prior to Commencement of the Trip and the Insured Person's presence is required on the premises on the day the Trip commences; and (g) Inclement Weather and/or Natural Disaster occurring at the planned destination within the 7 days prior to Commencement of the Trip which results in travel warnings being issued by the government of such destination and/or airport closure.
14.	Child / Children	Unemployed and unmarried dependent Child/Children, including stepchild(ren) aged between thirty (30) days and eighteen (18) years old (both ages inclusive) or up to twenty-three (23) years old, if he/she is studying full-time in a recognised institution of higher learning and includes an adopted child/person within the meaning given by the Adoption Act 1952, the Adoption Ordinance Sabah 1960 or the Adoption Ordinance Sarawak 1958.
15.	Commencement of a/the Trip	In respect of an Overseas Trip, the time the Insured Person leaves the Insured Person's place of residence or business in Malaysia, whichever may be the later, for a direct journey to the place of embarkation in Malaysia to commence travel to the intended Overseas destination; such time must not be more than twenty-four (24) hours before the time scheduled for departure from Malaysia.
16.	Common Carrier	Any form of air, land or water transportation provided and operated by a licensed carrier duly authorised to provide transportation services to individuals travelling as fare-paying passengers, operating only on fixed and established routes as part of a scheduled regular transportation service, and includes Aircraft operated by an Airline and excludes any Public Transport.
17.	Cover / Coverage	The extent of insurance protection afforded by this Policy as a whole or in respect of a specific Insured Person, where specified.
18.	Curtailment	The abandonment or the cutting down on the duration of the Insured Person's Trip after the Insured Person's arrival at the booked destination as shown on the booking invoice to return to the Insured Person's place of residence in Malaysia.
19.	Customs or other Officials	An authority or agency of a country charged with the power, duty and responsibility to control the inflow and outflow of items into and out of the country.
20.	Damage	Harm to property, resulting in the impairment of its usefulness.
21.	Dental Treatment Expenses	means reasonable and necessary charges for emergency dental treatment due to

		Bodily Injury to natural tooth/teeth caused by an Accident, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst You are on Your Trip, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed. This does not include restorative procedure as such as crowning, bridging, as well as root treatment.
22.	Dentist	Shall mean a person who is duly licensed or registered to practice dentistry in the geographical area in which a service is provided but excluding a physician or surgeon who is the insured himself.
23.	Domestic	Within Malaysia.
24.	Domestic Travel	Travel for business purpose within Malaysia and/or during transit within Malaysia to commence travel to the intended Overseas destination.
25.	e-Wallet or Digital Wallet	Is a mobile phone payment application, whether tangible or intangible, that stores funds electronically in exchange of funds paid to the issuer and is able to be used as a means of making payment to any person other than the issuer subject to approval by the e-Wallet/Digital Wallet holder.
26.	Effective Date	The effective date stated in the Policy Schedule and means the first day of the Period of Insurance.
27.	Eligible Driver	An Insured Person who holds a valid driving licence recognised in the country of visit.
28.	Emergency	Treatment needed in the event immediate medical attention is required within twelve (12) hours for an Injury, Illness or symptoms which are sudden and severe failing which will be life-threatening (such as Accident and heart attack) or lead to significant deterioration of health permanently.
29.	Employee	Any person legally under the employment of Policyholder
30.	Endorsement	An endorsement, if any, annexed to this Policy modifying, varying or adding any terms or conditions contained in this Policy.
31.	Entertainment Ticket	Entrance/admission ticket to entertainment events or places including but not limited to amusement park, theme park, museums, circus, operas, musical theatre, concerts for a planned event date and time.
32.	Expedition	An organised journey undertaken for a particular purpose, such as exploration or research.
33.	Extreme Sports or Activities	Any sport or activity involving a high degree of danger or risk of Injury. Extreme Sports or Activities include, but are not limited to, big wave surfing, canoeing down rapids, cliff-jumping, horse-jumping, Ultra-marathons, stunt-riding and other activities where a high level of physical exertion and/or highly specialised gear is required. Extreme Sports or Activities excludes tourist activities accessible to the general public and conducted under the supervision of qualified licensed personnel of a registered tour operator.
34.	Family	Insured Person's legal spouse and legal Children
35.	Follow-Up Treatment	After being discharged from hospital or after the main Treatment of any Injury or Illness, any following occasional medical treatment, check-ups or physical exams in Malaysia which are Medically Necessary to ascertain full recovery.
36.	Hijack	The unlawful seizure and control of a Common Carrier from the regular crew by use or threatened use of violence.
37.	Home Country	Any country of which an Insured Person is (as the case may be) a citizen or a permanent resident, excluding Malaysia.
38.	Hospital	Any premises and/or institution lawfully operating twenty-four (24) hours a day, used or intended to be used for the reception, lodging, treatment, medical supervision, diagnosis, surgery, nursing service and care of persons who require medical attention or suffer from any disease that requires hospitalisation, but excluding any premises and/or institution used or intended to be used solely for healthcare facility on an outpatient basis, nursing care centre, convalescent, geriatric care, mental care, rehabilitation or extended care, and/or the care or

		treatment of alcoholics or drug addicts.
39.	Hospitalisation / Hospitalised	Admission or the act of being admitted to a Hospital as a registered In-patient for Medically Necessary Treatments for a covered medical condition or bodily injury upon recommendation of a Physician and not for any form of nursing, convalescence, rehabilitation, rest or extended-care. A patient shall not be considered as an Inpatient if the patient does not physically stay in the Hospital for the whole period of confinement and the Coverage will cease immediately if the patient has taken home leave.
40.	Hotel	A hotel appropriately licensed to be a hotel by the relevant authorities in the respective jurisdictions including, but not limited to, hostels, resorts, Airbnbs, motels, chalets and other forms of licensed accommodation.
41.	Illness	A physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst an Insured Person is on a Trip during the Period of Insurance and excludes all kinds of cancer.
42.	Immediate Family Member	Spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law of an Insured Member
43.	Inclement Weather	The existence of abnormal climatic conditions (whether they be those of hail, heavy snow, extreme cold, high wind, severe dust storm, extreme high temperature or the like or any combination thereof) by virtue of which it is not reasonable and not safe for the Insured Person to continue with that part of his/her trip/tour.
44.	Incidental Personal Travel	Leisure travel taken either before, during or immediately after—an authorized business Trip and it is capped up to maximum 5 days. Not applicable for Domestic Trip.
45.	Infectious or Contagious Disease	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.
46.	Injury	Bodily injury caused solely and directly by an Accident, independent of all other causes, and excludes any illness, disease or medical disorder.
47.	In-Patient	Someone who is continuously confined to a Hospital and under the care of a Physician for more than twenty-four (24) consecutive hours, such confinement being certified as Medically Necessary by the attending Physician.
48.	Insured Person(s)	The eligible person(s) named as such in the Policy Schedule and the premium has been duly settled
49.	Issue Date	The date this Policy is issued as stated in the Policy Schedule/Certificate/Cover Note.
50.	Jewellery	Personal ornaments, such as necklaces, rings, or bracelets, that are typically made from or contain jewels and precious metal.
51.	Key Employee	Business Partner or a person appointed or elected as the decision-making body of an organization such as Company Director or executive committee (EXCO).
52.	Loss / Lost	Any unrecoverable, unanticipated and non-recurring removal of, or decrease in value of, the Insured Person's property or belonging sustained by the Insured Person which falls within the Coverage provided under this Policy.
53.	Loss of Limb	Loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
54.	Loss of Sight	Total and irrecoverable Loss of eyesight rendering the Insured Person absolutely blind, beyond remedy by surgical or other treatment.

55.	Medically Necessary	A Treatment or medical service is Medically Necessary if it is: (a) consistent with the diagnosis and customary medical treatment for a covered Illness or Injury; (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits; (c) not for the convenience of the Insured Person or the Physician, and unable to be reasonably rendered out of Hospital (if admitted as an inpatient); (d) not of an observational, experimental, investigational, research, check-up, preventive or screening nature, cosmetic, elective procedures; and (e) for which the charges are fair, Reasonable and Customary in relation to the Illness or Injury.
56.	Mountain Sickness	Acute Mountain Sickness (AMS), altitude Illness, hypobaropathy, or soroche and all its related forms which is a pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.
57.	Natural Disaster	An event, including but not limited to sand storm, earthquake, tsunami, tornado, flood, volcanic eruption, wildfire or other similar event that: (a) is due to natural causes; and (b) that has catastrophic consequences.
58.	Overseas	Outside of Malaysia.
59.	Overseas Trip	Means the journey commencing from the time the Insured Person leave the Insured Person's place of residence or business (whichever is the later) in Malaysia for a direct journey to the place of embarkation in Malaysia to commence travel to the intended Overseas destination and in any event not to commence more than twenty-four (24) hours prior to the booked departure time and ceases on whichever of the following that occurs first: (a) the expiry of the Period of Insurance specified in the Policy Schedule; (b) the Insured Person's return to the Insured Person's permanent place of residence or business (whichever is the earlier) in Malaysia; (c) twenty-four (24) hours after the Insured Person's arrival in Malaysia from an Overseas destination;
60.	Pandemic	Any Infectious or Contagious Disease that is declared as pandemic by the World Health Organization ("WHO") or the Ministry of Health Malaysia ("MOH") and valid as of the time such declaration is made.
61.	Period of Insurance	(a) the period specified in the Policy Schedule or in any Endorsement; or (b) the period of one (1) year from the Effective Date of the Policy.
62.	Permanent	Lasting a period of at least twelve (12) consecutive months from the date of the Accident.
63.	Permanent Disablement	A Permanent Injury which is confirmed by a Physician to entirely prevent an Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
64.	Personal Effects	Hand carried bag(s) but does not include golf/sports/musical equipment or bags containing golf/sports/musical equipment, wallets or purses in the Insured Person's possession together with the contents therein and/or the Valuables the Insured Person wears.
65.	Physician	A medical practitioner (other than the Insured Person, a member of his/her Immediate Family or relatives) qualified by a medical degree and duly licensed and registered to practice western medicine and who, in rendering Treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice.
66.	Policy	This SmartBusiness Traveller Policy and specifically, the version of the Policy You applied for which is stated in the Policy Schedule, and is one of the following:

		Annual Policy refers to the version of this Policy for which the Period of Insurance is one (1) year (or more, subject to renewal); this version of the Policy covers all trips which fulfil the applicable eligibility requirements set out in this Policy and which take place during the Period of Insurance.
67.	Policyholder	Means the company or organization who is named as the Policyholder in the Policy Schedule
68.	Policy Year	Each period of one (1) year starting from the Effective Date and, thereafter, an anniversary of the Effective Date, during which Cover under the Policy is effective.
69.	Pre-existing Condition	Any physical or mental defect or infirmity, illness, disease, bacterial or viral infections even if contracted by accident of which the Insured Person was aware or had reasonable knowledge before the Effective Date of the Policy. An Insured Person will be considered to have had reasonable knowledge of a Pre-existing Condition where the condition is one for which: (a) the Insured Person had received or was receiving treatment; (b) medical advice, diagnosis, care or treatment had been recommended; (c) clear and distinct symptoms are or were evident; (d) its existence would have been apparent to a reasonable person in the circumstances; or (e) any congenital, hereditary, chronic or ongoing condition which the Insured Person could be reasonably be expected to be aware of before the Effective Date of the Policy.
70.	Premium	The specified amount of payment required to be paid to Us to provide the Cover under this Policy for the Benefits specified in the Schedule of Benefits.
71.	Public Transport	Transport services such as a licensed bus, taxi, or other legal, licensed and scheduled ride-hailing services available for use by the general public as fare-paying passengers at recognised public stops/stations, and which services are not obtained through a private arrangement basis. This excludes all modes of transportation that are privately arranged, chartered or arranged as part of a tour, even if the services are regularly scheduled.
72.	Reasonable and Customary Charges	Charges for medical care which is Medically Necessary and that do not exceed the general level of charges levied 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 Illness or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Insured Person's medical condition. In Malaysia, Reasonable and Customary Charges shall be deemed to be those laid down in the Malaysian Medical Association's Schedule of Fees.
73.	Reimbursement Basis	Payment by Us only after a particular expense has first been paid for by You/Insured Person and duly proved to Us.
74.	Risk Factor	A variable associated with an increased risk of disease or infection due to its attributes, characteristics or exposures will increase the likelihood of a person developing a disease or health condition.
75.	Schedule of Benefits	The document which forms part of this Policy containing the details of the Benefits payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy according to the type of plan stated in the Policy Schedule.
76.	Serious Injury / Serious Illness	Whenever applied to the Insured Person, is an Injury or Illness which requires Treatment by a Physician in a Hospital and which results in the Insured Person being certified by the Physician as unfit to travel or continue with the Trip, within the 30 days prior to the Trip. When applied to an Immediate Family Member or Business Partner, it shall mean Injury or Illness certified by a Physician as being dangerous to that Immediate Family Member's life or Business Partner's life and requiring hospitalisation which results in the discontinuation or cancellation of the Trip within the 15 days prior to the Trip.
77.	Severe Second-Degree Burns	Burns in which damage extends through the epidermis and into the dermis whereby: i. Wounds are severe and painful, moist, and blister; and ii. Wounds may appear erythematous; and

		iii. Deeper wounds may appear white with manifestation of deep partial thickness where the skin re-epithelializes from deeply seated epithelial cells which line the hair follicles and sweat glands.
78.	Specialist	A medical or dental practitioner (other than the Insured Person and a member of his/her Immediate Family or relatives) registered and licensed as such in the geographical area of his practice where Treatment takes place and who is classified by the appropriate health authorities as a person with superior and special expertise in specified fields of medicine or dentistry.
79.	Sum Insured / Limit of Liability	The sum specified against each of the Benefits stipulated in the Schedule of Benefits (and/or Endorsement, if applicable), which is the maximum amount We will pay in the event of a claim.
80.	Theft	A permanent loss of an Insured Person's belongings which occurs: (a) when there is physical evidence of a break-in of the premises (where applicable); (b) when the Insured Person's belongings are taken or attempted to be taken by force by causing or attempting to cause death, hurt, wrongful restraint or fear of the same; (c) when the Insured Person's belongings are taken by force at any place to which the general public has free access; the forceful taking must comprise the elements of stealth and surprise; (c) when the Insured Person's belongings which are not left Unattended are taken from a pocket, bag or purse at any place to which the general public has free access; the taking must comprise the element of stealth; or (d) when the Insured Person's belongings are taken without the Insured Person's consent with the intention of permanently depriving the Insured Person of those belongings; provided always that the Insured Person has taken reasonable steps to safeguard the Insured Person's belongings or to prevent their loss.
81.	Third Degree Burns	A burn resulting in the damage or destruction of the skin to its full depth and damage to the tissue beneath.
82.	Travel Agent	A Travel Agent duly licensed and registered in Malaysia with the relevant authorities.
83.	Travel Companion	A person who is not an employee or a member of the organization of Policyholder, by prior planned arrangement, is the only person travelling with and accompanying the Insured Person for the entire duration of the Insured Person's Trip, including departing and returning with the Insured Person.
84.	Travelling Colleague	An Employee or a member of the Policyholder who is travelling on the same trip
85.	Treatment	Surgery or medical procedures carried out by a Specialist for any Injury or Illness.
86.	Trip	Overseas Trips unless specifically described as Domestic and/or Overseas and refers to each trip covered by such Policy for the Period of Insurance.
87.	Ultramarathon	Any footrace longer than the traditional marathon length of 42.195 kilometres.
88.	Unattended	Is not limited to when an item is: (a) not under the Insured Person's or the Insured Person's Travel Companion's supervision; or (b) left with a person other than the Insured Person's Travel Companion or an authorised representative of the Insured Person's accommodation or transportation provider; or (c) left in a position which is not within the Insured Person's sight where it can be taken without the Insured Person's knowledge.
89.	Unlawful Act	Any act which is an offence or prohibited by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to: driving motorised vehicles without an appropriate and valid license, exceeding any stipulated speed limit, driving whilst under the influence of alcohol, generally any

		non-conformance or breach of the Road Traffic Act or any applicable laws and regulations, and participation in or acting as an accessory to any crime or attempted crime or offence.
90.	Valuables	Gold, silver, or other precious metals, Jewellery, watches, furs and including precious and semi-precious gems which belong to an Insured Person.
91.	We/Us/Our/Generali/Company	Generali Insurance Malaysia Berhad or Our successors in title.
92.	You/Your/Yourself/Policyholder	The Policyholder named in the Policy Schedule and/or to whom this Policy is issued.

PART C – BENEFITS: Main Cover

1. All Benefits in this Policy are subject to:
 - 1.1 the total maximum limits of Your chosen plan as stated in the Schedule of Benefits and subject to the Aggregate Limit of Liability stated in the Policy Wording or in the Policy Schedule. If the aggregate amount of loss exceeds the aggregate limit, the Benefits payable to each Insured Person shall be proportionately reduced in a way that the total of the Benefit does not exceed the aggregate limit of liability.
 - 1.2 the event giving rise to a claim having occurred within the Period of Insurance; and
 - 1.3 all the terms, conditions and general and respective/specific exclusions set out in this Policy.
2. Please refer to the section "ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS YOUR CLAIM" for prerequisites to any claim for Benefits.

Benefit 1 – Accidental Death / Accidental Permanent Disablement / Major Burn

1. We will pay according to the percentages described in the Scale of Compensation below if the Insured Person sustains an Injury in an Accident occurring during the Insured Person's Trip which results in any one of the following losses within one (1) year of the date of the Accident.

SCALE OF COMPENSATION

DESCRIPTION OF LOSS		PERCENTAGE OF SUM INSURED
A.	Accidental Death	100%
B.	Accidental Permanent Disablement	100%
	B1. Loss of Limb or Limbs	100%
	B2. Loss of Sight of one eye or both eyes	100%
	B3. Loss of Lens of one eyes or both eyes	50%
	B4. Permanent and complete loss of speech	50%
	B5. Permanent and complete loss of hearing	
	-one ear	15%
	-both ears	75%
C.	Major Burn due to Accident	
	C1. Thirds Degree burns and resultant disfigurement which covers more than 20% of the entire external body	100%
	C2. Severe Second Degree burns and resultant disfigurement which covers less than 20% of the entire external Face and Neck and Head	50%
	C3. Severe Second Degree burns and resultant disfigurement which covers less than 20% of the entire external body other than Face and Neck and Head	25%

Benefit 2 – Child Education

1. If an Accidental Death Benefit is payable as a result of the death of an Insured Person in an Accident which occurred during the Insured Person's Overseas Trip, We will pay the amount stated in the Schedule of Benefits for Child Education if the Insured Person has any surviving Children.
2. Regardless of the number of surviving Children, only the amount stated in the Schedule of Benefits for Child Education is payable.

Benefit 3 – Medical Benefits

Benefit 3A – Medical, Hospital and Treatment Expenses

1. We will pay on a Reimbursement Basis the Reasonable and Customary Charges except for Dental Treatment Expenses incurred at the place of Accident, or where the Illness first surfaced, as a direct result of Injury or Illness sustained by the Insured Person during an Overseas Trip, subject to such charges being incurred pursuant to a consultation with, and in accordance with prescriptions by, a Physician or Specialist in respect of such Injury or Illness.
2. We will cover Dental Treatment Expenses for emergency dental treatment to alleviate the sudden pain or treatment for damage to sound and natural teeth caused by Injury only during an Overseas Trip.
3. Notwithstanding that this Benefit is paid on a Reimbursement Basis, if the Insured Person is Hospitalised during an Overseas Trip in a Hospital Overseas at the place of Accident as a direct result of Injury and Injury only, We may, at Our discretion, pay directly to that Hospital all the Medically Necessary expenses directly related to the Insured Person's Injury. You must contact Us prior to incurring such expenses by contacting Us through the twenty-four (24) hour Travel Assistance. We have the option of returning the Insured Person to Malaysia, if the cost of such expenses Overseas is likely to exceed the cost of returning the Insured Person to Malaysia.
4. If We return the Insured Person to Malaysia, any claim for continuation of treatment in Malaysia shall fall under Benefit 3E – Medical Treatment in Malaysia. We also have the option of evacuating the Insured Person to the nearest Hospital in another country if the necessary treatment and/or facility is not available in the immediate vicinity.
5. Where You request that We pay expenses under this Benefit 3A on the Insured Person's behalf, the kind of treatment and where and when that treatment is to be given to the Insured Person will be decided upon solely on the recommendation of the attending Physician appointed by Travel Assistance.
6. We will not pay directly to the Hospital for hospitalisation arising from anything other than Injury.
7. If We have paid any amount under this Benefit 3A which We later find that We should not have paid or does not fall within the Coverage of this Benefit 3A, We retain the right to recover such amount from You.

Benefit 3B – Compassionate Visitation (due to Hospitalisation of Insured Person)

1. Should the Insured Person be hospitalized for more than 3 days, We will pay on a Reimbursement Basis the necessary and reasonable accommodation and travelling expenses (one (1) economy travel ticket) incurred for one (1) of the Insured Person's relatives or friends to travel to be with the Insured Person until the Insured Person is discharged from the Hospital, while the Insured Person is Hospitalised as a direct result of Injury or Illness sustained during an Overseas Trip subject to the presence of such relative or friend being required on medical advice from the treating Physician.
2. If the accommodation and/or travelling expenses are, in Our view, not necessary or reasonable, we retain the right to pay only what We consider to be necessary or reasonable.
3. This Benefit 3B does not cover any other incidental expenses and/or charges which are incurred by the Insured Person's relative or friend including, but not limited to, the cost of other transport, upgrades, drinks, meals, telephone or mobile telecommunication charges, and optional or additional room services.
4. If a claim for this Benefit 3B is made in respect of an event, a claim for Benefit 3C cannot be made in respect of the same event.

Benefit 3C – Compassionate Visitation (Due to Insured Person's Death)

1. In the event of an Insured Person's death as a direct result of Injury or Illness sustained Overseas while the Insured Person is on an Overseas Trip, We will pay on a Reimbursement Basis the necessary and reasonable accommodation and travelling expenses (one (1) economy travel ticket only) incurred by one (1) of the Insured Person's relatives or friends to assist in the burial or cremation arrangements in the place where the death occurred.
2. If the accommodation and/or travelling expenses are, in Our view, not necessary or reasonable, we retain the right to pay only what We consider to be necessary or reasonable.
3. This Benefit 3C does not cover any other incidental expenses and/or charges which are incurred by the Insured Person's relative or friend including, but not limited to, the cost of other transport, upgrades, drinks, meals, telephone or mobile telecommunication charges, and optional or additional room services.
4. If a claim for this Benefit 3C is made in respect of an event, a claim for Benefit 3B cannot be made in respect of the same event.

Benefit 3D – Alternative Medicine

1. We will pay on a Reimbursement Basis the Medically Necessary Alternative Medical Treatment expenses incurred as a result of an Injury sustained during the Insured Person's Overseas Trip.
2. To be eligible for this Benefit 3D, the Insured Person must first have sought initial Treatment for the Insured Person's Injury from a Physician during the Insured Person's Overseas Trip.
3. This Section 3D excludes Treatment prescribed by someone who is the Insured Person himself/herself or an Immediate Family Member of the Insured Person.

Benefit 3E – Medical Treatment in Malaysia

1. Applicable for Overseas Trips only
 - 1.1 We will pay on a Reimbursement Basis the Reasonable and Customary expenses incurred for Follow-Up Treatment in Malaysia as a direct result of an Injury or Illness which occurred during the Insured Person's Overseas Trip.
 - 1.2 This Benefit 3E 1 is available only if the Follow-Up Treatment is received within forty-five (45) days of the Insured Person's initial Treatment by an attending Physician during the Insured Person's Overseas Trip.

The total amount payable for Benefit 3A to Benefit 3F shall not exceed the amount stated for Benefit 3A in the Schedule of Benefits for the Insured Person's chosen plan.

Benefit 3F – Hospital Allowance

1. Overseas Trips
 - 1.1 If Benefit 3A 1 is payable, and if the Insured Person is admitted into a Hospital Overseas as an in-patient on the recommendation of a Physician as a direct result of Injury or Illness sustained Overseas during the Insured Person's Overseas Trip, We will pay this Benefit 3F 1 for each completed twenty-four (24) hours the Insured Person is Hospitalised Overseas.

Emergency Medical Evacuation & Repatriation

Benefit 3G – Emergency Medical Evacuation

1. If an Insured Person is in a critical medical condition as a direct result of Illness and/or Injury sustained Overseas during the Insured Person's Overseas Trip and the Insured Person requires immediate medical attention, We must be contacted immediately through the twenty-four (24) hour Travel Assistance and be notified of the medical condition.
2. We will decide if it is medically appropriate to move the Insured Person to the nearest Hospital where appropriate medical care is available; if We decide it is medically appropriate to do so, We will:
 - 2.1 approve and arrange all Emergency medical evacuations utilizing the means best suited to do so based on the severity of the medical condition; and
 - 2.2 pay for the Reasonable and Customary Charges incurred for the Insured Person's emergency transportation and medical care to the nearest Hospital or medical facility.
3. In dire emergencies in remote or primitive areas where Travel Assistance cannot be contacted in advance and the Insured Person has been evacuated, such evacuation must be reported to Us as soon as possible. We will, if satisfied that the arrangements were medically appropriate in view of the Insured Person's critical medical condition at that time, pay on a Reimbursement Basis the expenses incurred for the evacuation.
4. We retain the right to decide which Hospital the Insured Person is to be transported to and the mode of transportation to be used based on the medical severity of the Insured Person's condition.
5. If a medical attendant is required to accompany the Insured Person in an Emergency medical evacuation, We will pay the reasonable transportation cost of one qualified medical attendant.
6. Please contact Our twenty-four (24) hours Travel Assistance Hotline at (603) 2142 0399 and provide the following information:
 - 6.1 the Insured Person's full name, traveling dates, NRIC / Employment Pass number and policy number;
 - 6.2 the name of the place and telephone number where the Travel Assistance can reach the Insured Person or the Insured Person's representative; and
 - 6.3 a brief description of the emergency and the nature of help required.

Benefit 3H – Emergency Medical Repatriation

1. If the Insured Person is Hospitalised as a direct result of a critical Illness and/or critical Injury sustained Overseas during the Insured Person's Overseas Trip, and it is life threatening and Medically Necessary for the Insured Person to be repatriated to the Hospital nearest to the Insured Person's place of residence or business in Malaysia to continue Treatment (this does not include any Follow-Up Treatment), We will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant accompanying the Insured Person. The twenty-four (24) hour Travel Assistance must be contacted immediately for Us to approve all Emergency medical repatriations. We will not pay to evacuate an Insured Person from Malaysia to a foreign destination.
2. We retain the right to decide:
 - 2.1 whether it is critical, life threatening and Medically Necessary for the Insured Person to be repatriated as described above;
 - 2.2 the final destination and the mode of transport via which the Emergency medical repatriation will be done; and

- 2.3 if the Insured Person is suffering from a critical medical condition or if the treatment can be reasonably delayed until the Insured Person's return to Malaysia.

Benefit 3I – Repatriation of Mortal Remains

1. If the death of an Insured Person occurs as a direct result of Illness and/or Injury sustained Overseas during an Overseas Trip, We will pay on a Reimbursement Basis the reasonable charges for burial or cremation in the place where the death occurred, including the reasonable costs of transportation of the body or ashes to the Insured Person's place of residence in Malaysia.
2. We will not pay for:
 - 2.1 the costs of conveyance of the Insured Person's body or ashes to another foreign destination or from Malaysia to a foreign destination; and
 - 2.2 expenses related to religious ceremonies or rites.

Benefit 3J – Funeral Expenses in Malaysia

1. If the death of an Insured Person occurs as a direct result of Illness and/or Injury sustained Overseas during an Overseas Trip, We will pay on a Reimbursement Basis the reasonable charges for burial or cremation in Malaysia should the mortal remain is brought back home in Malaysia.

Exclusions Applicable to Benefits 3A to 3J

Regardless of anything contained in this Policy, We will not pay for claims in respect of:

1. Treatment or aid obtained in Malaysia (except as specifically provided for under Benefit 3E);
2. surgery, medical or dental Treatment which, in the opinion of the Physician treating the Insured Person and in Our opinion, can be reasonably delayed until the Insured Person's return to Malaysia or the Insured Person's place of residence or business in Malaysia (except as specifically provided for under Benefit 3E);
3. the additional cost for a single or private room accommodation at a Hospital, clinic, rehabilitation centre or nursing home, except, where the Physician treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation; We will only pay for double-bedded or multi-bedded accommodation;
4. Emergency medical evacuation and repatriation due to any form of Mountain Sickness;
5. Treatment or aid obtained:
 - 5.1 in a country where the Insured Person has permanent residence;
 - 5.2 in a country where the Insured Person, if Malaysian, is legally employed; or
 - 5.3 in the Home Country of the Insured Person, if non-Malaysian.
6. any Injury or Illness that occurred before the commencement of the Insured Person's Trip.
7. Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to Treatment which is not Medically Necessary and any preventive or elective treatments.

In addition to the General Exclusions and other than the listed reasons in the Benefits sections, We will not pay for any claims in respect of:

- (a) The Insured Person travel to a country, specific area or event against the advice of any of the authorities of the Malaysian government including but not limited to the Ministry of Home Affairs of Malaysia or the equivalent authorities in a country to/from which Insured Person is travelling; or
- (b) The Insured Person's failure to obtain and complete the course of any recommended vaccines, inoculations, or medications prior to Your trip.

Benefit 4 – Personal Belongings Benefits

Benefit 4A – Baggage and Personal Effects

1. We will pay on a Reimbursement Basis for Loss of or Damage to the Insured Person's Articles due to theft, attempted theft, robbery, attempted robbery, or the negligence of the Common Carrier during Overseas Trip, if the Articles were:
 - 1.1 brought and owned by the Insured Person on the Trip;
 - 1.2 purchased by the Insured Person during the Trip (including clothing and Personal Effects worn or carried by the Insured Person); or
 - 1.3 in the Lost or Damaged Baggage that were traveling at the same time with the Insured Person on the Trip.
2. For the purposes of this Benefit 4A, Articles refer to the Insured Person's Baggage, Personal Effects and items in the Insured Person's Baggage whether checked in or hand carried. Where any item consists of Articles in a pair or set, We will not pay more than the per Article limit as specified in the Schedule of Benefits of the Insured Person's chosen plan.

3. We will decide whether to pay on a Reimbursement Basis the cost of the lost item or pay on a Reimbursement Basis the repair cost or the cost of replacement of a similar make and model of the damaged item, subject to due allowance for wear and tear and depreciation, whichever amount is lower.
4. If any Article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the Article had been lost.
5. Regardless of anything contained in this Policy, Jewellery and watches belonging to an Insured Person are only covered against Loss or Theft under these circumstances:
 - 5.1 when snatched or robbed from the Insured Person while the Jewellery or watch was being worn by the Insured Person;
 - 5.2 when kept in baggage personally attended to by the Insured Person at all times; or
 - 5.3 when kept in a Hotel safe managed by the Hotel.
6. For Loss or Damage caused by Theft or robbery during the Trip, a report must be made at the nearest police station or relevant authorities within the jurisdiction where the incident took place within twenty-four (24) hours of the incident. A copy of the report must be submitted to Us to support a claim.
7. For Loss or Damage of items, proof of the Insured Person's purchase such as, but not limited to, receipts, bank statements or credit card statements, must be submitted to Us to support a claim. If no such proof is submitted, We may at Our sole discretion decline a claim or accept it at a reduced value or less any compensation paid either by Common Carrier or others.
8. If a claim for this Benefit 4A is made in respect of any one event, a claim cannot be made for Benefit 4C in respect of the same event.

Exclusions Applicable to Benefit 4A

Regardless of anything contained in this Policy, We will not pay for claims in respect of:

1. Loss of or Damage to items such as photos, art works, sculptures, musical equipment, sports equipment, golf equipment, stamps, documents, contact or corneal lenses, dentures, glass, china, porcelain, crystal, marble, earthenware, tortoise shells, bulbs or valves, fragile Articles such as wine, liquor, mirror, spectacles, cameras, mobile phones, tablet or notebook computers (or laptops), and other similar items; however, We will pay for Loss of or Damage to cameras, mobile phones, tablet or notebook computers (or laptops) due to theft, attempted theft, robbery, attempted robbery, or the negligence of the Common Carrier;
2. money, securities, cheques or cards including but not limited to debit or credit cards, identity cards, driver's licences or any cards or vouchers with a stored/monetary value;
3. information or data stored in tapes, cards, discs or other storage devices;
4. Loss or Damage to Baggage occurring during the Trip unless:
 - 4.1 the Baggage was in the custody of a Common Carrier or Hotel when the Loss or Damage occurred;
 - 4.2 the Loss or Damage was first reported to and a claim was made against the operator of the Common Carrier or Hotel;
 - 4.3 the operator of the Common Carrier or Hotel refuses to compensate the Insured Person for the Loss or Damage to the Insured Person's Baggage; and
 - 4.4 there is proof of such refusal by the operator of the Common Carrier or Hotel acceptable to Us;if the operator of the Common Carrier or Hotel pays partial compensation for Loss or Damage to the Insured Person's Baggage, the Insured Person's claim will only be for the remaining part left unpaid;
5. any item whilst in the custody of a Common Carrier, unless reported immediately upon discovery and in the case of an Airline, a Property Irregularity Report is obtained;
6. goods traded in the course of business, samples, foodstuff and consumable items (including but not limited to food, beverage, medicine);
7. Loss of or Damage caused by normal wear and tear, scratching, shortage, shrinking, denting, rusting, disappearance, atmospheric or climatic conditions, inherent vice gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or by the Insured Person's actions in attempts to repair, clean or alter the Insured Person's property;
8. Loss not reported to the police or relevant authority within the jurisdiction where the incident took place within twenty-four (24) hours of the occurrence of the Loss or Damage;
9. Loss or theft of property left Unattended in a public place or in an Unattended vehicle unless stored completely out of view in the trunk of the vehicle, the vehicle is fully locked with all windows shut at the time of the incident and there is visible proof of forced entry;

10. Loss of or Damage to any item as a result of insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence;
11. Loss of or Damage to any item arising from the confiscation or detention by Customs or other Officials;
12. any item that is insured under any other insurance, or otherwise reimbursed in full by a Common Carrier or a Hotel or any other source;
13. Loss or theft of any property as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property;
14. Baggage that is sent in advance, mailed or shipped separately;
15. any item that is loaned, rented or hired;
16. the Insured Person's wilful acts, omission, negligence or carelessness; or
17. unexplained and mysterious disappearance of the Insured Person's Baggage or Personal Effects.

Benefit 4B – Personal Money and Travel Documents

We will pay on a Reimbursement Basis:

1. the replacement cost of the Insured Person's travel documents due to Loss by robbery, Theft, burglary, Natural Disaster and Inclement Weather, or accident to the vehicle in which the Insured Person was travelling, during Overseas Trip;
2. the necessary additional and reasonable expenses of accommodation, travelling expenses and communication expenses to the nearest diplomatic office at which the Insured Person's travel documents may be replaced, incurred by the Insured Person in the place the Loss of travel documents occurred provided that such expenses are for the purpose of securing the necessary travel documents for continuation of the Trip; for the avoidance of doubt, any reimbursement by Us under this Benefit will only be in relation to expenses incurred Overseas where the Insured Person's travel documents were lost during the Insured Person's Overseas Trip;
3. any Loss of money up to the amount as stated in Schedule of Benefits in the form of cash, travellers' cheques or banknotes subject to the following:
 - (a) such Loss must have occurred although the Insured Person's money has been kept with the Insured Person or in a Hotel safe at all times during the Insured Person's Trip covered by this Policy;
 - (b) a report must have been made at the nearest police station or with the relevant authorities in the jurisdiction in which the incident took place within twenty-four (24) hours of the incident; and
 - (c) such report must have been submitted to Us to support a claim.

Exclusions Applicable to Benefit 4B

We will not pay for claims in respect of:

1. Loss arising from confiscation or detention by Customs or other Officials;
2. Loss of travel documents and/or money left Unattended in a public place or in an Unattended vehicle or as a result of the Insured Person's failure to take due care and precautions in safeguarding and securing the travel documents and/or money;
3. Loss that is reimbursed or compensated for by a Hotel; or
4. unexplained and mysterious disappearance.

Benefit 4C – Baggage Delay

1. We will pay this Benefit for each completed six (6) hours if the Insured Person's checked-in Baggage is delayed, misdirected or temporarily misplaced by the Common Carrier, from the time of the Insured Person's arrival at the scheduled destination abroad during the Insured Person's Trip, to the time the Insured Person receives the Insured Person's checked-in baggage.
2. On the Insured Person's trip back to Malaysia, We will pay a lump sum of RM200 if the Insured Person's checked-in Baggage is delayed, misdirected or temporarily misplaced by the Common Carrier for at least six (6) completed hours from the time of the Insured Person's arrival back in Malaysia to the time the Insured Person receives the Insured Person's checked-in Baggage.
3. For the avoidance of doubt:
 - (a) the payments under Paragraphs 1 and 2 above are in respect of each claim made, regardless of the number of pieces of Baggage involved; and
 - (b) the RM200 referred to in Paragraph 2 above is payable only if the Baggage delay is caused by the Common Carrier with which the Insured Person travelled into Malaysia.

4. For the purposes of this Benefit 4C, the period of delay shall be calculated from the time the Insured Person arrives at the baggage pick-up point to the time the Insured Person receives the Insured Person's Baggage.
5. If a claim for this Benefit 4C is made in respect of any one event, a claim cannot be made for Benefit 4A in respect of the same event.

Exclusions Applicable to Benefit 4C

We will not pay for claims if:

1. Baggage delay is not immediately reported to the operator of the Common Carrier;
2. the Insured Person fails to obtain a written confirmation from the operator of the Common Carrier as to the actual date and time the Insured Person's Baggage arrives; or
3. the Insured Person's Baggage is legally delayed, held or confiscated by Customs or other Officials.

Benefit 5 – Travel Inconvenience Benefits

Benefit 5A 1 – Travel Delay

1. We will pay this Benefit 5A 1 for every six (6) completed hours of delay if the departure of the Common Carrier with which the Insured Person has arranged to travel is delayed from the original scheduled departure time due to the listed reasons below only:
 - 1.1 Natural Disaster;
 - 1.2 Inclement Weather conditions;
 - 1.3 strike or industrial action;
 - 1.4 mechanical breakdown of the Common Carrier;
 - 1.5 grounding of the Common Carrier as a result of mechanical or structural defect; or
 - 1.6 any event leading to airspace restriction or the closure of airport, the Common Carrier's terminal, station or port the Insured Person is are departing from or arriving at.
2. The period of delay shall be calculated from the original scheduled departure time as stated in the Insured Person's travel document or ticket to the departure of the next available Common Carrier or any other alternative means of transportation, whichever may be the earlier.
3. The length of and reason for the delay must be verified in writing by the operator of the Common Carrier.
4. If a claim is made for this Benefit 5A 1 in respect of any one event, a claim cannot be made for Benefit 5A 4, Benefit 5C and Benefit 5D in respect of the same event.

Exclusions Applicable to Benefit 5A 1

We will not pay for claims arising directly or indirectly from, in respect of, or caused by:

1. the Insured Person's failure to obtain verification in writing of the length of and reason for delay from the operator of the Common Carrier;
2. the Insured Person's failure to arrive at the immediate gate/point of departure according to the itinerary supplied to the Insured Person;
3. the Insured Person's late arrival at the immediate gate/point of departure according to the itinerary supplied to the Insured Person, unless caused by strike or industrial action;
4. strike, riot, industrial action, Natural Disaster or Inclement Weather which existed on the Issue Date;
5. any delay which the Insured Person is made aware of twenty-four (24) hours or more prior to the original scheduled departure time as stated in the Insured Person's travel document or ticket; or
6. any travel insurance, including this Policy, purchased within six (6) hours of the original scheduled departure time as stated in the Insured Person's travel document or ticket;
7. Any other reasons not listed in Benefit 5A 1.

Benefit 5A 2 – Travel Overbooked

1. We will pay this Benefit 5A 2 for every six (6) completed hours of delay if, during the Insured Person's Overseas Trip, the Insured Person is denied boarding onto an Aircraft due to it being overbooked and no alternative transportation is made available to the Insured Person within six (6) hours of the original scheduled departure time of such Aircraft.
2. The period of delay shall be calculated from the original scheduled departure time as stated in the Insured Person's travel document or ticket to the departure of the next available Aircraft or any other alternative means of transportation, whichever may be the earlier.
3. Details of the overbooked flight must be verified in writing by the Airline.

Benefit 5A 3 – Travel Misconnection

1. We will pay this Benefit 5A 3 for every six (6) completed hours of delay if, during the Insured Person's Overseas Trip, the Insured Person's confirmed onward connecting scheduled Aircraft is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled Aircraft and no alternative onward transportation to the Insured Person's planned destination is made available to the Insured Person within four (4) hours of the actual arrival time of the Insured Person's incoming Aircraft.
2. The period of delay shall be calculated from the actual arrival time of the Insured Person's Aircraft at the transfer point to the actual departure of the next available Aircraft or any alternative means of transportation, whichever is earlier. Any missed connection of a chartered Aircraft is not covered.
3. Details of the missed connection must be verified in writing by the Airline.

Benefit 5A 4 – Travel Reroute

1. We will pay this Benefit 5A 4 for every six (6) completed hours of delay if, during the Insured Person's Overseas Trip, the Common Carrier the Insured Person is on is rerouted and arrives at its intended destination at least six (6) hours later than the original scheduled arrival time stated in the Insured Person's travel document or ticket.
2. Such delay must have been caused by the rerouting of the Common Carrier due to strike, industrial action, Natural Disaster, Inclement Weather conditions, mechanical breakdown of the Common Carrier or any event beyond the control of its passengers.
3. The period of delay shall be calculated from the original arrival time of the Common Carrier as stated in the Insured Person's travel document or ticket to the actual arrival time of the Common Carrier at the intended destination.
4. Details of the rerouted travel must be verified in writing by the operator of the Common Carrier.
5. If a claim is made for this Benefit 5A 4 in respect of any one event, a claim cannot be made for Benefit 5A 1 and Benefit 5C in respect of the same event.

Exclusions Applicable to Benefit 5A 4

We will not pay for claims arising directly or indirectly from, in respect of, or caused by:

1. the delay of the Insured Person's arrival at the destination due to the Common Carrier's late departure;
2. failure to obtain written verification from the operator of the Common Carrier on the period and reason for such delay; or
3. strike, riot or industrial action or any similar event which existed on the Issue Date.

Benefit 5B - Cancellation or Postponement

This Benefit 5B is available only if this Policy has been issued at least 14 days before the Period of Insurance.

1. Cancellation
We will pay on a Reimbursement Basis for the Loss of non-refundable, non-utilized and / or non-transferrable deposits or charges You have paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like if due to the listed reasons below only:
 - 1.1 the Insured Person's cancellation arises from any one of the Causes Beyond the Insured Person's Control;
 - 1.2 if the Trip package, Entertainment Ticket, accommodation or the like cannot be utilized anymore at any other time or date; and
 - 1.3 such Loss occurs at any time after the issuance of this Policy and before the start of the Period of Insurance.
2. Postponement
If payment has been made in advance for the Insured Person's Trip and the Trip is postponed due to Causes Beyond the Insured Person's Control, We will pay on a Reimbursement Basis the additional charges required to change the Insured Person's travel dates.
3. A claim may only be made for either Benefit 5B 1 (Cancellation) or Benefit 5B 2 (Postponement) in respect of any one Trip.

Exclusions Applicable to Benefit 5B

We will not pay for claims:

1. if the Issue Date is less than fourteen (14) days before the start of the Period of Insurance;
2. in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure; or
3. Any claim where the Insured Person cannot travel or choose not to travel because of an advisory against travel issued by any of the authorities of the Malaysian government including but not limited to the Ministry of Home Affairs of Malaysia or the equivalent authorities in the countries to/from which the Insured Person are travelling.

Benefit 5C – Travel Curtailment

1. We will pay on a Reimbursement Basis for the Loss of non-refundable, non-utilized and / or non-transferrable deposits or charges You have paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like based on a proportional calculation from the date of the Insured Person's arrival back in Malaysia (for Overseas Trips) to the expiry of the Insured Person's Trip.
2. This Benefit 5C only covers Trips which have been necessarily and unavoidably curtailed due to the listed reasons below only:
 - 2.1 Causes Beyond the Insured Person's Control;
 - 2.2 the unexpected death, Serious Injury or Serious Illness of the Insured Person's sole Travel Companion; or
 - 2.3 the hijacking of the Aircraft in which the Insured Person is on board as a passenger.
3. In respect of a claim for air tickets which have been paid in advance, We will pay on a Reimbursement Basis only the unused portion of the air tickets.
4. For Hijack or death, calculations will be based on the date of the incident to the expiry of the Insured Person's Trip.
5. A claim may only be made for either Benefit 5B or Benefit 5C in respect of any one Trip.

Exclusions Applicable to Benefit 5B and Benefit 5C

We will not pay for claims arising directly or indirectly from, in respect of, or caused by:

1. the enactment, amendment, enforcement or abolishment of any law or government regulation;
2. the delay or amendment of the booked Trip (including error, omission or default) by the provider of any service for any part of the booked Trip, or the travel agent or tour operator through whom the Trip was booked including airline's operational decision;
3. bankruptcy, insolvency, liquidation or default of the travel agency or the Common Carrier;
4. the Insured Person's business, financial or contractual obligations or those of the Insured Person's Travel Companion;
5. the Insured Person's unwillingness or reluctance to travel;
6. the Insured Person's financial circumstances;
7. the commission of Unlawful Acts or criminal proceedings, other than attendance required by subpoena as a witness at a Court of Law;
8. Your/the Insured Person's failure to immediately notify the Travel Agent, tour operator, or provider of transport or accommodation if the Insured Person found it necessary to cancel or curtail the Insured Person's Trip; or
9. any event or circumstances which You/ the Insured Person knew or ought to have known would lead to the disruption of the Insured Person's Trip; this includes any event which is publicly known prior to the Issue Date or at the time the booking for the Trip was made.
10. in respect of any loss or compensation for any air miles, frequent flyer points or holiday points earned or used to pay for the Trip in part or in full
11. the Excess
12. Any unused or additional costs incurred by You/the Insured Person which are recoverable from:
 - i. The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - ii. The providers of the transportation, their booking agents, travel agent, or compensation scheme
 - iii. Your credit or debit card provider or Paypal or e-Wallet/Digital Wallet provider.

Benefit 5D – Missed Departure

1. While the Insured Person is on Overseas Trip, We will pay on a Reimbursement Basis the additional accommodation and travel expenses necessarily and reasonably incurred by the Insured Person if the Insured Person misses the Insured Person's

planned and scheduled departure as a result of strike, industrial action, Natural Disaster, Inclement Weather condition or mechanical breakdown of the Public Transport which prevented the Insured Person from arriving at the Insured Person's outbound port, airport or station in time for the Insured Person's planned and scheduled departure.

2. This Benefit 5D is available only in respect of departure to the Insured Person's planned destination from the Insured Person's place of residence or business (whichever may be the later) in Malaysia, and is not available for the journey back to the Insured Person's place of residence or business in Malaysia.
3. Details of any mechanical breakdown must be verified in writing by the operator of the Public Transport.

Exclusions Applicable to Benefit 5D

We will not pay in respect of any event which is caused by the Insured Person's failure to check-in or the Insured Person's late arrival after check-in at the port, airport or station on time for any reason other than those set out in paragraph 1 above.

Benefit 6 – Loss of Credit Card

If an Insured Person's credit card is stolen during the Insured Person's Overseas Trip and the Insured Person has suffered monetary Loss from the fraudulent use of that credit card, We will pay for such Loss.

Exclusions Applicable to Benefit 6

We will not pay for any Loss:

1. if the theft of the Insured Person's credit card is not reported to the Insured Person's credit card company within three (3) hours of the time of theft; or
2. if the Loss can be recovered from any other source.

Benefit 7 – Personal Liability

1. We will indemnify an Insured Person during Overseas Trip, up to the maximum limit stated in the Schedule of Benefits, if that Insured Person becomes legally liable, and has paid, to a third party only due to the listed reasons below only:
 - 1.1 Accidental Injury (including death) to that third party;
 - 1.2 Accidental Loss of or Damage to that third party's property;
 - 1.3 the third party's costs and expenses recoverable from the Insured Person; and
 - 1.4 the costs and expenses incurred, with Our prior written consent, in relation to the Insured Person's legal liability.
2. No person can represent an Insured Person or admit liability or make legal promises on the Insured Person's behalf unless We agree to it in writing. We have the right to conduct all proceedings arising out of or in connection with the third party claim against an Insured Person in the Insured Person's name, and to instruct solicitors of Our own choice for this purpose.

Exclusions Applicable to Benefit 7

We will not pay for claims directly or indirectly arising from, in respect of, or caused by:

1. employer's liability, contractual liability, or liability to a member of the Insured Person's Family;
2. property belonging to the Insured Person or that is in the Insured Person's care, custody or control;
3. any wilful, malicious or Unlawful Act;
4. any pursuit of trade, business or profession;
5. the ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. the ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance;
7. the legal costs resulting from or in connection with any criminal proceedings;
8. the influence of intoxicants, mountaineering, winter sports of any descriptions, contact sports of any description, riding or driving in races or rallies or the use of firearms; or
9. judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Malaysia.

Benefit 8 – Rental Car Excess

1. We will pay on a Reimbursement Basis the excess or deductibles payable by an Insured Person, if during the Insured Person's Overseas Trip, a car rented by the Insured Person sustains loss or damage because of an Accident and the Insured Person becomes legally liable to pay any amount under the car rental contract, provided that all applicable benefits under the comprehensive motor insurance with the car rental company have been exhausted.

2. This Benefit 8 is available only if:
 - 2.1 the car has been rented from a licensed rental agency;
 - 2.2 comprehensive motor insurance cover against any loss or damage to the rented car during the rental period has been purchased;
 - 2.3 the rented car was driven by an Eligible Driver.
 - 2.4 all requirements under the rental agreement entered into between the licensed rental agency and the Insured Person have been duly complied with;
 - 2.5 all requirements under the motor insurance policy for the rented car have been complied with; and
 - 2.6 all laws, rules and regulations of the country in which the Accident occurred have been complied with.

Exclusions Applicable to Benefit 8

We will not pay for claims:

1. if during the Insured Person's Trip, the Eligible Driver of the rented car is disqualified by any order from any Court of Law or is prohibited from renting and/or driving a car by reason of any law, enactment, rule or regulation of the country in which the Accident occurred; or
2. if the loss or damage is not caused by an Accident involving the rented car.

Benefit 9 – Ransom Payment as a Result of Kidnapping & Hostage

1. We will pay a ransom demand up to the amount stated in the Schedule of Benefits to the Policyholder if the Insured Person has been kidnapped and is being held hostage during the Insured Person's Overseas Trip.
2. This Benefit 9 is payable only:
 - 2.1 if a police report regarding the kidnapping is lodged within twenty four (24) hours of the time it was discovered that the Insured Person had been kidnapped; and
 - 2.2 if the police confirm in writing that a ransom demand has been made in connection with the kidnapping.

Exclusions Applicable to Benefit 9

We will not pay for claims:

1. if the Insured Person has acted fraudulently, dishonestly or unlawfully;
2. if the kidnapping of the Insured Person takes place in the Insured Person's country of residence, Central or South America, Africa, or any country where the United Nations armed forces are currently present and active;
3. if the kidnapping of the Insured Person is not reported to the police or relevant authorities; or
4. if the Insured Person or any member of the Insured Person's family fails to cooperate with the police or relevant authorities.

Benefit 10 – Alternative Employee Expenses/Resumption of Assignment Expenses

1. We will reimburse the Policyholder for Alternative Employee Expenses or Resumption of Assignment Expenses up to the amount stated in the Schedule of Benefits incurred as the direct result of an Insured Person's death or suffering a Bodily Injury which requires hospitalization for more than seven (7) days and prevents Insured Person from carrying out their usual duties whilst on an Overseas Trip.
2. Alternative Employee Expenses means reasonable expenses necessarily incurred in sending a substitute person to complete the business activities of the Insured Person.
3. Resumption of Assignment Expenses means all reasonable and necessary expenses incurred in returning the Insured Person to resume an assignment within forty-five (45) days of returning to Malaysia on written approval by the attending of Insured Person.

Conditions:

- a) Must be supported by a death certificate or a Physician in a Hospital to certify Insured Person needs to be hospitalized and unfit to work.
- b) Expenses shall be limited to a business class return air flight and other essential expenses incurred in the transportation of the substitute person to complete the assignment or the initial Insured Person resuming their assignment.
- c) Costs must be incurred within forty-five (45) days of the Bodily Injury being sustained and be necessary for the continuation of the Policyholder's business.

- d) The Policyholder must give Us a signed undertaking that the amount paid to the Policyholder will be repaid to Us, if it is later found that a valid claim did not or will not realise.
- e) If a benefit is paid for Alternative Employee Expenses, then no benefit shall be payable for Resumption of Assignment Expenses for the same event.

Exclusions Applicable to Benefit 10

In addition to the General Exclusions and other than the listed reasons in the Benefits, We will not pay for any claims in respect of:

1. You or the Insured Person had paid or budgeted for before the commencement of a Trip; or
2. Incurred directly or indirectly in relation to an Insured Person's terminal condition which was diagnosed by a Physician in prior to the Trip being booked.

Benefit 11 – Key Employee Recruitment Fee

We will reimburse the Policyholder for the recruitment of replacement Key Employee necessary in the running of the Insured Person's occupation up to the amount stated in the Schedule of Benefits incurred as the direct result of the Key Employee's death or Permanent Disablement due to Accident whilst on an Overseas Trip.

Benefit 12 – Theft of Business Electronic Equipment

We will pay on a Reimbursement Basis for Loss of or Damage to the Business Electronic Equipment belonging to the Policyholder due to theft, attempted theft, robbery, attempted robbery, or the negligence of the Common Carrier during Overseas Trip, if the Articles were brought, traveling at the same time and authorized to be used by the Insured Person during the Overseas Trip;

Business Electronic Equipment means electronic items such as computers, laptop, notebook, mobile phones, tablets and iPad that are registered and belonging to the Policyholder and excludes any personal electronic equipment in this benefit.

We will decide whether to pay on a Reimbursement Basis the cost of the lost item or pay on a Reimbursement Basis the repair cost or the cost of replacement of a similar make and model of the damaged item, subject to due allowance for wear and tear and depreciation, whichever amount is lower.

If any Article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the Article had been lost.

Exclusions Applicable to Benefit 12

Regardless of anything contained in this Policy, We will not pay for claims in respect of:

1. Loss not reported to the police or relevant authority within the jurisdiction where the incident took place within twenty-four (24) hours of the occurrence of the Loss or Damage;
2. Loss or theft of property left Unattended in a public place or in an Unattended vehicle unless stored completely out of view in the trunk of the vehicle, the vehicle is fully locked with all windows shut at the time of the incident and there is visible proof of forced entry;
3. Loss or theft of any property as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property;
4. Information or data stored in Business Electronic Equipment;
5. Business Electronic Equipment that is sent in advance, mailed or shipped separately;
6. Business Electronic Equipment that is loaned, rented or hired;
7. Loss that is reimbursed or compensated for by a Hotel;
8. Loss or Damage arising from confiscation or detention by Customs or other Officials; or
9. unexplained and mysterious disappearance.

Benefit 13 - Golf Equipment

1. In the event of Loss or Damage to Golfing Equipment owned by (and not hired by or loaned or entrusted to) the Insured Person occurring in a public place during Overseas Trip, We will reimburse either You or Insured Person for the following:
 - a) The replacement or repair cost of the lost or damaged Golf Equipment, whichever is lower, up to a maximum of RM500 per club; and/or
 - b) The cost for hiring replacement Golf Equipment, up to a maximum RM500.
2. If as a result of any Damage, the Golf Equipment is proven to be beyond economical repair, We will not be liable for more than the limit specified on the selected plan, in respect of any one article or pair or set of articles. We may make payment or at Our option reinstate or repair the Golf Equipment, subject to due allowance for wear and tear and depreciation. In the event of Loss, such Loss must be due to robbery, Burglary or theft.

Exclusions (applicable to Benefit 13)

In addition to the General Exclusions, We will not pay for any claims in respect of:

1. Losses of the Insured Person's Golf Equipment whilst in the custody of a public transport, unless reported immediately upon discovery. In the case of an airline, a Property Irregularity Report must be obtained.
2. Losses not reported to the police within twenty four (24) hours and report not obtained at the place of loss.
3. The Insured Person's Golf Equipment being left unattended in a public place.
4. The Insured Person's wilful act or negligence.
5. Confiscation or retention of the Insured Person's Golf Equipment by customs or other officials.
6. The Insured Person's Golf Equipment that is insured under any other insurance, or otherwise reimbursed by other sources.
7. Theft that could have been avoided if reasonable precautions were taken.
8. There are reasonable grounds to believe that the Insured Person's claim is not made in good faith.
9. The Insured Person's Golf Equipment that is sent in advance, mailed or shipped separately.
10. Golf Equipment that is on loan, on rental or on hire.

PART C – BENEFITS: Optional Add-On Benefits

The following Add-on Benefits are optional and are available only if they have been expressly selected by You and added to the Policy coverage during purchase of Your Policy; the required additional premium must also have been duly paid. All Optional Add-On Benefits are independent of each other and subject to the General Conditions and Exclusions of this Policy.

Benefit A1 – Pandemic Cover for Overseas Trip Only**Benefit A1 (i) – Trip Cancellation due to Pandemic**

We will pay on a Reimbursement Basis, up to the Sum Insured under Benefit 5B for the Loss of non-refundable, non-utilized and /or non-transferrable deposits or charges You have paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like due to the listed reasons below only:

- a) Insured Person is diagnosed with a Pandemic illness and certified unfit to travel in the opinion of the Medical Practitioner within the 30 days prior to the Trip;
- b) Insured Person's Immediate Family Member is diagnosed with a Pandemic illness within the 15 days prior to the Trip;
- c) Insured Person's Travel Companion is diagnosed with a Pandemic illness within the 15 days prior to the Trip;
- d) Insured Person's death due to Pandemic; and
- e) The death of an Insured Person's Immediate Family Member or Travel Companion due to Pandemic within the 15 days prior to the Trip.

Exclusions applicable to Benefit A1 (i)

We will not pay for claims:

1. if the Issue Date is less than fourteen (14) days before the start of the Period of Insurance.
2. for any Loss in respect of an Insured Person if the Person is included in the Schedule less than fourteen (14) days before the starts of the Trip.
3. in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure.
4. Any claim where the Insured Person cannot travel or chooses not to travel because of an advisory against travel due to Pandemic issued by any of the authorities of the Malaysian government including but not limited to the Ministry of Home Affairs of Malaysia or the equivalent authorities in the countries to/from which the Insured Person is travelling.

Benefit A1 (ii) – Trip Curtailment due to Pandemic

We will pay on a Reimbursement Basis, up to Sum Insured under Benefit 5C for the Loss of non-refundable, non-utilized and / or non-transferrable deposits or charges You have paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like based on a proportional calculation from the date of the Insured Person's arrival back in Malaysia (for Overseas Trips) to the expiry of the Insured Person's Trip.

1. This Benefit A1 (ii) only covers Trips which have been necessarily and unavoidably curtailed/disrupted due to the listed reasons below only:

- 1.1. The Insured Person is diagnosed with a Pandemic illness and certified unfit to continue with the Trip by a Medical Practitioner;
- 1.2. Death or Hospitalisation of an Immediate Family Member or sole Travel Companion of the Insured Person due to a Pandemic illness;
- 1.3. Cancellation of the scheduled Public Transport due to a Pandemic illness;
- 1.4. An outbreak of a Pandemic at the planned destination which prevents the Insured Person from continuing with the trip and the Insured Person has to unavoidably incur additional accommodation costs to extend the Insured Person stay;
- 1.5. Airspace or airport closure at the planned destination due to a Pandemic;
2. In respect of a claim for air tickets which have been paid in advance, We will pay on a Reimbursement Basis only the unused portion of the air tickets.
3. We will not pay for any additional/new cost incurred if any, including but not limited to the extra/alternate accommodation, new air tickets, new Trip Package or new Entertainment Ticket.
4. A claim may only be made for either Benefit 5B or Benefit 5C or Benefit A1 (i) or Benefit A1 (ii) in respect of any one Trip.

If a claim is made for this Benefit A1 (i) or Benefit A1 (ii) in respect of any one event, a claim cannot be made for Benefit 5A, Benefit 5B, Benefit 5C and Benefit 5D in respect of the same event.

Exclusions Applicable to Benefit A1 (i) and Benefit A1 (ii)

We will not pay for claims arising directly or indirectly from, in respect of, or caused by:

1. the enactment, amendment, enforcement or abolishment of any law or government regulation;
2. the delay or amendment of the booked Trip (including error, omission or default) by the provider of any service for any part of the booked Trip, or the travel agent or tour operator through whom the Trip was booked;
3. bankruptcy, insolvency, liquidation or default of the travel agency or the Common Carrier;
4. Your business, financial or contractual obligations or those of the Insured Person's Travel Companion;
5. the Insured Person's unwillingness or reluctance to travel;
6. Your/the Insured Person's financial circumstances;
7. the commission of Unlawful Acts or criminal proceedings, other than attendance required by subpoena as a witness at a Court of Law;
8. Your/the Insured Person's failure to immediately notify the Travel Agent, tour operator, or provider of transport or accommodation if the Insured Person found it necessary to cancel or curtail the Insured Person's Trip;
9. any event or circumstances which You/the Insured Person knew or ought to have known would lead to the disruption of the Insured Person's Trip; this includes any event which is publicly known prior to the Issue Date or at the time the booking for the Trip was made.
10. in respect of any loss or compensation for any air miles, frequent flyer points, loyalty points or holiday points earned or used to pay for the Trip in part or in full;
11. the Excess;
12. Any unused or additional costs incurred by You/the Insured Person which are recoverable from:
 - (i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - (ii) The providers of the transportation, their booking agents, travel agent, or compensation scheme
 - (iii) Your credit or debit card provider or Paypal or e-Wallet/Digital Wallet provider.
13. Non pandemic related claims.

Benefit A1 (iii) – Medical, Hospital and Treatment Expenses due to a Pandemic Illness

1. If, whilst Insured Person is Overseas and Insured Person is diagnosed with a Pandemic illness and Insured Person seeks medical treatment during the Trip. We will pay on a Reimbursement Basis the Reasonable and Customary the Medical Expenses that You incurred within 30 days from the date of diagnosis, up to the Sum Insured under Benefit 3A. We will only pay a claim relating to a Pandemic illness under Benefit A1 (iii).

Benefit A1 (iv) –Hospital Allowances due to a Pandemic Illness

1. Overseas Trips

If the Insured Person is admitted into a Hospital Overseas as an in-patient on the recommendation of a Physician due to Pandemic during the Insured Person's Overseas Trip, We will pay this Benefit A1 (iv) for each completed twenty-four (24) hours the Insured Person is Hospitalised Overseas, up to the Sum Insured under Benefit 3F.

Benefit A1 (v) – Emergency Medical Evacuation due to a Pandemic

1. If an Insured Person is in a critical medical condition as a direct result of Pandemic Illness sustained Overseas during the Insured Person's Overseas Trip and the Insured Person requires immediate medical attention, We must be contacted immediately through the twenty-four (24) hour Travel Assistance and be notified of the medical condition.
2. We will decide if it is medically appropriate to move the Insured Person to the nearest Hospital where appropriate medical care is available; if We decide it is medically appropriate to do so, We will:
 - 2.1 approve and arrange all Emergency medical evacuations utilizing the means best suited to do so based on the severity of the medical condition; and
 - 2.2 pay for the Reasonable and Customary Charges incurred for the Insured Person's emergency transportation and medical care to the nearest Hospital or medical facility.
3. In dire emergencies in remote or primitive areas where Travel Assistance cannot be contacted in advance and the Insured Person has been evacuated, such evacuation must be reported to Us as soon as possible. We will, if satisfied that the arrangements were medically appropriate in view of the Insured Person's critical medical condition at that time, pay on a Reimbursement Basis the expenses incurred for the evacuation.
4. We retain the right to decide which Hospital the Insured Person is to be transported to and the mode of transportation to be used based on the medical severity of the Insured Person's condition.
5. If a medical attendant is required to accompany the Insured Person in an Emergency medical evacuation, We will pay the reasonable transportation cost of one qualified medical attendant.
6. Please contact Our twenty-four (24) hours Travel Assistance Hotline at (603) 2142 0399 and provide the following information:
 - 6.1 the Insured Person's full name, traveling dates, NRIC / Employment Pass number and policy number;
 - 6.2 the name of the place and telephone number where the Travel Assistance can reach the Insured Person or the Insured Person's representative; and
 - 6.3 a brief description of the emergency and the nature of help required.
7. The total amount payable for this Benefit A1 (v) shall not in any event exceed the amount stated in the Benefit 3G under the chosen plan.

Benefit A1 (vi) - Emergency Medical Repatriation due to Pandemic

1. If the Insured Person is Hospitalised as a direct result of Pandemic Illness sustained Overseas during the Insured Person's Overseas Trip, and it is life threatening and Medically Necessary for the Insured Person to be repatriated to the Hospital nearest to the Insured Person's place of residence or business in Malaysia to continue Treatment (this does not include any Follow-Up Treatment), We will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant accompanying the Insured Person. The twenty-four (24) hour Travel Assistance must be contacted immediately for Us to approve all Emergency medical repatriations. We will not pay to evacuate an Insured Person from Malaysia to a foreign destination.
2. We retain the right to decide:
 - 2.1 whether it is critical, life threatening and Medically Necessary for the Insured Person to be repatriated as described above;
 - 2.2 the final destination and the mode of transport via which the Emergency medical repatriation will be done; and
 - 2.3 if the Insured Person is suffering from a critical medical condition or if the treatment can be reasonably delayed until the Insured Person's return to Malaysia.
3. The total amount payable for this Benefit A1 (vi) shall not in any event exceed the amount stated in the Benefit 3H under the chosen plan

Benefit A1 (vii) – Repatriation of Mortal Remains due to a Pandemic

1. If the death of an Insured Person occurs as a direct result of Pandemic Illness sustained Overseas during an Overseas Trip, We will pay on a Reimbursement Basis the reasonable charges for burial or cremation in the place where the death occurred, including the reasonable costs of transportation of the body or ashes to the Insured Person's place of residence in Malaysia.
2. We will not pay for:
 - 2.1 the costs of conveyance of the Insured Person's body or ashes to another foreign destination or from Malaysia to a foreign destination; and

2.2 expenses related to religious ceremonies or rites.

3. The total amount payable for this Benefit A1 (vii) shall not in any event exceed the amount stated in the Benefit 3I under the chosen plan

If a claim is made for any of the Benefit A1 (iv) – A1 (vii) in respect of any one event, a claim cannot be made for Benefits 3A to 3J in respect of the same event.

Exclusions applicable to Benefit A1 (i) – A1 (vii)

In addition to the General Exclusions and other than the listed reasons in the Benefits, We will not pay for any claims in respect of:

- (a) The Insured Person's travel to a country, specific area or event against the advice due to a Pandemic issued by any of the authorities of the Malaysian government including but not limited to the Ministry of Home Affairs of Malaysia or equivalent authorities in a country to/from which Insured Person is travelling;
- (b) Insured Person's failures to obtain and complete the course of any recommended vaccines, inoculations or medications prior to Insured Person's trip.
- (c) Non pandemic related claims.

Benefit A2 – Domestic Travel Extension

"Domestic Travel" means travel for business purpose within Malaysia and/or during transit within Malaysia to commence travel to the intended Overseas destination.

The covered Benefits and Sum Insured are stated under the Domestic Travel Extension Schedule of Benefits.

The applicable reasons and exclusions of the covered Benefits stated in the Domestic Travel Extension Schedule of Benefits are the same as its corresponding section in the Benefits: Main Cover except for Medical Benefits section where Illness is strictly excluded.

Exclusions applicable to Benefit A2:

In addition to the General Exclusions and other than the listed reasons in the Benefits, We will not pay for any claims in respect of:

- a) Benefit 3 where expenses related and/or due to Illness;
- b) Daily or routine commute to and from Insured Person's place of business, employment or work in connection with any trade, employment or profession;
- c) travel less than 50 kilometers from Insured Person's place of residence or business;
- d) without receiving the duly additional premium for Benefit A2 during policy inception; and
- e) Pandemic

Overseas Annual Plan with Domestic Travel extension:

- If the Trip does not have any Overseas destination, the domestic trip duration must not exceed 7 days of any one trip.
- If a Domestic trip is followed by Overseas Trip and subsequent return home, the duration of any one trip in total shall not exceed the maximum Length of Trip permitted under the Annual Plan policy.
- The Overseas coverage will only take effect after the immigration and passport control area.
- Coverage terminates upon the Insured Person's return to the Insured Person's place of residence or business in Malaysia, whichever earlier.

Benefit A3 – Flight Cancellation or Rescheduling during Trip

Applicable for Overseas Trips only

1. We will pay on a Reimbursement Basis for the Loss of non-refundable, non-utilized and /or non-transferable deposits or charges You have paid in advance for the Insured Person's Trip including but not limited to the Trip package, accommodation and the like if the Loss was caused by the cancellation of a planned Trip due to the scheduled departure flight being cancelled or rescheduled by the operator of the Common Carrier during the Insured Person's Trip.
2. Alternatively, if the Insured Person chooses to proceed with the Trip by taking alternative transportation due to the scheduled departure flight being cancelled or rescheduled by the operator of the Common Carrier, We will pay on a Reimbursement Basis for the additional cost incurred, if any, of purchasing the new ticket for the alternative transportation.
3. The total amount payable for this Benefit A3 shall not in any event exceed the amount stated in the Schedule of Benefits under the chosen plan.

Exclusions applicable to Benefit A3:

In addition to the General Exclusions and other than the listed reasons in the Benefits, We will not pay for any claims in respect of:

- a) without receiving the duly additional premium for Benefit A3 during policy inception;
- b) Pandemic; and
- c) Flight Cancellation or Rescheduling arising before the Commencement of the Trip.

PART D – EXTENSIONS

Subject to the General Conditions and General Exclusions of this Policy, the Benefits under Part C of this Policy, where applicable, are extended to cover the following circumstances:

Extension 1 – Terrorism

We will also pay for any Injury, Loss or Damage covered under Part C of this Policy which is caused directly by any Act of Terrorism except:

- 1. if the event is under the full control of any government authority;
- 2. if the Injury, Loss or Damage is compensated for by any government authority; or
- 3. if a Common Carrier is prevented from departing to a planned destination due to fear of Acts of Terrorism.

Extension 2 – Leisure Winter Sports

We will also pay for any Injury, Loss or Damage covered under Part C of this Policy which is caused by any non-competitive leisure winter sports activity conducted under the proper handling, assistance and supervision of a licensed operator during an Overseas Trip.

Extension 3 – Leisure Scuba Diving

We will also pay for any Injury, Loss or Damage covered under Part C of this Policy which is caused by amateur scuba diving up to a depth of 30 meters provided that the Insured Person must either hold a valid Professional Association of Diving Instructors (PADI) certification (or similar recognised certification) or dive with a certified divemaster from a licensed dive operator.

PART E – GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS)

Where there is conflict between specific exclusions under Benefit Sections and General Exclusions under this Part E, the specific exclusions will prevail.

We will not pay for any claim, loss, liability, cost or expense of whatsoever nature directly or indirectly arising from, in respect of, caused by, or in any way connected with:

- 1. any Pre-existing Conditions;
- 2. Risk Factors for Pre-existing Conditions;
- 3. Human Immunodeficiency Virus (HIV) or any HIV related illnesses including Acquired Immune Deficiency Syndrome (AIDS) or any mutant derivatives or variations however caused;
- 4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik), longsightedness, astigmatism and the use of acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, lens and prescriptions thereof;
- 5. Dental conditions including dental treatment, restorative procedure (including but not limited to crowning, bridging and root canal treatment) or oral surgery except for reimburse charges for pain relieving Dental Treatment Expenses as a result of an Injury on sound natural teeth.
- 6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, and any communicable diseases required quarantine by law;
- 7. We shall not cover any form of Pandemic except if You have added the optional Benefit A1 to Your Policy coverage with the required additional premium duly paid, in which case, We will cover You only for the reasons due to Pandemic as mentioned in the Benefit A1;

This exclusion also applies to any claim, loss, liability, cost, or expense of whatsoever nature directly or indirectly arising from, contributed to or by, or resulting from:

- (a) Any fear or threat (whether actual or perceived) relating to the Pandemic; or
- (b) Any action taken to comply with governmental laws, regulations or directive issued in relation to the Pandemic and/or any action taken to control, prevent or suppress the Pandemic.

8. pregnancy, including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to Injury as a direct result of an Accident;
9. the Insured Person's decision to travel on, or against medical advice, or where the Insured Person's Trip is made primarily for the purpose of obtaining treatment;
10. anxiety, stress, psychotic, exhaustion, fatigue, mental or nervous disorders;
11. engaging in sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports or games;
12. an Injury and/or Illness whilst engaged in:
 - 12.1 motor rallies or competitions, or any other form of racing other than racing on foot;
 - 12.2 mountaineering which requires the use of climbing equipment and/or ropes;
 - 12.3 outdoor rock climbing;
 - 12.4 hiking or trekking in remote, uncharted areas without any supervision of qualified licensed personnel/guide of a registered tour operator;
 - 12.5 Extreme Sports or Activities or Expedition;
 - 12.6 pot-holing, private hunting trips, private white-water rafting grade 4 or above; or
 - 12.7 any activity involving You being airborne (whether suspended or not) except leisure parachuting, leisure bungee jumping, leisure sky diving and leisure hot air balloon rides;
13. any Unlawful Act of an Insured Person (except minor traffic-related offences) or his willful exposure to danger (other than in an attempt to save human life), intentional self-Injury, suicide or attempted suicide, while sane or insane;
14. Insured Person cannot travel or choose not to travel because of the advice against travel by any authorities of the Malaysian government including but not limited to the Ministry of Home Affairs or equivalent authorities in the countries to/from which Insured Person is travelling;
15. the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription;
16. involvement in any illegal, criminal or terrorist acts or activities (except minor traffic-related offences);
17. employment on any sea vessel, including those in the naval, military or air force service or operations, whether regular or temporary, military or police duties;
18. manual work in connection with any trade, employment or profession;
19. use of heavy machinery, explosives or hazardous materials;
20. offshore activities including but not limited to non-recreational diving, oil-rigging, mining, aerial photography or handling of explosives;
21. survey of offshore installations or facilities under construction including survey from aerial conveyance;
22. Overseas secondment as part of the Insured Person's occupation, or daily commute in connection with any trade, employment or profession;
23. any event or circumstance which You/the Insured Person knew or ought to have known would possibly affect or disrupt the Insured Person's Trip, including any event or circumstance known to the general public prior to the application for this Policy or at the time the bookings for the Trip were made;
24. war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media;
25. ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosives or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
26. air travel other than as a fare-paying passenger on an Aircraft operated by an Airline;
27. Loss of or Damage to hired or leased equipment, including any kind of conveyance;
28. any indirect or consequential Loss, Injury or Damage of any kind.
29. for any Loss occurs before the issuance of this Policy.

30. any claim arising from a reason not listed in the Benefits sections.

PART F – GENERAL CONDITIONS (APPLICABLE TO THE WHOLE POLICY)

1. Interpretation

This Policy and the Schedules attached to it must be read together and any word or phrase to which a specific meaning has been given in any part of this Policy or the Schedules shall bear such given meaning wherever it may appear.

2. Condition Precedent to Liability

You must observe and comply with the terms, provisions and conditions of this Policy in order for Us to be liable under this Policy. This means that if You do not do what You are supposed to do, or if You do what you are not supposed to do, under this Policy, We will not be liable under this Policy at all.

3. Reasonable Care

You must act in a prudent manner and exercise reasonable care for the safety and supervision of Your property as if uninsured and to prevent Loss, Damage, Accident, Injury or Illness.

4. Duty of Disclosure

You had 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 Policy) 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 were also required to disclose any other matter that You knew 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 Policy) is inaccurate or has changed.

5. Fraud

If You make, or anyone acting for You makes, a claim under this Policy knowing the claim to be false or fraudulently inflated, or if You fabricate, or anyone acting for You fabricates, partially or wholly any documents which We rely on to process Your claim, We will not pay the claim and all cover under the Policy will be forfeited.

6. Payment of Premiums

Coverage and claims are only valid subject to the successful payment of premium to Us and Your compliance with the terms and conditions set out in this Policy. We reserve the right to refuse any coverage and/or reject any claims if there has been any non-payment of premium.

7. Cancellation

We may cancel this Policy at any time by giving You seven (7) days' notice in writing; the Policy will be deemed cancelled upon the expiry of the seven (7) days' notice period. If no claim has been made and admitted by Us before the cancellation, We will refund the proportionate part of the Premium for the unexpired portion of the Period of Insurance of the Policy.

You may also cancel the Policy at any time by giving Us seven (7) days' notice in writing; the Policy will be deemed cancelled upon the expiry of the seven (7) day notice period. If no claim has been made and admitted by Us before the cancellation, We will retain the customary short period rate as shown in the following Short Period Scale for the time the Policy has been in force.

If a claim has been made by You and admitted by Us before the cancellation, there will be no refund of any premium.

Short Period Scale

Period Not Exceeding	% of Annual Rate
One month	20
Two months	30
Three months	40
Four months	50
Five months	60
Six months	75
Over Six months	100

8. Payment of Benefits

All Benefits payable under this Policy will be paid to You. Such payment shall be a full and final discharge to Us. All Benefits payable under this Policy are subject to the maximum limits stated in the Schedule of Benefits and shall be in Ringgit Malaysia only.

9. Claims

9.1. If any Injury, Accident, Loss or Damage happens, You must:

- (a) advise Generali Insurance Malaysia Berhad in writing as soon as possible but in any event not later than forty-five (45) days after the expiry of this insurance or upon return to Malaysia, whichever is earlier;
- (b) send to Us immediately any writ, summons, letters or other documents;
- (c) consent to providing Us the certificates, information and other documents (including, where necessary, an English translation thereof) as We may reasonably require; and
- (d) at Your expense, or at the expense of any person representing You, provide Us with certificates, information and other documents (including, where necessary, an English translation thereof) as We may reasonably require.

9.2 You or Insured Person must not admit or deny any claim made by someone else against You or Insured Person or make any agreement with him or her.

9.3 We shall be entitled to:

- (a) request an examination by a medical referee appointed by Us for a non-fatal Injury;
- (b) the right to negotiate, settle or defend any such claim in Your name and on Your behalf;
- (c) use any legal right of recovery You may have;
- (d) request an autopsy and/or post-mortem examination in the event of death; and
- (e) at Our option, choose to make payment, reinstate or repair any lost or damaged property.

9.4 Our liability is limited solely to the payment of the Benefits You are entitled to under this Policy. No liability is assumed by Us for the availability, quality or results of any medical treatment or other service, or for any failure to obtain any treatment or service covered by the terms of this Policy.

9.5 Where this Policy requires that a police report be made at a police station or any other report be made with the relevant authorities, a copy of such report must be obtained from the police or relevant authorities (at no cost to Us) and submitted to Us to support Your claim.

10. Duplication of Cover / Contribution

10.1 If You have purchased policies from other insurers which cover the same risks under this Policy, and You have submitted claims under those policies and this Policy, We will only be liable for the excess amount not recoverable from such other policies. Similarly, if You are entitled to compensation from some other source, We will only be liable for the excess amount not recoverable from such other source.

10.2 If You have purchased multiple policies from Us for the same risk, and You have submitted claims under those policies relating to the same risk that is covered under this Policy, We reserve the right to only pay under any one of the policies including this Policy.

10.3 If You have more than one policy with Us for different insurance coverage, with overlapping benefits, You can only make a claim for such benefits under one of the policies.

11. Dispute Resolution

If there is any dispute in connection with this Policy, You and We mutually agree to first try to amicably resolve the dispute by mediation in accordance with the Mediation Act 2012; if the dispute cannot be resolved by such mediation, the dispute may be referred to a Court of competent jurisdiction in Malaysia.

12. Prevailing Language

The text of this Policy shall be in English and Bahasa Malaysia, and in the event of different interpretation between the texts, the English text will prevail.

13. Tax Clause

You are obligated to pay all applicable taxes (which include but are not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to this Policy

The Premium payable by you is subject to the Service Tax Act 2018, including any subsidiary legislations, orders or regulations governing the application of such tax, as may be imposed, or amended by the relevant authorities from time to time.

When we pay a claim, the amount of claims paid (including any service tax imposed by the relevant authorities) shall be subject to the sum insured or limits of insurance covered under the Policy.

14. Interest

Except as required by law, no amount payable under this Policy shall carry interest.

15. Premium Warranty

It is a fundamental and absolute Special Condition of this contract of insurance that the premium due must be paid and received by the Insurers within 60 days from the inception date of this Policy/Endorsement/Renewal Certificate.

If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro-rated premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an authorised agent of the Insurer, the payment shall be deemed to be received by the Insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the Insurer.

Subject otherwise to the terms, conditions and exclusions of this Policy. In the event of differences arising between the English and Bahasa versions, the English version shall prevail.

16. Sanction Limitation Clause

No (re) insurer shall be deemed to provide Cover and no (re) 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 (re) 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 States of America, or Malaysia.

17. Territorial Exclusion Clause

The Insurer shall not indemnify the Insured for any liability:

- (a) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of "Excluded Countries/Territories", or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part;
- (b) incurred by the government of "Excluded Countries/Territories" or resulting from activities that involve or benefit the government of "Excluded Countries/ Territories", or where the payment of such indemnity by the Insurer will benefit the government of "Excluded Countries/Territories";
- (c) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in "Excluded Countries/Territories"; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of "Excluded Countries/Territories", persons or entities resident in "Excluded Countries/Territories".

List of Excluded Countries/Territories

- 1. Israel
- 2. Iran
- 3. Syria
- 4. North Korea
- 5. Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region
- 6. Belarus
- 7. Russian Federation

Please refer to the latest Excluded Countries / Territories list at www.generali.com.my

18. Cyber Loss Absolute Exclusion Clause

18.1 Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.

18.2 Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

- 18.2.1 the use or operation of any Computer System or Computer Network;
- 18.2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
- 18.2.3 access to, processing, transmission, storage or use of any Data;
- 18.2.4 inability to access, process, transmit, store or use any Data;
- 18.2.5 any threat of or any hoax relating to 2.1 to 2.4 above;
- 18.2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.

18.3 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.

18.4. 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.

18.5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

18.6. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

19. Data Privacy Notice

You hereby agree that by using our services and providing your personal data to us, you consent to Generali's collection, use, disclosure and/or processing of your personal data as described in the Data Privacy Notice made available at our website www.generali.com.my. We reserve the right to update and amend our Data Privacy Notice from time to time. We will notify you of any amendments to our Data Privacy Notice via announcement on our website or other appropriate means.

ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS YOUR CLAIM

In addition to the General Conditions relating to Claims in Part F of this Policy, We also require You to take certain actions and / or submit certain documents to Us before Your claim can be processed. These documents and / or actions are listed in the table below and will depend on the type of claim You intend to submit to Us. Take note that the documents and / or actions required from You are not limited only to those which are stated in the table below. We reserve the right to request additional documents, information, confirmation, certification and other relevant documents from You to process Your claim.

Benefits	Action / Document Required
All claims	• Proof of Travel for your entire trip (Itinerary/Boarding pass/Air ticket/Land transport) • Claim Form
	Plus the following where applicable:
Benefit 1 Accidental Death	• Death Certificate • Medical report or post mortem report from the attending doctor abroad (if applicable) • Police Report (if applicable)
Benefit 1 Accidental Permanent Disablement/ Major Burn	• Medical report from the attending doctor abroad • Police Report (if applicable) • Comprehensive medical report stating the degree of burn and percentage of burn area sustained.
Benefit 2 Child Education	• Children's Certificate of Birth
Benefit 3A Medical, Hospital and Treatment Expenses	• All medical invoices and receipts for the proof of payment • Medical report or Discharge report from the attending doctor abroad (for claims above RM500 only)
Benefit 3B Compassionate Visitation (Due to Hospitalisation of Insured Person)	• Receipts for additional expenses claimed for travel and accommodation for family/relative/ friend
Benefit 3C Compassionate Visitation (Due to Insured Person's Death)	• Receipts for additional expenses claimed for travel and accommodation for family/relative/ friend
Benefit 3D Alternative Medicine	• All medical invoices and receipts for the proof of payment • Letter from a Medical Practitioner to state reason for the treatment • Medical report (if available)
Benefit 3E Medical Treatment in Malaysia	• Proof of Travel for your entire trip (Itinerary/Boarding pass/Air ticket/Land transport) • All medical invoices and receipts for the proof of payment
Benefit 3F Hospital Allowance	• Hospital Discharge Summary confirming the date of admittance and the date of discharge from the hospital

Benefit 3G Emergency Medical Evacuation	• Medical report from the attending doctor abroad • Medical invoices and receipts for all amount claimed (Itemised) • Receipts for additional expenses claimed for additional travel and accommodation
Benefit 3H Emergency Medical Repatriation	• Medical report from the attending doctor abroad • Medical invoices and receipts for all amount claimed (Itemised) • Receipts for additional expenses claimed for additional travel and accommodation
Benefit 3I Repatriation of Mortal Remains	• Death Certificate • Medical report or post mortem report from the attending doctor abroad (if applicable) • Medical invoices and receipts for all amount claimed (Itemised) - If applicable • Receipts for additional expenses claimed for additional travel and accommodation • Receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains
Benefit 3J Funeral Expenses	• All the documents required for the Accidental Death Benefit under Benefit 1 • Original itemised receipts for all amounts claimed for funeral expenses
Benefit 4A Loss of Baggage and Personal Effects	• Property Irregularity Report (PIR) issued by Airlines or Report issued by Hotel for loss of property (If loss happened within custody of Airlines or Hotel) • Airline/ Hotel's settlement or rejection of claim for loss of property (if applicable) (If loss happened within custody of Airlines or Hotel) • Police Report is COMPULSORY if loss not happened within the custody of Airline or Hotel Police report lodged at place of incident within 24 hours and detailing the circumstances and list of personal effects items stolen. • Purchase receipts for all items claimed
Benefit 4A Damage to Baggage and Personal Effects	• Property Irregularity Report (PIR) issued by Airlines or Report issued by Hotel for loss of property (If loss happened within custody of Airlines or Hotel) • Airline/ Hotel's settlement or rejection of claim for loss of property (if applicable) (If loss happened within custody of Airlines or Hotel) • Photographs to show extent of damage • Repair invoices or supporting document from repairer that damaged item is beyond repair (if Damage Baggage or Item was sent for repair) • Purchase receipts for all items claimed
Benefit 4B Personal Money and Travel Documents	• Police report lodged at place of incident within 24 hours and detailing the circumstances and list of personal money and travel documents stolen • Receipts for additional costs incurred in replacing lost of travel documents
Benefit 4C Baggage Delay	• A written confirmation or Report from Airline on the baggage delay
Benefit 5A Travel Delay	• New flight ticket/boarding pass/itinerary showing the actual flight taken • A written confirmation or Report from Airline on duration of delay and reason • First written notification of delay received from airline (print screen of sms or copy of email)
Benefit 5A Travel Overbooked	• A written confirmation/ Report from the carrier (Airline) concerned confirming the overbooked flight details and when the next alternative transportation is available
Benefit 5A Travel Misconnection	• Boarding pass or flight tickets for all related flights that was delayed and connecting flights • A written confirmation/ Report from the Airline concerned confirming the misconnected flight details and when the next alternative flight is available • New flight ticket or boarding pass to confirm the actual flight taken
Benefit 5A Travel Reroute	• A written confirmation from the carrier concerned confirming the number of hours delayed in arriving at Insured's destination and the reason for such delay
Benefit 5B Cancellation or Postponement	• Medical report, Death Certificate, proof of relationship, photos & other relevant documents etc. as the case may be

	- Receipts/any proof of payment of the tour or pre-paid costs (if non-refundable from tour/operator) - Cancellation/refund credit note for the portion refunded by the tour/operator (if refundable from tour/operator)
Benefit 5C Travel Curtailment	- All documents required for Benefit 5B above - A written confirmation from the attending Physician abroad that it is necessary to return home (if applicable) - Any supporting document (i.e. press release, public announcements, announcement by Airlines, etc) if cause is due to strike, riot or civil commotion or natural disaster - New airlines ticket and/or boarding pass to confirm the actual date of arrival back to Malaysia
Benefit 5D Missed Departure	- Receipts for expenses claimed for additional accommodation and travel expenses - A written confirmation from the public transport services concerned confirming the mechanical breakdown; or - Any supporting document (i.e. press release, public announcements, announcement by Airlines, etc.
Benefit 6 Loss of Credit Card	- Police report - Statements issued by the issuing bank showing the record of unauthorized use of credit card including date and time of notification of Loss - Written confirmation from bank on the amount being refunded
Benefit 7 Personal Liability	- DO NOT ADMIT LIABILITY. - Any correspondence from 3rd party with regards to the incident
Benefit 8 Rental Car Excess	- Written advice from rental agency holding the Insured liable for the Loss of or Damage to rented car - Invoices and receipt from the rental agency for car rental - Copies of each driver's driving license at the time of accident - Receipt of the excess paid - Copy of overseas motor insurance policy if available - Original receipt of the excess paid
Benefit 9 Ransom Payment as a result of Kidnapping & Hostage	- Police report - A written confirmation from the Malaysian Embassy in the concerned confirming the incident and duration
Benefit 10 – Alternative Employee Expenses/Resumption of Assignment Expenses	- Original receipts relating to expenses incurred for resumption of assignment i.e. additional flight ticket / hotel. - Proof of cause i.e. Death Certificate / Medical report stating details and circumstances of bodily injury - Letter of undertaking from policyholder - Proof of employment letter for alternative employee
Benefit 11 – Key Employee Recruitment Fee	- Copy of employment letter of key replacement employee - Original receipts relating to additional expenses incurred - Proof of cause i.e. Death Certificate / post mortem report - Medical report stating details and circumstances of permanent disablement sustained
Benefit 12 – Theft of Business Electronic Equipment	- Police Report lodged at place of incident within 24 hours / Property Irregularity Report from Airline - Proof of purchase / Original Receipts during the Overseas Trip authorized by Policyholder. - If it is in the custody of third party i.e. common carrier, transporter, hotel etc., obtain written report from them on the incident and write official complaint holding them responsible for the loss

Benefit 13 - Golf Equipment	• Purchase receipt for the damage / loss of golf. • Purchase receipt / official document issued by seller should prove the golfing equipment is belonging to insured • Photo of damage to golf • Repair / replacement receipt for damaged golf item • Police Report at place of loss within 24 hours / Property Irregularity Report from Airline
Add-On Benefits	
- Flight Cancellation or Rescheduling during Trip	• A written confirmation or Report from Airline on reason of flight cancellation/rescheduling and reason • Receipts/any proof of payment of the tour or pre-paid costs (if non-refundable from tour/operator) • Cancellation/refund credit note for the portion refunded by the tour/operator (if refundable from tour/operator) • Receipt of purchase the new ticket of the alternative transportation. • New ticket of the alternative transportation
- Pandemic Cover for Overseas Trip	Trip Cancellation due to Pandemic • Medical report, proof of relationship, evidence showing as sole travelling companion, other relevant documents etc. as the case may be • Original Invoice and Payment receipts confirming the full amount paid. • Cancellation/refund credit note for the portion refunded by the tour/operator (if refundable from tour/operator) • Travel Agency Terms and Conditions Documents • Letter from Travel Agent confirming the Insured's absence and Refund amount (if NIL refund, please state reason) Trip Curtailment due to Pandemic • Medical report, proof of relationship, evidence showing as sole travelling companion, other relevant documents etc. as the case may be • Receipts/any proof of payment of the tour or pre-paid costs (if non-refundable from tour/operator) • Cancellation/refund credit note for the portion refunded by the tour/operator (if refundable from tour/operator) • A written confirmation from the attending Physician abroad that it is necessary to return home (if applicable) • Any supporting document (i.e. press release, public announcements, announcement/written confirmation by Airlines, etc) if cause is due to pandemic. • New airlines ticket and/or boarding pass to confirm the actual date of arrival back to Malaysia • Receipts/any proof of payment of the tour or additional costs Medical, Hospital and Treatment Expenses due to Pandemic Illness • All medical invoices and receipts for the proof of payment • Medical report or Discharge report from the attending doctor Hospital Allowance due to Pandemic • Hospital Discharge Summary confirming the date of admittance and the date of discharge from the hospital Emergency Medical Evacuation due to Pandemic • Medical report from the attending doctor abroad • Medical invoices and receipts for all amount claimed (Itemised) Emergency Medical Repatriation due to Pandemic • Medical report from the attending doctor abroad • Medical invoices and receipts for all amount claimed (Itemised)

	Repatriation of Mortal Remains due to Pandemic • Death Certificate • Medical report or post mortem report from the attending doctor abroad (if applicable) • Medical invoices and receipts for all amount claimed (Itemised) - If applicable • Receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains
- Domestic Travel Extension	Accidental Death and Permanent Total Disablement • Medical report from the attending doctor • Death Certificate • Post Mortem Report • Police Report Medical, Hospital and Treatment Expenses • Medical report from the attending doctor • Original medical invoices and receipts for all amount claimed (Itemised) Hospital Allowance • A letter confirming the date of admittance and the date of discharge from the Hospital Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains • Medical report from the attending doctor • Original medical invoices and receipts for all amount claimed (Itemised) • Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains • Original receipts for additional expenses claimed for additional travel and accommodation Baggage Delay • Delayed Baggage report from the carrier concerned confirming the duration of delay and reasons thereof • A written confirmation from the carrier concerned on the date and time of baggage delivery • If unavailable, please advise the actual date/time of luggage received Travel Delay, Overbooked, Misconnection or Reroute • As per Benefit 5A above Cancellation or Postponement • As per Benefit 5B above Travel Curtailment • As per Benefit 5C above Missed Departure • As per Benefit 5D above Personal Liability • As per Benefit 7 above

Schedule of Benefits

Main Cover	Limit per Person / Event	Sum Insured (RM)		
		International		Domestic Travel Extension
		Standard	Executive	Optional Add-on
PERSONAL ACCIDENT				
Accidental Death and Permanent Disablement	Per person	250,000	500,000	250,000
Visitation Benefit (due to Accidental Death)	Per person	5,000	8,000	Not applicable
Major Burn Benefit (due to Accident)	Per person	10,000	10,000	10,000
Child Education Benefit	Per event	10,000	20,000	10,000
Funeral Expenses	Per person	2,500	5,000	2,500
MEDICAL BENEFITS				
Medical, Hospital and Treatment Expenses	Per person	100,000	300,000	10,000
Follow-up Treatment	Per person	10,000	30,000	Not applicable
Alternative Medicine	Per person	500	1,000	Not applicable
Hospital Allowance (per day, up to 30 days)	Per person	350 per day up to maximum 10,500	700 per day up to maximum 21,000	200 per day up to maximum 6,000
Visitation Benefit (due to Hospitalisation)	Per person	5,000	8,000	Not applicable
EMERGENCY MEDICAL EVACUATION & REPATRIATION				
Emergency Medical Evacuation	Per event	100,000	300,000	100,000
Emergency Medical Repatriation	Per event	100,000	300,000	100,000
Repatriation of Mortal Remains	Per person	100,000	300,000	100,000
TRAVEL INCONVENIENCE BENEFITS				
Cancellation/ Postponement	Per person	10,000	20,000	1,000
Travel Curtailment	Per person	10,000	20,000	1,000
Travel Delay	Per person	2,000 (RM 200 for first 6 hours delay and RM 300 for every 6 consecutive hours thereafter)	3,200 (RM 200 for first 6 hours delay and RM 300 for every 6 consecutive hours thereafter)	500 (RM 50 for first 6 hours delay and RM 75 for every 6 consecutive hours thereafter)
Travel Misconnection	Per person	250	500	Not applicable
Missed Departure	Per person	1,000	2,000	Not applicable
Travel Overbooked (RM 200 for every consecutive 6 hours)	Per person	3,000	6,000	Not applicable
Travel Reroute	Per person	250	500	Not applicable
Baggage Delay (RM 200 for every consecutive 6 hours)	Per person	800	1,600	200
Baggage and Business Property	Per person	2,500	5,000	200
Loss of Money and Travel Document	Per person	2,500	5,000	Not applicable
Loss of Credit Card	Per person	5,000	10,000	Not applicable
Ransom Payment (as a result of Kidnapping and Hostage)	Per person	100,000	200,000	Not applicable
PERSONAL LIABILITY				
Personal Liability	Per person	1,000,000	1,000,000	1,000,000
SPECIAL COVERS				
Alternative Employee / Resumption of Assignment	Per event	5,000	10,000	Not applicable
Key Employee Recruitment Fee (on Accidental Death)	Per person	5,000	5,000	Not applicable
Rental Car Excess Waiver	Per person	Not applicable	1,000	Not applicable

Theft of Electronic Equipment	Per person	Not applicable	1,000	Not applicable
Golf Equipment	Per person	Not applicable	5,000	Not applicable
OPTIONAL ADD-ON BENEFIT				
Flight Cancellation/Rescheduling during Trip	Per person	2,500	5,000	Not applicable

Schedule of Benefits for Optional Add-On of Pandemic Cover for Overseas Trip only

OPTIONAL ADD-ON BENEFIT: Pandemic Cover for Overseas Trip only	Limit per Person/ Event	Sum Insured (RM)		
		International		Domestic Travel Extension
		Standard	Executive	Optional Add-on
MEDICAL BENEFITS				
Medical, Hospital and Treatment Expenses due to a Pandemic Illness	Per person	100,000	300,000	Not applicable
Hospital Allowances due to a Pandemic Illness	Per day	350 per day up to maximum 10,500	700 per day up to maximum 21,000	Not applicable
EMERGENCY MEDICAL EVACUATION & REPATRIATION				
Emergency Medical Evacuation due to a Pandemic	Per event	100,000	300,000	Not applicable
Emergency Medical Repatriation due to Pandemic	Per event	100,000	300,000	Not applicable
Repatriation of Mortal Remains due to a Pandemic	Per person	100,000	300,000	Not applicable
TRAVEL INCONVENIENCE BENEFITS				
Trip Cancellation due to Pandemic	Per person	10,000	20,000	Not applicable
Trip Curtailment due to Pandemic	Per person	10,000	20,000	Not applicable