

LEISURE & TRAVEL

SMARTBUSINESS TRAVELLER



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)



Let **SmartBusiness Traveller** ease your travel worries by providing added protection to you and your employees during business trips. This includes emergencies such as personal accidents, medical expenses, medical evacuation and repatriation, travel inconveniences and personal liability.

SmartBusiness Traveller also covers the cost of replacing a colleague on assignment in the event of any unexpected situation. Reimbursement on the loss or damage of business electronic equipment due to theft is also covered. For recreational activities during business trips, SmartBusiness Traveller provides cover for own golf equipment in case of loss or damage during your trip.

SmartBusiness Traveller has 2 plans to select from, with named and unnamed basis choice to suit your business travel requirements and workforce.

KEY BENEFITS



Accidental Death and Permanent Disablement (includes Major Burns)

Up to **RM500,000** for Accidental Death and Permanent Disablement of Insured Person.



Medical, Hospital and Treatment Expenses

Reimburse expenses (including cost of emergency dental treatment) incurred during accident or sickness.



Emergency Medical Evacuation & Repatriation

Emergency transportation and medical care en route to move the insured (in a medical critical condition) to the nearest hospital. This also includes the reasonable and necessary repatriation costs in the event where the insured person is hospitalised abroad, and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment.



Travel Inconvenience Benefits

Pay for Travel Delay/Overbooked/Misconnection or Reroute, where the conveyance is delayed from the scheduled departure time, or due to overbooked and no alternative transportation is provided, or misconnection by common air carrier and arrival of the scheduled public conveyance is delayed due to rerouting. This also includes cancellation or postponement, trip curtailment, missed departures, loss or damage to baggage and personal effects.



Alternative Employee/Resumption of Assignment

Reimburse the necessarily incurred expenses in sending a substitute person to complete the business activities of the Insured Person, in the event of accident during the overseas trip which prevents them from carrying out their duties overseas.



Key Employee Recruitment Fee

Reimburse the costs of recruitment for replacement key employee in the event of key employee sustaining death or permanent disability due to accident while travelling overseas.



Theft of Electronic Equipment (Business Property)

Reimburse the loss or damage to the electronic equipment due to theft, robbery, or the negligence of the Common Carrier, used and brought along for the trip for business purposes during the overseas trip.

OPTIONAL BENEFITS



Flight Cancellation/Rescheduling during Trip

Option to extend cover on the non-refundable, prepaid expenses or deposits paid for the trip if the loss was caused by the scheduled departure flight being cancelled or rescheduled by the operator of the Common Carrier during the Trip. This includes the additional cost incurred for taking alternative transportation if insured chooses to continue with the trip.



Pandemic Cover for Overseas Trip

Option to extend cover for Pandemic events. This covers for Trip Cancellation, Trip Curtailment, Trip Disruption, Medical, Hospital and Treatment Expenses, Hospital Allowances, Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains if insured is diagnosed with a pandemic illness.



Domestic Travel Extension

Option to extend cover for domestic travels.

SPECIAL EXTENSIONS



Terrorism



Leisure Scuba Diving



Leisure Winter Sports

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

Main Cover	Limit per Person/ Event	Sum Insured (RM)		
		International		Domestic Travel Extension
		Standard	Executive	Optional Add-on
MEDICAL BENEFITS				
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 (200 for first 6 hours delay and 300 for every 6 consecutive hours thereafter)	3,200 (200 for first 6 hours delay and 300 for every 6 consecutive hours thereafter)	500 (50 for first 6 hours delay and 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 (RM200 for every consecutive 6 hours)	Per person	3,000	6,000	Not applicable
Travel Reroute	Per person	250	500	Not applicable
Baggage Delay (RM200 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

Main Cover	Limit per Person/ Event	Sum Insured (RM)		
		International		Domestic Travel Extension
		Standard	Executive	Optional Add-on
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 Pandemic Cover for Overseas Trip Only (Optional Add-on Benefit)

OPTIONAL ADD-ON BENEFIT: Pandemic Cover for Overseas Trip only	Limit per Person/ Event/ Day	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

TABLE OF PREMIUM

Basic Premium

Area	Premium (RM)			
	Standard		Executive	
	Unnamed	Named	Unnamed	Named
1	200.00	180.00	250.00	225.00
2	250.00	225.00	300.00	270.00
3	300.00	270.00	350.00	315.00
1 + Domestic	245.00	221.00	295.00	266.00
2 + Domestic	295.00	266.00	345.00	311.00
3 + Domestic	345.00	311.00	395.00	356.00

Add-on Pandemic Cover for Overseas Trip only

Area	Premium (RM)			
	Standard		Executive	
	Unnamed	Named	Unnamed	Named
1	40.00	36.00	50.00	45.00
2	50.00	45.00	60.00	54.00
3	60.00	54.00	70.00	63.00

Add-on Flight Cancellation/Rescheduling during Trip

Area	Premium (RM)			
	Standard		Executive	
	Unnamed	Named	Unnamed	Named
1	16.00	14.00	25.00	23.00
2	20.00	18.00	30.00	27.00
3	24.00	22.00	35.00	32.00

Note: All policies are subject to stamp duty. For Domestic Travel inclusion, all premiums are subject to Service Tax.

AREA OF TRAVEL

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 Comprehensive Sanctioned Countries/Territories*

Afghanistan, Belarus, Burma (Myanmar), Central African Republic, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region, Cuba, Democratic Republic of the Congo, Eritrea, Iran, Iraq, Israel, Libya, North Korea, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela and Yemen.

** Please note that list of sanctioned countries may be updated from time to time. Reference is to be made to the latest listing.*

KEY EXCLUSIONS

- Pre-existing medical conditions
- Travelling against medical advice
- Flight cancellations or rescheduling unless Add-on is purchased
- Pandemic (unless Add-on is purchased)
- Engaging in offshore activities, explosive handling
- Loss or expenses that causes us to be in breach of any trade or economic sanctions
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

IMPORTANT NOTES

- All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders are eligible to apply.
- This is an annual plan where the period of insurance is for 1 year, until which renewal premium will need to be paid if wish to continue coverage.
- Policies can be issued on named or unnamed basis with minimum headcount of 5 pax.
- The insured person must be at least 18 years old and at most 75 years old at the start of cover.
- Upon the insured person attaining age 65 years during the cover, the sum insured of Accidental Death/Accidental Permanent Disablement/Major Burn & Medical Benefits will be reduced by 50% in the next renewal.
- All trips must commence/depart from 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.
- For domestic only trips under domestic travel extension, the coverage excludes daily/routine commutes to place of business and where the travel destination is less than 50km from insured's residence or place of business.
- Benefits provided under this plan applies only for business purposes and incidental personal travel. Any personal travel taken either before, during or immediately after an authorized business trip, is capped up to maximum of 5 days cover. Travel coverage is not applicable during domestic trip.



24/7 Worldwide Travel Assistance (603) 2142 0399

Just call for medical or emergency assistance anywhere in the world.

You may reverse charge the call where this service is available.

Generali Insurance Malaysia Berhad

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BNMLINK information for complaints / enquiries:

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

Important Note:

1. Read this brochure before you decide to take out the SmartBusiness Traveller Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the intermediary or contact us directly for more information.