

We
Should
Talk...



MARIM

**PROTECTION WHILST
TRAVELLING
OVERSEAS**

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Presented By:

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1 NEED FOR PROTECTION?

For a worry free vacation & travel, choose **Takaful *my*Travel Partner.**

Your travel partner



The perfect cover for you

We understand your desire to have the right protection when you travel, be it for leisure or business. Our comprehensive travel plan offers you an attractive range of options to give you the peace of mind.



For your convenience

Simply tell us where you're going and for how long. Sit back and relax and all your travel needs will be met.



Always by your side

In an emergency when abroad, call our 24-hour hotline number to access our wide range of travel assistance services.

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1 NEED FOR PROTECTION?

Scenario 1

Ash cloud from a volcanic eruption crippled air traffic in Europe. Ahmad who was at a conference in London was unable to return to Malaysia due to flight cancellation.

He had to wait for 3 days before returning to Malaysia and since Ahmad's employer had participated in Takaful *myTravel* Partner, the additional costs incurred as a result of the incident were covered under the plan.



Important information

The above scenarios are examples of the types of situations that could be covered under Takaful myTravel Partner. The examples are not descriptions of real people and your cover will depend on the plan that you have participated. Please refer to the full terms and conditions of your certificate for the details of your cover.

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1 NEED FOR PROTECTION?

Scenario 2

Steven, the director of a marketing firm, travelled to Hong Kong on behalf of his company. Whilst walking along the streets, he tripped and hit his head on the pavement.

His condition was very serious, and he spent several weeks in a hospital in Hong Kong before returning to Malaysia after recovering from his injuries.

As Steven's employer had participated in Takaful *myTravel* Partner, Steven's medical expenses and repatriation costs were fully covered under the plan.



Important information

The above scenarios are examples of the types of situations that could be covered under Takaful myTravel Partner. The examples are not descriptions of real people and your cover will depend on the plan that you have participated. Please refer to the full terms and conditions of your certificate for the details of your cover.

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2 COVERAGE & ELIGIBILITY

Takaful myTravel Partner – Annual Travel Plan

	DESCRIPTION
Original Point	Malaysia
Destination	From Malaysia to Worldwide excluding Iran, Syria, Iraq, Cuba, Democratic Republic of Congo, North Korea and Sudan.
Eligibility	Any corporation for its employees.
Age	Proposer must be between 18 and 79 years old.
Period of Coverage	Maximum period of cover is 100 days (consecutive per trip).

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3 BENEFIT

Benefits that matter in your travel

No Excess

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(1)	Personal Accident Benefits			
A	Accidental Death Pays lump sum upon death due to an accident	300,000	200,000	100,000
B	Accidental Permanent Total Disablement Pays if the person covered suffers permanent disablement due to an accident	300,000	200,000	100,000
C	Accidental Permanent Loss Pays in accordance to the scale of indemnity	300,000	200,000	100,000
D	Badal Haji Benefit  Pays additional cash upon death of the person covered due to an accident. For Muslims, it will be payable as badal haji benefit	2,000	2,000	2,000
E	Child Education Fund Pays additional cash payout if the person covered has surviving children upon his death due to an accident	10,000	5,000	N/A


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3 BENEFIT

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(2)	Medical and Other Related Benefits			
A	Overseas Medical Expenses <ul style="list-style-type: none"> • Up to age 70 • Above age 70 Reimburses expenses (including cost of emergency dental treatment) incurred due to an accident or illness	300,000 150,000	100,000 50,000	50,000 25,000
B	Follow-up Treatment in Malaysia* <ul style="list-style-type: none"> • Up to age 70 • Above age 70 Reimburses for follow-up treatment within 90 days upon return to Malaysia	30,000 15,000	20,000 10,000	10,000 5,000
C	Compassionate Visitation Benefit* Reimburses for additional expenses incurred for one person required upon medical advice to travel and remain behind with the person covered due to hospitalisation or death	10,000	7,5000	5,000
D	Child Guard Benefit* Reimburses for additional expenses incurred for one person required to travel and take care of the child of the person covered whilst the person covered is confined to a hospital	10,000	7,500	5,000
E	Alternative Medical Treatment* Reimburses expenses incurred for medical treatment by registered traditional medicine practitioners	1,000	500	N/A

* Subject to limit of Overseas Medical Expenses in (2A)

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3 BENEFIT

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(3)	Hospital Allowance Pays for each complete day the person covered is confined to a hospital on top of the medical expenses incurred			
	Per Day	350	250	150
	Per Year	10,500	5,000	3,000
(4)	Emergency Medical Evacuation and Repatriation Benefits			
A	Medical Evacuation Covers the costs for emergency transportation and medical care to move the person covered (in a critical medical condition) to the nearest hospital	Unlimited	Unlimited	Unlimited
B	Medically Supervised Repatriation Covers the costs for transporting the person covered back to Malaysia to continue treatment following the stabilisation of a medical condition	Unlimited	Unlimited	Unlimited
C	Repatriation of Mortal Remains Covers the costs for transporting either the mortal remains of the person covered back to Malaysia or the costs of burial/cremation in the locality where death occurred	Unlimited	Unlimited	Unlimited

3 BENEFIT

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(5)	Compassionate Allowance  Reimburses the costs of burial or cremation in Malaysia	7,500	5,000	2,500
Travel Inconvenience and Other Travel Related Benefits				
(6)	Damage or Loss of Baggage & Personal Effects Reimburses for damage or loss of baggage including articles worn or carried (up to RM500 for any one article or pair or set of articles)	7,500	5,000	N/A
(7)	Loss of Travel Documents Reimburses for additional travel and accommodation expenses incurred including the cost of obtaining the replacement documents such as passports, travel tickets and visa	7,500	5,000	1,000
(8)	Loss of Personal Money Reimburses for loss of currency notes or traveller's cheque due to theft	1,500	1,000	500
(9)	Baggage Delay Reimburses for each full 6 consecutive hours (RM200 for every 6 hours) of delay on the checked-in baggage	1,200	800	200
(10)	Travel Delay Reimburses for each full 6 consecutive hours (RM300 for every 6 hours) of delay on the common carrier	3,000	1,200	600


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3 BENEFIT

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(11)	Travel Cancellation Reimburses for irrecoverable travel and accommodation expenses paid in advance if the trip is cancelled prior to departure from Malaysia due to the covered reasons	25,000	15,000	5,000
(12)	Travel Curtailment Reimburses for the unused and irrecoverable travel and accommodation expenses paid in advance in the event of trip curtailment and the person covered returns to Malaysia directly due to the covered reasons	25,000	15,000	5,000
(13)	Travel Overbooked Provided there is no alternative transportation made available, a sum of RM200 for each delay of 6 consecutive hours due to overbooking of common carrier (by air only) will be paid	3,000	1,200	N/A
(14)	Travel Misconnection Pays due to a common carrier (by air only) misconnection and no alternative transportation is made available to the person covered within the 6 consecutive hours	200	100	N/A
(15)	Travel Re-route Pays if the arrival of the scheduled common carrier is delayed for at least 6 consecutive hours due to re-routing	200	100	N/A

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3 BENEFIT

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(16)	Missed Departure Reimburses for additional travel and accommodation expenses incurred in returning to Malaysia, as a result of mechanical breakdown of the common carrier, to get the person covered to the departure point NEW	2,000	200	N/A
(17)	Loss of Travel Deposit due to Insolvency of Travel Agent Reimburses for irrecoverable travel and accommodation expenses paid in advance if the trip is cancelled prior to departure from Malaysia as a result of insolvency of travel agent NEW	5,000	3,000	N/A
(18)	Loss of Credit Card Reimburses for fraudulent transactions arising upon the usage of stolen credit card NEW	5,000	3,000	N/A
(19)	Rental Car Excess Cover Reimburses for any excess/deductible which the person covered becomes legally liable in respect of loss or damage to the rent car	1,000	500	N/A
(20)	Personal Liability Indemnifies the person covered for legal liability towards third parties or damage to their property	1,000,000	500,000	250,000

3 BENEFIT

SECTION	BENEFIT	SUM COVERED (RM)		
		PLAN 1	PLAN 2	PLAN 3
(21)	Home Protection Benefit Reimburses for home contents as a result of burglary or fire when the person covered's home is left vacant while travelling	5,000	3,000	1,000
(22)	Golf Equipment Cover Reimburses for loss or damage to the golf equipment owned by the person covered in a public place (up to RM500 for any one article or pair or set of articles)	5,000	2,000	N/A
(23)	Travel Assistance Services**	Included	Included	Included

** Purely on a referral arrangement and coordination basis. All the third-party costs associated with the services are to be borne by the member.

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4 AREA OF TRAVEL

AREA OF TRAVEL	ANNUAL CONTRIBUTION (RM)		
	PLAN 1	PLAN 2	PLAN 3
Area 1 Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.	240	200	185
Area 2 Europe, Tibet, Nepal and Mongolia and countries in Area 1.	285	240	220
Area 3 Worldwide and countries in Area 1 and 2 excluding Malaysia, Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Sudan and Syria.	350	290	280

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5 MAJOR EXCLUSIONS

Some of the exclusions are:

- 1) Pre-existing condition.
- 2) Trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.
- 3) Professional or hazardous sports or racing of any kind other than on foot.
- 4) Treatment or aid in Malaysia.
- 5) Surgery, Medical or Dental Treatment which in the opinion of Medical Practitioner that treating the Insured can be reasonably delay until the Insured's return to Malaysia.
- 6) The additional cost of single or private room accommodation.
- 7) Emergency medical evacuation and repatriation due to any form of mountain sickness.
- 8) Loss of or damage caused by normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical.
- 9) Loss of/or damage to baggage occurring in Malaysia except by airlines.

This list is non-exhaustive. Please refer to the certificate for the full list of exclusions under this plan.

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6 CLAIM PROCEDURES

1) Email notification with details below:

- Claimant Name
- Certificate/ Policy No
- Date of Loss
- Place of Loss
- Nature of Loss e.g. medical exp. / travel delay, loss of baggage & personal effects etc.

2) Submit Claim form duly completed & original documents as listed in the claim form.

7 FREQUENTLY ASKED QUESTIONS

Q1: Who is eligible to apply?

A1: All Malaysians, permanent residents of Malaysia and/or holders of Malaysian employment pass and/or work permit who depart from Malaysia for business or leisure trips.

Q2: What is the maximum period of coverage?

A2: This plan covers unlimited number of trips in a year; subject to a maximum of 100 consecutive days per trip.

Q3: What should I do if the airline loses my luggage?

A3: You should lodge a report with the airline and seek compensation with them. If it is not compensated by the airline, you may file in your claim with us.

Q4: Who do I contact for an emergency assistance if an evacuation or repatriation is needed?

A4: Please call our *myTravel* Partner 24-hour hotline at +603 – 2118 3323. Our service provider will make the necessary arrangement for you.

Q5: How do I make a claim?

A5: Please notify Takaful Malaysia immediately and provide the necessary claim documents within thirty (30) days upon return to Malaysia. You may obtain the claim form from www.takaful-malaysia.com.my.

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We're always with you every step of the way

You can access to our **24-hour** emergency service
hotline at **+603 – 2118 3323** for any of the following:



Visa, Passport and Inoculation
Requirements



Flight Information



Global Weather and Foreign
Exchange Information



Loss of Luggage and
Passport Assistance

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We're always with you every step of the way

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hotline at **+603 – 2118 3323** for any of the following:



Tele-medical Consultations



World Event Alert Services



Ambassador Services



Emergency Interpreter Referrals

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Important Notes

- This is an annual travel personal accident plan that covers unlimited number of trips in a year, subject to a maximum 100 days per trip.
- You should satisfy yourself that this plan will best serve your needs and the contribution payable under this plan is the amount that you can afford.
- This brochure provides general information only. It does not constitute a Takaful contract. You are advised to refer to the Product Disclosure Sheet and the certificate documents for more details pertaining to the plan before you participate. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.
- In the event of inconsistency between English and Bahasa Malaysia versions, the English version will prevail.

Thank You

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