



COMPLIMENTARY TRAVEL PROTECTION PLAN FOR RELIANCE OUTBOUND GROUP TOUR MEMBERS

	SCHEDULE OF BENEFITS	COVERAGE up to sum insured (RM)
A	MEDICAL BENEFITS	
1	Medical Expenses due to Accident and Illness <i>(i) up to the age of 70 years old</i> <i>(ii) above the age of 70 years old and below the age of 81 years old</i>	100,000 50,000
B	EVACUATION & REPATRIATION BENEFITS	
2	Emergency Medical Evacuation & Repatriation of Mortal Remains	unlimited
C	PERSONAL ACCIDENT BENEFITS	
3	Accidental Death and Permanent Disablement due to an accident	Adult - 150,000 Child - 37,500
D	TRAVEL INCONVENIENCE BENEFITS	
4	Travel Cancellation <i>Reimbursement of the irrecoverable travel and accommodation expenses paid in advance prior to departure should the insured person's trip be cancelled due to death; or permanent total disablement; or hospitalization (more than 48 consecutive hours where such admission is medically necessary) of the insured person or immediate family member</i>	3,000
5	Travel Curtailment <i>Reimbursement of the unused and non refundable portion of the trip paid in advance should the insured person's trip be curtailed due to death; or permanent total disablement; or hospitalization (more than 48 consecutive hours), emergency medical evacuation, repatriation of mortal remains of the insured person or immediate family member</i>	3,000
6	Travel Delay <i>RM150 for every full 6 consecutive hours up to RM300 of delay from the original scheduled departure time</i>	300
7	Baggage Delay <i>RM 150 for every full 6 consecutive hours up to RM300 if the insured person's checked-in baggage is delayed</i>	300
8	Damage or Loss of Personal Effects due to theft or negligence of common carrier <i>-Maximum limit any one baggage:</i> <i>-Maximum limit any one Items except for laptop and baggage:</i> <i>-Maximum limit for laptop:</i>	1,000 100 500 1,000
9	Loss of Travel Document <i>Reimbursement of additional reasonable expenses incurred for the replacement of passport/visa, accommodation, communication, transportation and meals due to theft</i>	1,000
10	Loss of Money <i>Loss of money/travelers cheques due to theft</i>	500
E	OTHERS	
11	24 hours Worldwide Travel Assistance	included

Coverage on Accidental Death & Permanent Disablement is limited to 25% of the sum insured under Personal Accident Benefits for customers aged between 15 days and 18 years old and is financially dependent on his/her parents or below 25 years and is financially dependent on his/her parents and is in full time education

This flyer is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Group Policy Number: 25070726 issued in the name of Reliance Shipping & Travel Agencies Sdn. Bhd.

DUPLICATE & REFUND COVERAGE

If you are covered by more than one travel policy underwritten by AIG Malaysia Insurance Berhad (AIG) for the same trip, AIG will cover the excess amount that is not payable by the other travel policy

GENERAL EXCLUSIONS

- Non medically necessary expenses, pre-existing conditions, congenital conditions, racing, professional sports, suicide, drug related, mental disorders, pregnancy related, war related, willful or malicious acts, negligence, consequential loss, non fare paying passenger.
- We will not cover any loss, injury, damage or legal liability arising directly from travel in, to or through, Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- We will not cover or provide services for any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an Insured Person if that Insured Person Is a terrorist, a member of a terrorist group/organisation, a narcotics trafficker or a purveyor of nuclear, chemical or biological weapons.

Indemnities for loss of life of the Insured Person is payable to the estate of the Insured Person or the Insured Person's nominees if applicable. In the event the Insured Person is below the age of 18, AIG shall pay the indemnity to the parent or guardian of the Insured Person.

24-hour Worldwide Emergency Service Telephone Number: 603-2772 5600

This insurance is provided by AIG Malaysia Insurance Berhad