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| PRODUCT DISCLOSURE SHEET | Etiqa General Insurance Berhad (“We/Us/Our”) |
| Read this Product Disclosure Sheet before you decide to take up the TRIPCARE 360 . Be sure to also read the general terms and conditions. | TRIPCARE 360 Date : 01/03/2024 |

1. What is this product about?

This product provides benefits to the insured person on the occurrence of specific events that may arise during domestic or international travel, for business or leisure. It includes death or permanent disability due to accident, medical expenses arising due to accident or illness, various travel inconveniences, losses or damages to baggage and/or personal effects, personal liability, and emergency services. The insured person may also choose to purchase an additional benefit which extends the coverage when the insured person participates in the adventurous activities and COVID-19 benefit. The full terms and conditions related to these benefits is set out in the policy contract.

2. What are the coverages / benefits provided?

The benefits vary by specific event and the level of plan cover selected, as set out in the following table:

| Summary of Benefits (per trip) | Maximum Benefit Amount (RM) per Person by Level of Cover | | | |
|--|--|-----------------------------------|-------------|-------------|
| | Domestic | International | | |
| | | Silver | Gold | Platinum |
| Maximum Aggregate Limit of Liability is RM 5,000,000 per policy. If the aggregate amount of all the benefits payable under this contract exceeds this limit, the benefit payable to each insured person shall be proportionately reduced such that the total of all benefits paid does not exceed this limit. | | | | |
| Section A – Death or permanent disability | | | | |
| a. Adult | 50,000 | 100,000 | 300,000 | 500,000 |
| b. Child | 10,000 | 40,000 | 100,000 | 100,000 |
| c. Senior Citizen | 50,000 | 100,000 | 300,000 | 500,000 |
| d. Family – maximum payable under Family Plan | 150,000 | 300,000 | 900,000 | 1,500,000 |
| Section B – Medical expenses | Due to accident only | Due to accident or illness | | |
| B1. Medical related expenses (up to) | 50,000 | 100,000 | 300,000 | 500,000 |
| B2. Follow-up treatment expenses (up to) | 5,000 | 5,000 | 10,000 | 30,000 |
| B3. Alternative treatment expenses (up to) | Not Covered | Not Covered | Not Covered | 1,000 |
| B4. Compassionate care (up to) | Not Covered | 5,000 | 5,000 | 5,000 |
| B5. Child care / guard and return of child(ren) (up to) | Not Covered | 5,000 | 5,000 | 5,000 |
| B6. Daily hospital income / hospital confinement allowance (maximum of 20 days) | 150 per day | 150 per day | 250 per day | 350 per day |
| Section C – Travel inconveniences | | | | |
| C1. Trip cancellation (up to) | Not Covered | Not Covered | 20,000 | 50,000 |
| C2. Trip curtailment (up to) | Not Covered | Not Covered | 20,000 | 50,000 |
| C3. Travel delay (for at least 2 hours delay, up to) | 100 | 1,000 | 2,000 | 5,000 |
| C4. Baggage delay (for at least 6 hours delay, up to) | 500 | 600 | 950 | 1,200 |
| C5. Missed travel connection (for at least 6 hours delay) | Not Covered | 400 | 500 | 600 |
| C6. Hijacking inconvenience (RM250 for each completed 24 hours delay) | Not Covered | Not Covered | Up to 500 | Up to 1,000 |
| Section D – Losses or damages to personal belongings | | | | |
| D1. Baggage and/or personal effects (up to) | 1,000 | 1,000 | 3,000 | 5,000 |
| D2. Personal money (up to) | Not Covered | Not Covered | 500 | 1,000 |
| D3. Travel documents | Not Covered | Not Covered | 1,000 | 1,500 |
| D4. Home care (up to) | 500 | 1,000 | 1,000 | 1,000 |
| Section E – Personal liability (up to) | 200,000 | 200,000 | 1,000,000 | 2,000,000 |
| Section F – Emergency services | Due to accident only | Due to accident or illness | | |
| F1. Emergency medical evacuation and repatriation (up to) | 500,000 | 500,000 | 1,000,000 | 1,500,000 |
| F2. Repatriation, burial and cremation of mortal remains (up to) | 500,000 | 500,000 | 1,000,000 | 1,500,000 |

| Summary of Benefits (per trip) | Maximum Benefit Amount (RM) per Person by Level of Cover | | | |
|--|--|---------------|-----------|-----------|
| | Domestic | International | | |
| | | Silver | Gold | Platinum |
| Section G – Adventurous activities (optional benefit) | | | | |
| Cover the insured person in respect of Death or Permanent Disability under Section A and Medical Expenses under Section B Note: Please refer to the policy contract for the full list of Adventurous Activities. | Not Covered | Available | Available | Available |
| Section H – COVID-19 (optional benefit for International 'Per Trip' Plan up to maximum age limit of 70 years old only) | | | | |
| H1. Trip cancellation due to COVID-19 (up to) | Not covered | 5,000 | 5,000 | 5,000 |
| H2. Trip disruption due to COVID-19 (up to) | Not covered | 5,000 | 5,000 | 5,000 |
| H3. Medical expenses overseas due to COVID-19 (up to) | Not covered | 300,000 | 300,000 | 300,000 |
| H4. Emergency medical evacuation and repatriation due to COVID-19 (up to) | Not covered | 100,000 | 100,000 | 100,000 |
| H5. Repatriation, burial and cremation of mortal remains due to COVID-19 (up to) | Not covered | 100,000 | 100,000 | 100,000 |

- Note:**
- An excess of RM100.00 is applicable for each and every claim for Benefit B1, B2, B3, D1 and D2.
 - For Section H, if the insured person aged 61 to 70 years old, the Benefit Amount for Medical expenses overseas, Emergency medical evacuation and repatriation and, Repatriation, burial and cremation of mortal remains due to COVID-19 are 50% of the limit shown in the table above.
 - For Family Plan under item B1 – B3, B6, C1 – C6, D1 – D4, E and H1 – H5, the Benefit Amount in total for all insured persons is 250% of the limit shown in the table above.
 - Claims assistance is available through our 24-Hour Travel and Medical Assistance Helpline on telephone number +603 2785 6565.
 - Please refer to the policy contract for further details of the above benefits.
 - The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The total premium that you have to pay depends on the insured persons (individual, individual & spouse, or family), current age of the insured persons, level of cover (domestic, or international silver/gold/platinum), area covered, and the duration of the trip. Cover is available per trip, or on an annual basis. For the annual basis, the duration of cover is for 1 year and the policy can be renewed annually.

The premiums payable in Ringgit Malaysia (RM) are as set out in the following tables:

| Plan | INDIVIDUAL | | | | | | | | | |
|------------------------|------------------------|---------------|--------|--------|--------|--------|--------|----------|--------|--------|
| | Adult (18 to 70 years) | | | | | | | | | |
| | Domestic | International | | | | | | | | |
| No. of Days | Area 1 | Silver | | | Gold | | | Platinum | | |
| | | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 |
| 1 - 5 | 16.50 | 25.00 | 33.50 | 45.00 | 41.00 | 54.50 | 73.50 | 54.00 | 72.00 | 97.00 |
| 6 - 10 | 25.00 | 36.50 | 48.50 | 65.50 | 59.50 | 79.50 | 107.00 | 78.50 | 105.00 | 141.50 |
| 11 - 18 | 35.50 | 57.00 | 76.00 | 102.50 | 93.00 | 124.00 | 167.50 | 123.00 | 164.00 | 221.50 |
| 19 - 30 | 41.00 | 67.50 | 90.00 | 122.00 | 110.50 | 147.00 | 198.50 | 146.00 | 194.50 | 263.00 |
| Each additional week | Not Covered | 17.50 | 23.50 | 32.00 | 29.00 | 38.50 | 52.00 | 38.00 | 51.00 | 69.00 |
| Annual | Not Covered | 188.00 | 228.50 | 272.50 | 306.50 | 373.00 | 444.50 | 405.00 | 493.00 | 587.50 |
| Adventurous activities | Not Covered | 18.50 | 18.50 | 18.50 | 55.50 | 55.50 | 55.50 | 93.00 | 93.00 | 93.00 |

| Plan | INDIVIDUAL | | | | | | | | | |
|------------------------|---------------------------------|---------------|--------|--------|--------|----------|----------|----------|----------|----------|
| | Senior Citizen (71 to 80 years) | | | | | | | | | |
| | Domestic | International | | | | | | | | |
| No. of Days | Area 1 | Silver | | | Gold | | | Platinum | | |
| | | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 |
| 1 - 5 | 53.50 | 81.50 | 108.50 | 146.50 | 132.50 | 177.00 | 239.00 | 175.50 | 234.00 | 316.00 |
| 6 - 10 | 80.50 | 118.50 | 158.00 | 213.50 | 193.50 | 258.00 | 348.00 | 255.50 | 341.00 | 460.00 |
| 11 - 18 | 115.00 | 185.50 | 247.00 | 333.50 | 302.50 | 403.00 | 544.00 | 400.00 | 533.00 | 719.50 |
| 19 - 30 | 133.50 | 220.00 | 293.50 | 396.00 | 358.50 | 478.50 | 645.50 | 474.50 | 632.50 | 854.00 |
| Each additional week | Not Covered | 57.50 | 77.00 | 103.50 | 94.00 | 125.50 | 169.00 | 124.50 | 165.50 | 223.50 |
| Annual | Not Covered | 610.50 | 743.00 | 885.50 | 995.50 | 1,211.50 | 1,444.00 | 1,316.50 | 1,602.00 | 1,910.00 |
| Adventurous activities | Not covered | | | | | | | | | |

| Plan | INDIVIDUAL & SPOUSE | | | | | | | | | |
|------------------------|------------------------|---------------|--------|--------|--------|--------|--------|----------|--------|----------|
| | Adult (18 to 70 years) | | | | | | | | | |
| | Domestic | International | | | | | | | | |
| No. of Days | Area 1 | Silver | | | Gold | | | Platinum | | |
| | | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 |
| 1 - 5 | 31.50 | 48.00 | 63.50 | 86.00 | 78.00 | 104.00 | 140.50 | 103.00 | 137.50 | 185.50 |
| 6 - 10 | 47.50 | 69.50 | 93.00 | 125.50 | 113.50 | 151.50 | 204.50 | 150.50 | 200.50 | 270.50 |
| 11 - 18 | 67.50 | 109.00 | 145.50 | 196.00 | 177.50 | 237.00 | 320.00 | 235.00 | 313.50 | 423.00 |
| 19 - 30 | 78.50 | 129.50 | 172.50 | 232.50 | 211.00 | 281.00 | 379.50 | 279.00 | 371.50 | 502.00 |
| Each additional week | Not Covered | 34.00 | 45.00 | 61.00 | 55.00 | 73.50 | 99.50 | 73.00 | 97.50 | 131.50 |
| Annual | Not Covered | 359.00 | 436.50 | 520.50 | 585.00 | 712.00 | 848.50 | 774.00 | 941.50 | 1,122.50 |
| Adventurous activities | Not Covered | 35.50 | 35.50 | 35.50 | 106.50 | 106.50 | 106.50 | 177.50 | 177.50 | 177.50 |

| Plan | FAMILY | | | | | | | | | |
|------------------------|--|---------------|--------|--------|--------|--------|----------|----------|----------|----------|
| | Adult (18 to 70 years) and Child(ren) who are unmarried, unemployment, at least 45 days of age and not more than 18 years of age (or not more than 23 years of age if studying full-time in a recognized tertiary institution) on the effective date of insurance. | | | | | | | | | |
| | Domestic | International | | | | | | | | |
| No. of Days | Area 1 | Silver | | | Gold | | | Platinum | | |
| | | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 | Area 2 | Area 3 | Area 4 |
| 1 - 5 | 39.50 | 60.50 | 80.50 | 108.50 | 100.00 | 133.50 | 180.00 | 133.50 | 178.00 | 240.50 |
| 6 - 10 | 59.50 | 86.50 | 115.50 | 155.50 | 143.50 | 191.00 | 258.00 | 191.50 | 255.00 | 344.50 |
| 11 - 18 | 85.00 | 137.50 | 183.00 | 247.00 | 227.50 | 303.00 | 409.00 | 303.50 | 405.00 | 546.50 |
| 19 - 30 | 98.50 | 172.50 | 230.00 | 310.50 | 285.50 | 381.00 | 514.00 | 381.50 | 508.50 | 686.50 |
| Each additional week | Not Covered | 44.50 | 59.50 | 80.00 | 74.00 | 98.50 | 133.00 | 98.50 | 131.50 | 177.50 |
| Annual | Not Covered | 445.50 | 542.00 | 646.50 | 738.00 | 897.50 | 1,070.00 | 985.50 | 1,199.00 | 1,429.00 |
| Adventurous activities | Not Covered | 46.50 | 46.50 | 46.50 | 139.50 | 139.50 | 139.50 | 232.50 | 232.50 | 232.50 |

Premium for COVID-19 Benefit (Optional Benefit for International 'Per Trip' Plan Only)

| Plan | INDIVIDUAL Adult (18 to 70 years) | | |
|----------------------|-----------------------------------|--------|--------|
| | International | | |
| | Area 2 | Area 3 | Area 4 |
| 1 - 5 | 17.50 | 20.50 | 28.00 |
| 6 - 10 | 26.00 | 34.00 | 47.00 |
| 11 - 18 | 38.50 | 53.50 | 74.50 |
| 19 - 30 | 56.00 | 81.50 | 113.00 |
| Each additional week | 12.50 | 19.50 | 27.00 |

| Plan | INDIVIDUAL & SPOUSE Adult (18 to 70 years) | | |
|----------------------|--|--------|--------|
| | International | | |
| | Area 2 | Area 3 | Area 4 |
| 1 - 5 | 31.50 | 37.00 | 50.50 |
| 6 - 10 | 47.00 | 61.00 | 84.50 |
| 11 - 18 | 69.50 | 96.50 | 134.00 |
| 19 - 30 | 101.00 | 146.50 | 203.50 |
| Each additional week | 22.50 | 35.00 | 48.50 |

| Plan | FAMILY | | |
|----------------------|--|--------|--------|
| | Adult (18 to 70 years) and Child(ren) who are unmarried, unemployment, at least 45 days of age and not more than 18 years of age (or not more than 23 years of age if studying full-time in a recognized tertiary institution) on the effective date of insurance. | | |
| | International | | |
| No. of Days | Area 2 | Area 3 | Area 4 |
| | | | |
| 6 - 10 | 65.00 | 85.00 | 117.50 |
| 11 - 18 | 96.50 | 134.00 | 186.50 |
| 19 - 30 | 140.00 | 204.00 | 282.50 |
| Each additional week | 31.50 | 49.00 | 67.50 |

Area of travel

| | |
|-----------------------------------|---|
| Area 1 (Domestic) | Malaysia |
| Area 2 (Selected Asian countries) | Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam. |
| Area 3 | Worldwide excluding Malaysia, Nepal, USA and Canada. |
| Area 4 | Worldwide including Nepal, USA and Canada (excluding Malaysia). |

Note: All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

4. What are the fees and charges that I have to pay?

| Type | Amount |
|---|--------------------|
| Commission paid to the agent | 25% of the premium |
| Service Tax – applicable for Domestic Plan only | 8% of the premium |
| Stamp Duty | RM10.00 |

5. What are some of the key terms and conditions that I should be aware of?**Importance of Disclosure**

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take 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.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the application form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the application form (or when you applied for this insurance) is inaccurate or has changed.

Trip Duration

- International Trip:
 - Per Trip Plan: each trip shall not exceed 180 consecutive days.
 - Annual Trip Plan: each trip shall not exceed 90 consecutive days.
- Domestic Trip:
 - Per Trip plan: Each trip shall not exceed 30 consecutive days.

All trips must commence in Malaysia. One way journey is not allowed.

Trip Cancellation – The policy will only reimburse the trip cancellation benefit provided the policy is signed up at a minimum of 7 days prior to commencement of your trip.

Excess – The amount of loss you have to bear and is applicable to certain benefits under the policy.

Cash Before Cover – The premium due must be paid to us or our authorized agent before the effective date of the policy.

Claims – If an accident occurs which give rise to a claim, you must notify us as soon as possible, within 30 days from the date of accident.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?**General Exclusions**

- Pre-existing conditions;
- Self-inflicted injury, attempted suicide, mental disorder;
- Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;
- Engaging in hazardous occupations, sports or activities unless such activities have been covered under the adventurous activities (optional benefit) that insured person has purchased;
- Travel in, to or through countries or regions which are subject to war, conflict, or declared to have a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO);
- Travel in, to or through Cuba, Iran, Iraq, North Korea, Palestine, Syria or Ukraine;
- Participation in illegal activities such as provoked assault;
- Actions taken by governmental authorities;
- Travelling for hajj pilgrimage; and
- COVID-19 (except you have taken up COVID-19 Additional Benefit).

Section B (Medical Benefits)

- Experimental, investigative, cosmetic, plastic, non-essential, and non-emergency procedures;
- Where the trip is against the advice of a medical practitioner or for the purpose of seeking medical attention;
- Any communicable disease declared to be a PHEIC by the WHO;
- Any congenital condition; and
- Treatment related to the eyes and teeth.

Section C (Inconvenience Benefits)

- Delay or amendment of the booked trip by the service provider, when due to government regulation or statute; and
- Delay of your baggage upon returning to your home (in respect of domestic trip).

Section D (Loss or Damage to Personal Belongings)

- Loss of data;
- Fragile items;
- Electronic items, laptop or jewellery that is checked-in;
- Sports items and equipment;

- e. Confiscation or detention by customs or any other authority;
- f. Devaluation of currency or shortage due to errors or omissions during any transactions involving money;
- g. Failure to take due and reasonable care and precautions to safeguard and secure such property; and
- h. Wear & tear, scratching or denting or any damage that does not impair the function of the baggage.

Section E (Personal Liability)

- a. Liability contractually, as an employer, or to a family member;
- b. Liability related to pursuit of a trade, business or profession;
- c. Property loss or damage, where owned or in possession of an employee, yourself or family member;
- d. Ownership or occupation of land and buildings, other than a temporary occupied residence;
- e. Ownership, possession or use of a land, air or water vehicle or animals; and
- f. Criminal proceedings legal costs, damages awarded by courts, or non-pecuniary losses.

Section H (COVID-19 Benefit)

- a. Not fully vaccinated for adult insured person;
- b. You travel against a medical practitioner's or doctor's advice, (including, but not limited to, travelling with COVID-19 symptoms);
- c. Circumstances known to you before you take up the policy or booked the trip which could reasonably have been expected to lead to a claim on the policy;
- d. Your failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the trip; and
- e. Any expenses incurred related to compulsory quarantine or stay-at-home requirements imposed by a foreign government.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Such termination shall become effective on the date the notice is received, or on the date specified in such notice, whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in the policy contract.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

Etiqa General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

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Etiqa Oneline 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

10. Other types of similar insurance cover available

Please refer to our agents or us for other similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024.