



PACIFIC & ORIENT INSURANCE CO. BERHAD (Company No. 12557W)

11th Floor, Wisma Bumi Raya,
No. 10, Jalan Raja Laut, 50350 Kuala Lumpur
P.O. Box 10953, 50730 Kuala Lumpur

Website : <http://www.poi2u.com>
SST Registration No./ No. CP W10-1808-31021805



Insurance

CONSUMER INSURANCE CONTRACTS

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

DUTY OF DISCLOSURE

Where you have applied for this Insurance wholly for purposes unrelated to your trade, business or profession, 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 insurance) 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 insurance) is inaccurate or has changed.





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POLICY WORDING

WHEREAS the Insured described in the Schedule hereto has made to the **Pacific & Orient Insurance Co. Berhad** (hereinafter called the “Company”) a Proposal and Declaration which shall be the basis of this Contract and which is deemed to be incorporated herein and has paid or agreed to pay the Premium stated in the Schedule hereto as consideration for the insurance hereinafter contained.

We agree to insure the Insured Person(s) against any Loss, Damage and/or inconvenience as specified under this policy up to the Sum Insured/Limit of Liability as specified in the Schedule of Benefits and/or any Endorsement in accordance with the terms and provisions, and subject to the conditions, exclusions and limitations, contained herein.

This policy wording, serves to disclose the terms & conditions of the insurance policy issued by Pacific & Orient Insurance Co. Berhad.

To understand this policy’s significant features, benefits and risks, we advise that you read the following:

- Table of Benefits outlines the maximum amounts payable and applicable sublimit for each policy benefit.
- Important Matters contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hours medical assistance, and matters relating to hospitalization or medical evacuation.
- Policy Definitions defines words with special meanings.
- Policy Benefits sets out what “We Will Pay” as well as what “We Will Not Pay” for each area of coverage.
- General Exclusions, which are applicable to all Sections.
- Claims which set out certain obligations that you and we have, which may determine the outcome of your claims settlement.





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INTRODUCTION

ABOUT THE INSURANCE COVER

You have the option to choose from any of our plans:

- PLAN 1
- PLAN 2
- PLAN 3

Each plan is offered for Single Trip Coverage or Annual Coverage. Your coverage type is indicated on your Policy Schedule.

- **Single Trip Coverage**, provides cover for one journey only to the geographical area you have selected, up to a maximum of 185 days.
- **Annual Coverage** provides cover for all journeys made during the year to the geographical area you have selected, up to a maximum of 90 days per journey.

Each plan is offered with the following options:

- **Individual & Spouse Plan** provides cover for you and your spouse who are traveling with you on your journey.
- **Family Plan** provides cover for you and the members of your family who travel with you on your journey.

Under a Family Plan option, insured persons may comprise of a maximum of two adults who may be your spouse or partner, and who are named as insured persons in the Policy Schedule; and unlimited dependents of either of the two adults mentioned in the Policy Schedule.

Under a Family Plan, the maximum amount we will pay for all claims combined shall not exceed 300% of the individual limit as shown in the Table of Benefits

Under a Family Plan you are required to depart from and return to Malaysia together.

GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in your destination as indicated in your Policy Schedule.

Asia is defined as Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal and Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

Worldwide 1 - All countries excluding USA and Canada.





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Worldwide 2 - All countries including USA and Canada.

EXCLUDED COUNTRIES

Excluded countries is defined as Afghanistan, Iran, Iraq, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Lebanon, Liberia, Somalia, Sudan, South Sudan and Zimbabwe

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the coverage type, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement).

These details are recorded in the Policy Schedule we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your Policy Schedule.

CONTACT US

For 24 hours Emergency Assistance call Asia Assistance Network Sdn Bhd (Asia Assistance)
Telephone No. **(6)03- 76283929**

For any General Enquiries, call or email to Pacific & Orient Insurance Co. Berhad (No. 12557W)

Mon – Fri, 09:00 – 17:30 (Local Time)

Telephone No. **(6)03-26985033**
E-mail: **poi2u@pacific-orient.com**





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IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your Policy Schedule and any endorsements written by us make up your contract with the Insurer. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

WHO CAN PURCHASE THIS POLICY?

Coverage is available to residents of Malaysia whose journey starts in Malaysia, and is extended to you and those persons named on your Policy Schedule.

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by Pacific & Orient Insurance Co. Berhad. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know
- Give us honest and complete answers
- Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, misdescription, nondisclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.





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YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for trip cancellation benefits commences 14 days prior to your Policy Effective Date. Cover benefits expire at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the Policy Effective date set out on your Policy Schedule, and expires on the Policy expiry date set out on your Policy Schedule, or upon your return to Malaysia, whichever is earlier.

For Annual Plan Coverage, the maximum period of cover will be 90 consecutive days from the date you depart from your home in Malaysia. If your policy will expire before your journey ends, please ensure you renew your policy before your journey commences.

POLICY AMENDMENT

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of endorsement.

POLICY CANCELLATION

For Single Trip Coverage, if you decide that you do not want this policy, you may cancel this policy at any time by informing our customer service team/representative before the departure date shown on your Policy Schedule. However, there will be strictly no refund of any part of your premium.

For Annual Plan Coverage, you may cancel this policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, we will apply a short rate refund as follows:

CANCELLATION OF POLICY REFUND	(%)
WITHIN 2 MONTHS	60%
WITHIN 3 MONTHS	50%
WITHIN 4 MONTHS	40%
WITHIN 5 MONTHS	30%
WITHIN 6 MONTHS	25%
OVER 6 MONTHS	0%

There will be no refund if a claim has been made during the Period of Insurance. Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the cancellation date.





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POLICY DEFINITIONS

Accident, accidental or accidentally means a sudden, unexpected, unintended, unforeseeable and external event causing injury, disablement, or death.

Arise, arises or arising means directly or indirectly arising or in any way connected with.

Carrier means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated by a carrier duly licensed from the relevant government authorities for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Policy Schedule is the document we give you which confirms that we have issued a policy to you and sets out details of your cover.

Checked in luggage means luggage which you have given over to the care of the carrier or other responsible party.

Credit payment card means an ATM card, credit card, charge or debit card issued by a qualified financial institution for personal use only.

Dependent or child or children means an unmarried person not older than 18 years of age or up to age 25 years of age provided if the person is studying full-time in a recognized institution of higher learning during the policy period.

Country of residence means the country in which you are granted rights of citizenship or permanent residence by the government authorities or is a country where you spend more than 90 days in any one year.

Depreciation means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

Emergency means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

Epidemic means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

Family means you, your spouse or partner and your dependents.

Hazardous Sports means any sport or sporting activities that presents a high level of inherent danger. This includes but not limited to bungee jumping, canoeing down rapids, cliff jumping, heli-skiing, horse jumping, paragliding and stunt riding.

It does not mean usual tourist activities that are accessible to general public without restriction which are provided by recognized local tour operators but always providing that you are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

Home means the place where you normally live in Malaysia.





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Hospital means an institution which meets all of the following requirements:

1. it must be operated according to law;
2. it must give 24 hours medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
3. it must provide diagnostic and surgical facilities supervised by Medical practitioner;
4. registered nurses must be on 24 hours call or duty; and
5. the care must be given either on the hospital's premises or in facilities available to the Hospital on a pre-arranged basis.

A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes).

Illness means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during your period of cover, excluding any pre-existing conditions.

Injure or injured or injury means bodily injury caused solely and directly by violent, accidental, visible and external means, which occurs during your period of cover, and occurs independently and does not result from any illness, sickness or other bodily disease.

Insured person(s) means the person(s) whose name(s) are set out on your Policy Schedule.

Jewellery means personal ornaments, such as necklaces, rings, or bracelets, that are typically made from or contain jewels and precious metal.

Journey or trip means your travel during the period of cover. Your journey starts from the time when you leave your home to go directly to the place you depart from, and ends when you return to Malaysia, or when your policy expires, whichever is earlier.

Loss of sight means complete and permanent irrecoverable loss of sight.

Loss of limb means the total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of speech means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

Loss of hearing means permanent irrecoverable loss of hearing where:

- If a dB = hearing loss at 500 Hertz
- If b dB = hearing loss at 1000 Hertz
- If c dB = hearing loss at 2000 Hertz
- If d dB = hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is above 80 dB





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Luggage or personal effects means your personal items that are non-commercial and that you take with you, or buy, on your journey and which are designed to be worn and carried by you. This includes items such as clothing, camera, mobile devices or portable equipment.

Medical practitioner means a qualified doctor or dentist, other than you or a relative, holding the necessary certification in the country in which they are currently practicing.

Overseas means any country outside Malaysia and its territories.

Pandemic means a form of an epidemic that extends throughout an entire continent or even the entire human race.

Permanent disability means you have lost either: all sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

Personal computer means a laptop or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

Pre-existing medical condition means any injury, illness, condition or symptom:

1. for which treatment, medication, advice or diagnosis has been sought or received or was foreseeable during the twelve (12) months prior to the commencement of the journey.
2. Which was known or unknown to you to exist prior to the commencement of the journey whether or not treatment, medication, advice or diagnosis was sought or received.

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependent(s) or any other person.

Public place means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

Public Transport means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest as a means to move around and recognised by respective countries (e.g.: bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This would exclude all modes of transportation that are chartered or arranged as part of a tour; even if the services are regularly scheduled.

Reasonable means:

- the standard level of medical or dental care given in the country you are in;
- the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us;
- the actions that a reasonable person could be expected to take in a given scenario, as determined by us.

Relative means any of the following who resides in Malaysia: fiancé, fiancée, spouse, legally recognized de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.





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Resident(s) of Malaysia means Malaysia citizens and permanent residents (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependent's passes.

Sick, Sickness or Illness means a medical condition that is not an injury or not a pre-existing medical condition, which first occurs during your period of cover.

Terrorism shall mean an act or series of acts, including any actual use or threatened use of force or violence directed at or causing damage, injury, harm, disruption, or commission of an act dangerous to human life or property, against individual, property or government, with the objective of pursuing for political, religious, nationalistic, racial, economy or ideological purpose including the intention to influence any government and/or to put the public in fear for such purposes. Terrorism also includes any act which is recognized by the relevant government or authorities as Terrorism. Robberies or similar criminal acts, primarily committed for personal gain, or arising from personal relationship between perpetrator(s) and victim(s) will not be considered as Terrorism.

Total disablement means injury of a permanent nature which solely and directly totally disables and prevent you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

Travelling companion means a person who made travel arrangements with you to accompany you on the trip for at least 75% of your journey.

Unchecked luggage and personal effects means non-commercial items that you retain in your personal control during the journey.

Unsupervised means that you leave your luggage and personal effects:

- With a person you did not know prior to commencing your journey; or
- Where it can be taken without your knowledge, or
- At such a distance from you that you are unable to prevent it being taken.

Valuables means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

We, our and us means the insurer of your policy, Pacific & Orient Insurance Co. Berhad or its appointed Third Party Assistance.

You and your means all insured persons under the policy.





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POLICY BENEFITS

SECTION 1 : PERSONAL ACCIDENT

1.1. ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

1.1.1. We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay according to the following Schedule of Compensation.

Schedule of Compensation	Percentage of Capital Benefit
Death	100%
Permanent total disablement	100%
Permanent and Incurable paralysis of all limbs	100%
Permanent total loss of sight of both eyes	100%
Permanent total loss of or the of use of two limbs	100%
Permanent total loss of speech	100%
Permanent total loss of hearing in:	
a) both ears	100%
b) one ear	50%
Permanent total loss of sight in one eye	50%
Loss of or the permanent total loss of use of one limb	50%

Please see Words with Special Meanings for definitions relating to permanent loss.

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.1.2. We will not pay for expenses:

- Caused by any other reason than injury.
- Incurred in Malaysia.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.





SECTION 2 : MEDICAL BENEFIT

2.1 OVERSEAS EMERGENCY MEDICAL OR HOSPITALIZATION EXPENSES

2.1.1 We will reimburse the reasonable emergency medical or hospital expenses you incur until you get back to Malaysia if you become sick overseas or accidentally injure yourself whilst on your journey:

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return home to Malaysia for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.1.2 We will not pay for expenses:

- a) When you have not notified us as soon as practicable of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist unless approved by us.
- c) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- d) Incurred in Malaysia.
- e) Relating to any treatment that can reasonably be delayed until your return to Malaysia.
- f) Relating to any treatment that you knew would be required prior to purchasing the policy.
- g) Relating to regular treatment(s) or check-ups.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

2.2 EMERGENCY DENTAL EXPENSES

2.2.1 In the case of emergency dental treatment due to an injury, we will provide you with the dental assistance required abroad. The treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth.

This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.3 FOLLOW-UP TREATMENT IN MALAYSIA

2.3.1 We will reimburse the reasonable follow-up medical expenses incurred as a continuation of medical treatment which has been obtained abroad after your return from the journey to Malaysia for a maximum period of ninety (90) days after the initial treatment by an attending medical practitioner.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.





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2.3.2 We will not pay for expenses:

- a) When you have not notified us as soon as practicable of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist unless approved by us.
- c) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

2.4 ALTERNATIVE TRADITIONAL MEDICINE

2.4.1 We will reimburse necessary alternative medical treatment expenses incurred as a result of accident whilst traveling overseas. The medical treatment is carried out by a registered traditional medicine practitioner, osteopath, physiotherapist or chiropractor.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.4.2 We will not pay for expenses:

- a) If the traditional medical treatment is prescribed or provided by your relatives.
- b) If the claim is not supported with an official payment receipts.
- c) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1 or 2 of this policy wording.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

2.5 HOSPITAL INCOME

2.5.1 We will reimburse you for each day you are hospitalized as an inpatient for more than 24 continuous hours in an overseas hospital. The maximum amount for all claims combined under this section as shown under the Table of Benefits will be payable.

2.5.1 We will not pay:

For the first 24 continuous hours you are in hospital;

- a) If you cannot claim for overseas medical expenses connected with the hospitalization under Section 2.1 OVERSEAS MEDICAL EXPENSES DUE TO ACCIDENT AND SICKNESS.

2.6 COMPASSIONATE VISIT BY RELATIVE

2.6.1 We will pay the reasonable, return economy travel costs and hotel accommodation expenses necessarily incurred by one (1) relative or family member to visit and stay with you in the event you are hospitalized overseas for more than 5 consecutive days and your medical condition forbids repatriation and no adult member of your family is with you.

2.6.2 We will pay the reasonable, return economy travel costs and hotel accommodation expenses necessarily incurred by one (1) relative or family member to assist in the burial or cremation arrangement in the event you suffer death as result from an injury or illness.





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The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.6.3 We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1 or 2 of this policy wording.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

2.7 RETURN OF MINOR CHILDREN

2.7.1 We will pay and arrange a one way economy airfare to Malaysia for your children who are travelling with you, if they are left without supervision following your hospitalization whilst overseas.

- a) We will pay one (1) reasonable return economy class airfare and hotel accommodation expenses for one (1) relative or family member to accompany them back to Malaysia.
- b) You must first use any prepaid travel arrangements or adjust them accordingly. We will only pay the difference or any amendment fees. We will not pay more than the original ticket value.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.7.2 We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1 or 2, of this policy wording.
- c) If you do not first attempt utilize prepaid travel arrangements.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

2.8 DISPATCH OF ESSENTIAL MEDICINE

2.8.1 We will organize and pay the cost to dispatch essential medication and/or medical equipment required for you, provided that:

- a) It is determined by the medical practitioner where the specific medication is urgent and medically necessary.
- b) The specific medication is generally not available at the place you have travelled.

The dispatch of the medicines and/or medical equipment remains subject in any case to the rules and regulations at the time imposed by the airline companies or any other transportation Company, as well as local and/or international law.

2.8.2 We will not pay for the cost of medication and/or medical equipment.





SECTION 3 : ASSISTANCE COVER

3.1 24 HOURS EMERGENCY MEDICAL EVACUATION AND REPATRIATION

3.1.1 We will arrange and pay for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access (excluding transportation costs) to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which needs to be passed on to your family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of reasonable expenses for emergency hospitalization.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
- e) Your repatriation back to Malaysia if you are sick or injured overseas with appropriate medical supervision.
- f) If you require travel assistance, including:
 - rescheduling travel arrangements as a result of an emergency,
 - referral for legal advice arising out of an incident during your journey,
 - lost luggage retrieval,
 - contacting the issuer when passports, travel documents or credit cards are lost,
 - arranging translator/interpreter assistance in an emergency, and/or
 - arranging overnight hotel accommodation following flight delay or travel misconnection.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.1.2 We will not pay for expenses:

- a) Incurred for services provided by another party for which you are not liable to pay or any expenses already included in the cost of a scheduled trip.
- b) For a service not approved and arranged by our Third Party Assistance provided always that we reserve the right to waive this exclusion in the event that you or your travel companion cannot for reasons beyond your control to notify our Third Party Assistance during an emergency medical situation.
- c) In any event, we reserve the right to reimburse you only for those expenses incurred for service which our Third Party Assistance would have provided under the same circumstances.
- d) Incurred if you do not take the advice of our Third Party Assistance.
- e) Incurred in Malaysia.

Our Third Party Assistance will not be held liable for any delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, and restriction to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any act of God.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.





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3.2 REPATRIATION OF MORTAL REMAINS

3.2.1 If you suffer death overseas as a result of an injury or an illness, we will:

- a) Pay for reasonable funeral expenses incurred in the country you were visiting.
- b) Pay for reasonable costs for repatriating your remains back to Malaysia.
- c) Pay for associated reasonable cost of a casket, embalment and cremation if so elected.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.2.2 We will not pay for expenses:

- a) If the funeral services or cremation or bringing your remains back to Malaysia has not been first approved by us.
- b) Relating to the transportation of your remains from Malaysia to any other country.
- c) Relating to religious ceremony or rites.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.





SECTION 4: TRAVEL INCONVENIENCE

4.1 LOSS OR DAMAGE TO LUGGAGE AND PERSONAL EFFECTS

4.1.1 We will pay the repair cost, or replacement value, less depreciation, of any checked-in or unchecked luggage and personal effects which are stolen, accidentally damaged or permanently lost whilst you are traveling overseas.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may accept the claim at reduced rate or decline it.
- b) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- c) The luggage must be owned by you or entrusted to you.
- d) Our maximum liability is shown under the Table of Benefits for any one item or pair or set of an item.

For any item that forms part of a pair or set, our maximum liability will be a proportionate part of the value of the pair or set.

This benefit is subject to excess of MYR50 per claim.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.1.2 We will not pay for expenses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If you do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of ownership, value and age.
- d) Relating to the loss, theft, or damage to golfing equipment, jewellery or any other valuables, cash, or traveller's cheque(s).
- e) If your valuables, personal computer equipment are transported in the cargo hold of a carrier.
- f) If the loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind after you have disembarked the carrier.
- g) If the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles.
- h) If the luggage/ personal effects was being sent unaccompanied or under a freight contract.

4.2 LOSS OF TRAVEL DOCUMENTS

4.2.1 We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveller's cheque(s) and other necessary travel documents which are essential for you to complete the trip when such loss arises from robbery, burglary, theft, fire or natural disaster whilst you are overseas on your journey.





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The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.2.2 We will not pay for expenses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveller's cheque(s) to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) Due to shortage of exchange rate or depreciation in value for the loss of travelers' cheque(s).

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.3 LOSS OF MONEY

4.3.1 We will reimburse you if you lose your money and the replacement cost of your credit cards when such loss arises from robbery, burglary, or theft whilst you are on your journey overseas.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.3.2 We will not pay for expenses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If the expenses are incurred due to the fraudulent use of traveller's cheque(s) or credit cards.
- c) Loss of credit cards or replacement of credit cards, or replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses.
- d) Loss of cash cards or any other cards having a stored value.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.4 TRAVEL DELAY

4.4.1 We will pay you for each full consecutive 6 hours delay if a disruption to your journey, for a period of at least 6 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.4.2 We will not pay for expenses:

- a) If your scheduled flight is an onward connecting scheduled flight.
- b) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- c) Arising from strike or industrial action which began or was announced before the issue date of your





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- policy or on the date your travel tickets or confirmation of booking was issued, whichever earlier.
- d) If you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.
 - e) Due to hijacking.
 - f) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay.
 - g) If you are compensated by the carrier by means of transport and accommodation.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.5 LUGGAGE DELAY

- 4.5.1 We will pay you for each full, consecutive 6 hours delay if your checked in luggage is delayed, mishandled, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at the travel destination.

Your claim must be supported with valid written document from the carrier who was responsible for your delay luggage.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

- 4.5.2 We will not pay for expenses:

- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
- b) If you are entitled to reimbursed by the carrier who was responsible for your delayed luggage.
- c) If your luggage is delayed on the flight returning you to your home.
- d) Confiscation or detention by customs, immigration and/or public authorities.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.6 TRAVEL OVERBOOKED

- 4.6.1 We will pay you for every complete six (6) hours delay up to the limit stated in the Table of Benefits, if you are denied boarding on a commercial scheduled flight carrier due to over-booking, and no alternative transportation is made available to you within six (6) hours of the scheduled departure time of such scheduled flight carrier.

The overbooked flight details to be obtained by you must be verified in writing by the operator(s) of the Common Air Carrier or their handling agent(s).

4.7 TRAVEL REROUTE

- 4.7.1 We will pay you if the arrival of the scheduled carrier in which you have arranged to travel is delayed for at least six (6) hours from the time specified in the itinerary supplied to you due to rerouting of the scheduled carrier, as a result of strike/industrial action, adverse weather conditions or mechanical breakdown.





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- 4.7.2 We will not pay for claims arising directly or indirectly from, in respect of, or due to:
- Delay in arrival at the destination as a result of delay in departure of the scheduled public carrier.
 - Your failure to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
 - Strike or industrial action existing at the date you purchase this insurance.

4.8 MISSED DEPARTURE

- 4.8.1 We will pay you for the additional accommodation and travel expenses necessarily incurred during your journey as a result of failure of public transportation services to get you to the departure port, airport or train station for the scheduled carrier's service.

- 4.8.2 We will not pay for expenses:

- If you fail for any reason other than failure of the public transportation services to check in at the airport, train station, or port according to the travel itinerary given.
- Late arrival at the airport, train station or port after check in or booking in time.
- Failure of the public transportation services arising from strike or industrial action which commenced before the date of departure.

4.9 TRAVEL MISCONNECTION

- 4.9.1 If the confirmed onward connecting scheduled flight is missed at the transfer point due to the late arrival of your incoming confirmed connecting scheduled flight, and no alternative onward transportation is made available to you within six (6) hours of the actual arrival time of your incoming flight, we shall indemnify you for expenses incurred, upon providing evidence of receipts/bills in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the carrier or any third party.

The flight misconnection details to be obtained by you must be verified in writing by the operator(s) of the airline or their handling agent(s).

4.10 TRIP CURTAILMENT

- 4.10.1 We will pay the un-utilized and non-refundable portion of travel and accommodation expenses paid in advance by you due to any of the following events that requires your immediate return to Malaysia:
- An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to Malaysia immediately.
 - Death of your relative, your children, or your dependent.
 - Hijacking of the carrier in which you are travelling as a passenger.
 - An epidemic or natural disaster at the planned destination which prevents you from continuing your scheduled journey.
 - The unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

- 4.10.2 We will not pay for expenses:





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- a) You were aware of any reason, before your period of cover commenced that may cause your journey to be rearranged.
- b) Your delay is due to any transport, tour or accommodation provider, or travel or booking agent ceasing to carry on normal business operations for financial reasons or insolvency.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.11 TRIP CANCELLATION

4.11.1 We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled within 14 days of your scheduled departure to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package:

- a) Death, serious injury, serious illness, or a mandatory quarantine suffered to you, your relative, your children, or your dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven days before the departure date which required your presence on the premises on the departure date.
- d) Witness summons or jury service requiring your presence.
- e) An epidemic or natural disaster at the planned destination which prevents you from proceeding with your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.11.2 We will not pay for expenses:

- a) Any events mentioned above which publicly known or reported through mass media at the time that you make travel arrangement.
- b) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- c) Incurred due to prohibition or regulation by any government.
- d) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- e) Relating to the death, injury or sickness of any person who resides outside of Malaysia.
- f) When the insurance was purchased less than 14 days prior to commencement of policy.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.12 HIJACKING

4.12.1 We will pay the amount specified in the Table of Benefits for your selected plan for each six (6) hours period you are forcibly detained by hijackers on a means of public transport during your journey due to it being hijacked by persons using violence or threat of violence.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.





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4.13 PERSONAL LIABILITY

4.13.1 We will cover your legal liability for payment of compensation in respect of:

- a) Death, bodily injury or illness, and/or
- b) Physical loss of damage to property, occurring during your journey, which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We will decide whether the costs were reasonable. You must not accept liability without prior written approval from us.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.13.2 We will not pay for expenses:

- a) Relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.
- b) Relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Arising out of the conduct of a business, profession or trade.
- e) Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) Caused by disease that is transmitted by you.
- h) Concerning any relief or recovery other than monetary amounts.
- i) Relating to liability arising from a contract that imposes on you a liability which you would not otherwise have.
- j) Due to assault and/or battery committed by you or at your direction.
- k) Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.





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SECTION 5: ADDITIONAL BENEFITS

5.1 HOME CARE

5.1.1 We will reimburse by payment or at our option by reinstatement or repair against physical loss or damage to the contents based within your residence in Malaysia that was left vacant because of the trip, caused by fire or theft damage during the period of insurance, but only after you have legally left Malaysia.

5.1.2 We will not pay under the following conditions:

- a) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- b) Any loss or damage occasioned through the willful act of the Insure person or with the connivance of the Insured person.
- c) Loss (whether temporary or permanent) of the Insured person property or any part thereof by reason of confiscation, requisition, detention or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
- d) Electrical or mechanical breakdown.
- e) Consequential loss or damage of any kind
- f) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments.
- g) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- h) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

5.2 FRAUDULENT USAGE OF CREDIT CARD

5.2.1 We will compensate the financial loss you have suffered and liable for such loss incurred whilst traveling overseas due to unauthorized charges being made from your credit payment card.

- a) The loss is reported to the police and credit card issuing bank within twenty-four (24) hours of the incident.
- b) Any claim must be supported by a copy of the police report or a report issued by the relevant credit card issuing bank evidencing such loss.
- c) Any unauthorized charges made from your credit payment card which you are made liable for, under the terms and conditions of your credit payment card.

5.2.2 We will not pay:

- a) Losses that result from any business pursuits.
- b) Losses caused by any illegal acts.
- c) Losses that you have intentionally or deliberately caused.
- d) Cash advances made with your stolen credit payment card.
- e) Charges made by a resident of your household, your relatives, or by a person entrusted with your credit payment card.

5.3 CAR RENTAL EXCESS CHARGES





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5.3.1 We will reimburse for any excess or deductible which you are liable to pay for the loss and damage caused by an accident to the rental vehicle during your journey.

We will only be liable if the following conditions are fulfilled:

- a) You must either be the named driver or co-driver of the rental vehicle.
- b) The rental vehicle must be rented from a licensed rental company.
- c) You must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period as part of the rental agreement.
- d) You must comply with the requirement of the rental organization under the rental agreement, as well as the laws, rule and regulations of the country.

5.3.2 We will not pay for:

- a) Loss or damage of the rental vehicle due to mechanical breakdown arising from wear and tear, gradual deterioration, insects or vermin, inherent vice, latent defect or damage.
- b) Loss or damage of the rental vehicle for you using it in breach of the rental agreement.

5.4 PET CARE

5.4.1 We will pay the amount as specified in the Table of Benefits in the event that you have placed your pet in a kennel/cattery or pet hotel by reason of you traveling overseas and you are unable to collect your pet on the day as agreed with the kennel/cattery or pet hotel, due to:

- a) The delay of your scheduled carrier returning to Malaysia for more than 8 hours.
- b) The delay of the public transportation services that you take to return home for more than 8 hours.
- c) You have confined to a hospital for an event covered under the policy.

You must obtain written confirmation from the scheduled carrier or public transportation services stating the delay of their services.

5.4.2 We will not pay if the reason of delay was made known or informed publicly via mass media prior to the purchase of this policy.

5.5 TERRORISM COVER

5.5.1 We will pay the amount as specified in the Table of Benefits for your selected plan for covered losses arising directly from Terrorism Act during your journey.

5.5.2 We will not pay claims arising directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological weapons or events.

For the purpose of this clause:

- a) Utilization of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- b) Utilization of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- c) Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.





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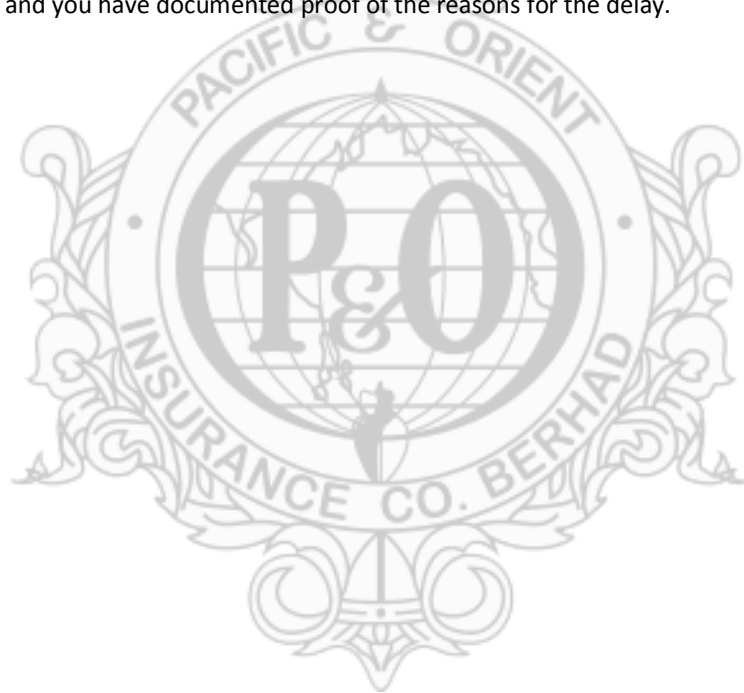
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5.6 SPECIAL EXTENDED PERIOD

In the event of delay beyond your control as a ticket holding passenger on a scheduled public transport as a result of:

1. Your serious illness or accidental bodily injury, or
2. The public transportation services in which you are travelling being unavoidably delayed during your trip and the return journey cannot be completed within the Period of Insurance indicated in the Policy Schedule, the Period of Insurance shall be automatically extended for up to 7 days without additional premium for such period as is reasonably necessary for the completion of the journey, provided that either of the above events is admissible under this insurance in the first instance and you have documented proof of the reasons for the delay.





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GENERAL EXCLUSIONS

WE WILL NOT PAY FOR ANY LOSS, INJURY, DAMAGE OR LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

1. Any pre-existing medical condition, including congenital conditions.
2. Traveling against medical advice or where the trip is made for the purpose of obtaining medical treatment.
3. Pregnancy, childbirth, abortion, miscarriage, menopause and any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom unless otherwise stated in the benefit.
4. Sexually transmitted diseases, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused.
5. Suicide or attempted suicide, intentional self-inflicted injury.
6. Psychosis, mental and nervous disorders including insanity, sleep disturbance disorders.
7. Under the influence or effects of alcohol or drugs unless properly prescribed by a medical practitioner and taken as prescribed.
8. Any cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception and non-emergency medical check-ups.
9. Cosmetic or plastic surgery or any elective surgery.
10. Any dental treatment or surgery except when required due to an injury sustained in an accident or unless otherwise stated in the benefit.
11. Expenses incurred for donation of any body organ and cost of obtaining organ including all costs incurred by the donor during organ transplant.
12. Expenses incurred for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation center.
13. Taking part in flying or any other aerial activities except as fare-paying passenger.
14. You participating in:
 - a. Hazardous sports.
 - b. Any sports that are played in a professional capacity or in competition involving prize money, sponsorships or reward of any kind.
 - c. Hunting trips.
 - d. Racing other than foot (except for ultra-marathons, biathlons, triathlons which are excluded).
 - e. Mountaineering, abseiling or rock climbing necessitating the use of ropes and other climbing equipment.
 - f. Rafting, canoeing and kayaking involving white water (class 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing.
 - g. Scuba diving or underwater activities using artificial breathing apparatus, unless you hold a recognized diving license or you were diving under licensed instruction.
 - h. Hiking or trekking above 3500 meters above sea level.
 - i. Expedition to generally in accessible and remote areas of a country or areas previously unexplored.
15. Any injury which arises in the course of your occupations if your occupations falls within the following categories or engage the following activities:
 - a. Full time military, airforce and navy personnel, police and civil defense personnel.
 - b. Aerial photographers.
 - c. Motor racer, entertainer, armed security guard.





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- d. Manual worker regardless of whether any machinery or tools are used including but not limited to construction worker and kitchen help.
 - e. Offshores rig worker, diver, firefighter, fishermen.
 - f. Working onboard sea vessel or aircraft such as air crew, ship crew, shipyard worker.
 - g. Working at height above 30 feet including but not limited to roofing activities, on the scaffolding or gondola.
 - h. Mine or underground worker, in tunnel or quarry.
 - i. Any occupation dealing with explosives, ammunition or hazardous substances.
16. Any kind of consequential loss, including loss or lack of enjoyment.
 17. You being below the age of 30 days or attaining the age of 81 on or before the day of departure.
 18. Losses or additional expenses which you have recover from any other party.
 19. Any illegal or unlawful intention act that breaks any government prohibition or regulation including visa requirements.
 20. Delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official.
 21. Any violation or attempt violation of laws or resistance to arrest by appropriate authority.
 22. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, martial law or state of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or custom regulations or nationalization by or under the order of any government or public or local authority.
 23. Riot or civil commotion, lockout or threat of such incident.
 24. Your failure to follow advice in the mass media of any government or other official body's warning:
 - Against travel to a particular country or parts of a country; or;
 - Of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemic).
 - And you did not take appropriate action to avoid or minimize any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
 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 explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.
 26. You travel in, to or through Iran, Syria, Belarus, Cuba, Congo, North Korea, Somalia, Sudan, South Sudan and Zimbabwe or any excluded countries.
 27. Direct participation in any terrorism act which includes but not limited to involving the use of nuclear, chemical or biological materials or applications.
 28. Mysterious and unexplained disappearance.
 29. Despite their advice otherwise following your call to our Third Party Assistance, you received private hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.





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CLAIMS

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

FIT TO TRAVEL

At the time when you purchase this insurance and up until you commence your journey, you must be medically fit to travel and not be aware of any circumstances or events which could lead to cancellation or disruption of the journey. Otherwise, any claim arising from your journey will not be payable.

AWARENESS OF CIRCUMSTANCES

At the time when you purchase this insurance and up until you commence your journey, you must not be aware of any circumstances, risks, or events that could lead to cancellation or postponement of your journey such as hospitalization of a relative, having received a prognosis of a relative or any risk related to your traveling destination.

HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, you must give written notification to us. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us to assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- a) For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
- b) For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or the transport operator or provider you were travelling with when the loss or theft occurred within 24 hours and obtain a written statement of your report.
- c) For damage or permanent loss of your checked in luggage, caused by a carrier, report the damage or misplacement within 24 hours to an appropriate official and obtain a written report, including any offer of settlement that they may make.

Please note that we will never pay more than your actual loss.





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YOU MUST NOTIFY US OF HOSPITALIZATION

If you are hospitalized whilst on your journey, you or a member of your traveling party must notify our Third Party Assistance immediately or as soon as reasonably possible.

If you are not hospitalized but you are treated as an outpatient and you become aware that the total cost of your treatment is likely to exceed USD 3,000 you must notify us.

PHONE CHARGES

For local calls made to our General Enquiries hotline or our Claims hotline, we may or may not provide you with a toll-free number. In any case we will not be responsible for any charges incurred by you, when you are contacting us for any non-emergency matters.

For urgent, overseas phone calls placed to our 24 Hours Emergency Assistance hotline, please use a reverse charge call (collect call) to contact us from outside Malaysia.

CLAIMS PROCESSING

We endeavor to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Malaysia Ringgit. The rate of currency exchange that will apply is the rate at the date of loss occurrence. No indemnity from us will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for your loss of life is payable to your estate. All other indemnities of this Policy are payable to you. All the relevant claim forms should be completed and submitted by you, if not, an authorization letter signed by you is required to prove that others have the right to make a claim instead of you.

Under Sections 1, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by our Third Party Assistance or their authorized representative, indemnities will be payable directly to the provider of healthcare.

Indemnity for expenses under Section 1 which you incur directly will be payable to you. Under Section 5 the benefits will be paid directly to the provider of service as indicated in each section.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.

We will apply any money we recover from someone else under a right of subrogation in the following order:





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1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you. If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you. If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you. We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

SUBROGATION

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

DUPLICATION OF COVER

If you are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void.

In the event that you are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including us, you must seek compensation from other companies before submitting your claim to us. We will reimburse the balance if you do not get full compensation from other companies.

AGE

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.

INTERPRETATION

This policy, certificate and the schedule shall be read together and any word or expression to which a specific





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meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

CLERICAL ERROR

A clerical error by us shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

ARBITRATION

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

DISPUTES OF CLAIM

- a) If we reject your claim or dispute the amount of your claim, which decision was communicated to you in writing, you may within 30 days from the date of our communication make written representation to us.
- b) If we still reject your claim or dispute the amount of your claim despite your written representation, you may approach the Ombudsman for Financial Services for a resolution (if the disputed sum is less than RM250,000).
- c) Failing the above, you may institute legal proceedings against us within 6 months from the date we communicated to you the rejection of your written representation.
- d) We are not liable after 12 months from the date of the event that gives rise to a claim, unless the claim is the subject of pending court action or arbitration or for amounts for which you may become legally liable.

OMBUDSMAN FOR FINANCIAL SERVICES (OFS)

Ombudsman for this is an independent body that provides a free and efficient avenue to help settle Financial Services financial disputes between you and us under this Policy as an alternative to the court. Their contact details are as follows:

Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: +603-2272 2811
Fax: +603-2272 1577

CONTACT DETAILS

For 24 hours Emergency Assistance call Asia Assistance Network Sdn Bhd (Asia Assistance)
Telephone No. **(6)03- 76283929**

For any General Enquiries, call or email to Pacific & Orient Insurance Co. Berhad (No. 12557W)

Mon – Fri, 09:00 – 17:30 (Local Time)

Telephone No. **(6)03-26985033**
E-mail: poi2u@pacific-orient.com





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TABLE OF BENEFITS

BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 1 : PERSONAL ACCIDENT			
Accidental Death			
Adult –	200,000	300,000	500,000
Child –	100,000	150,000	250,000
Senior Citizen –	100,000	150,000	250,000
<i>Pays compensation in the event of death of the Insured Person due to accident.</i>			
Permanent Disablement			
Adult –	200,000	300,000	500,000
Child –	100,000	150,000	250,000
Senior Citizen –	100,000	150,000	250,000
<i>Pays compensation in the event of permanent disablement of the Insured Person due to accident.</i>			
BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 2 : MEDICAL BENEFIT			
Overseas Emergency Medical or Hospitalization Expenses			
Adult –	300,000	500,000	700,000
Child –	150,000	250,000	350,000
Senior Citizen –	150,000	250,000	350,000
<i>Pays for the cost of medical, surgical or hospital charges if you suffer injury or illness whilst traveling overseas.</i>			
Emergency Dental Expenses			
<i>Pays for the cost of dental treatment due to an accident injury.</i>	500	500	500





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BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 2 : MEDICAL BENEFIT (Continued)			
Follow-up Treatment Adult – Child – Senior Citizen – <i>Pays for the cost of continue medical treatment in Malaysia after return to Malaysia.</i>	30,000 15,000 15,000	50,000 25,000 25,000	70,000 35,000 35,000
Alternative Treatment <i>Pays for the treatment of an injury by herbalist, acupuncturist, chiropractor and/or similar traditional treatment in Malaysia.</i>	1,000	1,500	2,000
Hospital Income <i>Pays a daily allowance if you suffer injury or illness and are hospitalized.</i>	250 /day Maximum 7,500	300 /day Maximum 9,000	350/ day Maximum 10,500
Compassionate Visit by Family Member <i>Pays for the hotel accommodation and travel expenses for one (1) person to visit and stay with Insured Person during his/her confinement in the hospital.</i>	5,000	7,000	10,000
Child Care <i>If Insured Person is hospitalized and there is no other adult to accompany the dependant child and children, we will pay for additional hotel accommodation and travel expenses incurred for one (1) person to accompany Insured Person's child/children back to Malaysia.</i>	5,000	7,000	10,000
Despatch of Essential Medicine <i>Pays for the despatch of necessary medicine not available locally in case of emergency and when local laws, rules and regulations allow such despatch.</i>	3,000	3,000	3,000





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BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 3 : EMERGENCY EVACUATION AND REPATRIATION			
Emergency Medical Evacuation and Repatriation <i>In the event that Insured Person is hospitalized abroad and it is medically necessary for Insured Person to be evacuated to the nearest qualified medical facility, we will pay for the expenses incurred for the medical evacuation and the cost of repatriating Insured Person back to Malaysia.</i>	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains <i>If Insured Person suffered accidental death overseas whilst traveling, we will arrange and pay for the return of the mortal remains to Malaysia.</i>	Unlimited	Unlimited	Unlimited

BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 4 : TRAVEL INCONVENIENCE			
Loss of Luggage and Personal Effects <i>Reimbursement for loss or damage to baggage and personal effects during the trip</i>	5,000	7,000	10,000
Loss of Documents <i>Reimbursement for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents.</i>	5,000	7,000	10,000
Loss of Personal Money <i>Pays for loss of money and travellers cheque due to theft.</i>	750	800	1,000
Travel Delay <i>Pays if the scheduled carrier is delayed, cancelled, rescheduled from the scheduled departure time due to adverse weather conditions, industrial strike, mechanical breakdown or structural defect of the carrier.</i>	250 /6 hours Maximum 2,000	300 /6 hours Maximum 3,000	350 /6 hours Maximum 4,200
Luggage Delay <i>Pays if your checked-in baggage is delayed upon arrival at your destination abroad</i>	250 /6 hours Maximum 1,000	300 /6 hours Maximum 1,200	350 /6 hours Maximum 1,400
Travel Overbooked <i>Pays due to overbooked common carrier and no alternative transportation is made available to you.</i>	500	1,000	1,500





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BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 4 : TRAVEL INCONVENIENCE (Continued)			
Travel Reroute <i>Pays if the arrival of the scheduled carrier is delayed for at least 6 hours due to rerouting.</i>	500	1,000	1,500
Missed Departure <i>Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown or public transport services, to get you to the departure port, airport or train station, as stated in your ticket</i>	500	1,000	1,500
Travel Misconnection <i>Pays due to common air carrier misconnection and no alternative transportation is made available to you within 6 hours.</i>	250 /6 hours Maximum 1,000	300 /6 hours Maximum 1,500	350 /6 hours Maximum 1,750
Travel Curtailment <i>Reimbursement the unutilized portion of cost of air tickets that you have paid of the same or similar class, if you have to curtail your Trip for immediate return to the Malaysia.</i>	20,000	25,000	30,000
Travel Cancellation <i>Reimbursement of irrecoverable travel accommodation expenses paid in advance provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip.</i>	20,000	25,000	30,000
Hijacking <i>Pays in the event of hijacking of the carrier in which you are travelling as a passenger, causing interruption of your journey and flight delay for more than 6 (six) hours of your scheduled flight.</i>	250 /6 hours Maximum 1,000	250 /6 hours Maximum 1,000	250 /6 hours Maximum 1,000
Personal Liability <i>Indemnifies you for legal liability towards third parties or damage to their property due to your negligence.</i>	500,000	1,000,000	1,000,000





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BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 5 : ADDITIONAL BENEFITS			
Home Care Compensate for loss and damages to Insured Person's home contents as a result of fire and/or burglary.	1,000	2,000	3,000
Fraudulent usage of Credit Card Compensate financial loss whilst overseas due to unauthorized charges being made from Insured Person's credit payment card.	1,000	2,000	3,000
Car Rental Excess Charges Compensate for any excess charges which Insured Person is liable due to the loss or damage caused by an accident to the rental car.	1,000	1,500	2,000
Pet Care Compensate for the cost of Pet Hotel for which Insured Person is unable to collect the pet due to delay of scheduled carrier or Insured Person is hospitalized.	300	500	800
Terrorism Covers for bodily injuries, death and permanent disablement sustained as a result of an act of terrorism and the Insured Person has no direct or indirect participation in the act.	As per relevant Sections of Benefits		
Special Extended Period In the event of delay beyond your control as a ticket holding passenger on a scheduled public transport as a result of: 1) Your serious illness or accidental bodily injury, or 2) The public transportation services in which you are travelling being unavoidably delayed during your trip and the return journey cannot be completed within the Period of Insurance indicated in the Policy Schedule.	The Period of insurance shall be automatically extended for up to 7 days without additional premium for such period as is reasonably necessary for the completion of the journey, provided that either of the above events is admissible under this insurance in the first instance and you have documented proof of the reasons for the delay.		

BENEFITS	PLAN 1 (MYR)	PLAN 2 (MYR)	PLAN 3 (MYR)
SECTION 6 : 24-HOUR EMERGENCY ASSISTANCE SERVICES			
24 Hour Travel Assistance	Included	Included	Included
24 Hour Medical Assistance	Included	Included	Included

