

Terms and Conditions

- Age eligibility (at the time of certificate issuance):
 - **Single trip** : 30 days to 85 years old
 - **Annual trip**: 18 to 75 years old
 - **Senior age**: Age above 70 to 85 years old for single trip; above 70 to 75 years old for annual trip.
- Family cover provides coverage for 2 adults (parents/legal guardian of age 18 and up to 70 years old) and any number of their children as long as:
 - Children age from 30 days to age below 18, or
 - Children up to 23 years old who is a full time student in a recognized institution of higher learning
- You must contact & seek prior approval from Tokio Marine Travel Assistance for any evacuation or repatriation services. Failure to do so will invalidate a claim.
- Pre-existing condition will not be covered.
- Automatic extension of Period of Insurance:
 - 14 days if unavoidable delay due to carrier
 - 30 days if due to medical condition
- Maximum period (two way cover)
 - Single Trip** : 180 days
 - Annual Trip** : 90 days
- One way cover terminates 72 hours upon scheduled arrival at destination or expiry of period of insurance whichever earlier.
- We will not pay if the travel agency becomes insolvent if you have bought your travel insurance more than 7 days from full payment of travel deposit payment made.
- We will not be liable for the same claim under more than one Policy and/or Certificate of Insurance for the same Insured Person relating to the same Period of Insurance issued by us or our authorized agents.

At a glance

- Medical expenses as charged
- Emergency evacuation as charged or up to RM1,000,000
- Trip cancellation and travel delay
- Terrorism cover
- Cashless admission for accidental injury
- Rental vehicle excess coverage
- Insolvency of licensed travel operator
- Emergency travel assistance 24/7
- Fraudulent use of credit card
- Dental expenses for accidental injury



This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.

What is it?

When the travel bug bites, venture out from your comfort zone and give in to wanderlust backed by a reliable insurance cover.



Travel Accident & Medical



Travel Inconveniences



Lifestyle Cover

Tokio Marine Travel Assistance Services

Get in touch with Tokio Marine Travel Assistance Services for the services available at your travel destination.

24/7 Hotline:
(603) 7628 3877 or (603) 7841 5770

Emergency Medical Assistance

- Medical Evacuation and/or Repatriation
- Repatriation of Mortal Remains or Overseas Burial/Cremation
- Medical Monitoring
- Dispatch of Essential Medication and Equipment Not Available Locally
- Compassionate Care
- Repatriation of Dependent Child/Child Care
- Tele-Medical Consultation
- Medical Practitioner Referral

Emergency Travel Assistance (referral basis)

- Flight information
- Inoculation, passport or visa information
- Weather, foreign exchange information
- Lost item or personal belongings assistance
- Legal or interpretation referral services
- Bail bond or transfer of emergency fund referral services

Agent stamp

Tokio Marine Insurans (Malaysia) Berhad

198601000381 (149520-U)

Level 20, Menara Hap Seng 3, Plaza Hap Seng,
No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur, Malaysia.
T: (03) 2027 8200 / 2789 8800 **F:** (03) 2022 2295
Customer Service Hotline: 1800 88 0812

tokiomarine.com

Tokio Marine
Explorer



TOKIO MARINE
INSURANCE GROUP



Tokio Marine
Insurans (Malaysia) Berhad
198601000381 (149520-U)

tokiomarine.com
Life & Health | Property & Casualty



Table of Coverage

Section I: Travel Accident and Medical Coverages	Maximum Sum Insured	
	P500 (RM)	P325 (RM)
1. Personal Accident		
1.1 Accidental Death and/or Permanent Disablement		
• Per Adult/Senior	500,000	325,000
• Per Child	100,000	75,000
1.2 Child Education Fund		
• Per Family	10,000	7,500
2. Repatriation or Overseas Burial/ Cremation		
• Per Adult/Senior/Child	As Charged	8,000
3. Medical and Related Expenses		
3.1 Medical Expenses		
• Per Adult/Senior/Child	As Charged	As Charged
3.2 Alternative Medicine		
• Per Adult/Senior/Child	1,000	1,000
3.3 Follow-up Treatment		
• Per Adult/Senior/Child	50,000	30,000
• Alternative Medicine sub-limit	1,000	1,000
4. Compassionate Care (Hospitalised/death)		
• Per Adult/Senior/Child	10,000	5,000
5. Child Care		
• Per Event	10,000	5,000
6. Emergency Medical Evacuation		
• Per Adult/Senior/Child	As Charged	1,000,000
7. Hospital Allowance		
• Per Adult/Senior/Child	15,000	10,500
- Per day limit (up to 30 days)	500	350

Note: Family plan sum insured is 3 times of individual sum insured.

Section II: Travel Inconveniences Coverages	Maximum Sum Insured	
	P500 (RM)	P325 (RM)
8. Personal Luggage and Personal Effects		
• Per Adult/Senior/Child	8,000	5,000
- Sub-limit per single item, article, pair or set of articles	500	500
- Smart Device and/or mobile phone	1,000	500
- Golf Equipment	1,000	500
9. Luggage Delay		
• Per Adult/Senior/Child	1,000	800
- Each 6 consecutive hours (Overseas during Trip)	250	200
- Return to Home Territory at least 6 hours	250	200
10. Personal Money and Travel Documents		
• Per Adult/Senior/Child	7,500	5,000
10.1 Personal Money	750	750
10.2 Travel Documents	Covered	Covered
11. Travel Cancellation or Postponement		
• Per Adult/Senior/Child	As Charged	25,000
11.1 Travel Cancellation	Covered	Covered
11.2 Travel Postponement	Covered	Covered
12. Travel Curtailment or Disruption		
• Per Adult/Senior/Child	As Charged	25,000
12.1 Travel Curtailment	Covered	Covered
12.2 Travel Disruption	Covered	Covered

	Maximum Sum Insured	
	P500 (RM)	P325 (RM)
13. Travel Delay		
• Per Adult/Senior/Child	5,400	3,600
13.1 Travel Delay		
- Each 6 consecutive hours	300	200
13.2 Irrecoverable deposits or charges paid	500	500
14. Missed Departure		
• Per Adult/Senior/Child	1,000	1,000
15. Flight Misconnection		
• Per Adult/Senior/Child	600	600
- Each 6 consecutive hours	200	200
16. Overbooked Flight		
• Per Adult/Senior/Child (exceeding 6 hours)	250	200
17. Personal Liability		
• Per Adult/Senior/Child	1,500,000	1,000,000
18. Additional Cost of Rental Car Cover		
• Per Event	1,000	1,000
19. Travel Agent's Insolvency Cover		
• Per Adult/Senior/Child	3,000	3,000
• Per Travel Agent	3,000,000	3,000,000
20. Fraudulent Use of Credit Card(s)		
• Per Family	5,000	1,000

Note: Family plan sum insured is 3 times of individual sum insured.



Section III: Lifestyle Cover	Maximum Sum Insured	
	P500 (RM)	P325 (RM)
21. Home Care		
• Per Family	1,500	1,000
22. Golfers Cover		
• Per Adult/Senior/Child	1,000	-
22.1 Hole-in-One	Covered	-
22.2 Unused Golf Green Fees	Covered	-
23. Pet Care		
• Per Event	1,000	50
- Each 6 consecutive hours	50	50
24. Trauma Care		
Per Adult/Senior/Child	11,400	9,400
24.1 Hijacking Inconvenience		
• Per Adult/Senior/Child	900	900
- Each 24 consecutive hours	300	300
24.2 Compassionate Allowance Due to Kidnap		
• Per Adult/Senior/Child	7,500	7,500
24.3 Trauma Counselling		
• Per Adult/Senior/Child	3,000	1,000
- Each counselling session	300	100
25. Tokio Marine Travel Assistance Services	Covered	Covered
Section IV: Optional Cover (With Additional Premium)		
26. Extreme Activities	Covered	Covered

Table of Premium[#]

Area	No. of days	Individual				Family	
		Adult		Senior		P500 (RM)	P325 (RM)
		P500 (RM)	P325 (RM)	P500 (RM)	P325 (RM)		
Area 1	1 - 5	46.00	37.00	85.00	69.00	114.00	93.00
	6 - 10	67.00	55.00	127.00	102.00	170.00	137.00
	11 - 18	103.00	83.00	193.00	156.00	259.00	209.00
	19 - 31	125.00	100.00	235.00	189.00	314.00	253.00
	Each additional week thereafter	31.00	25.00	58.00	47.00	77.00	62.00
Area 2	1 - 5	63.00	51.00	118.00	95.00	159.00	128.00
	6 - 10	94.00	76.00	176.00	142.00	236.00	191.00
	11 - 18	143.00	115.00	270.00	217.00	361.00	291.00
	19 - 31	174.00	140.00	328.00	264.00	438.00	353.00
	Each additional week thereafter	43.00	35.00	81.00	65.00	108.00	87.00
Area 3	1 - 5	81.00	65.00	152.00	122.00	203.00	164.00
	6 - 10	120.00	97.00	226.00	182.00	303.00	244.00
	11 - 18	183.00	148.00	346.00	279.00	463.00	373.00
	19 - 31	223.00	179.00	421.00	339.00	563.00	453.00
	Each additional week thereafter	55.00	44.00	104.00	84.00	138.00	111.00

* Premium is subject to 6% Service Tax* and RM10 Stamp Duty.

* Refers to travel from Peninsular Malaysia to East Malaysia or vice versa.

Are you a frequent traveler?

If you travel two times or more per year, our **Tokio Marine Annual Explorer** is just the perfect plan for you.

Annual Premium	Adult		Senior	
	P500 (RM)	P325 (RM)	P500 (RM)	P325 (RM)
Travel from Malaysia to:				
Area 1	358.00	288.00	677.00	545.00
Area 2	426.00	343.00	807.00	649.00
Area 3	500.00	403.00	947.00	762.00

Annual Premium is subject to 6% Service Tax and RM10 Stamp Duty.



Feeling adventurous?

You'll be glad to know the following extreme activities are covered:

Winter Activities

Skiing, Sledding, Snowmobiling, Ice Skating, Snowboarding, Snow Tubing, Snow Bubble Ball, Fatbike, Snow Shoeing, Snow Buggy, Snow Rafting & Snow Cabin Touring.

Aerial Activities

Bungee jumping, hang-gliding, parachuting, paragliding & sky diving

Water Activities

Parasailing, jet skiing, canoeing & rafting (Class 1 to 3) not including white water rapids rafting

Extreme Activities (Optional Cover)

Eligible for Insured Person age up to 70 year old.

Additional Premium [#]	Individual	Family
	P500 & P325 (RM)	P500 & P325 (RM)
No. of Days		
1-5 Days	19.00	48.00
6 - 10 Days	29.00	72.00
11 - 18 Days	44.00	111.00
19 - 31 Days	54.00	135.00
Each additional week thereafter	14.00	34.00
Annual	120.00	Not Applicable

Area of Coverage

Travel from Malaysia to:

Area 1	Area 2	Area 3
<ul style="list-style-type: none"> AAustralia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam. Malaysia (from Peninsular Malaysia to East Malaysia or vice versa) Except Tibet, Nepal and Mongolia. 	<ul style="list-style-type: none"> Worldwide Except USA, Canada, Tibet, Nepal & Excluded Countries** 	<ul style="list-style-type: none"> Worldwide Except Excluded Countries**
** Kindly refer to policy wording or product disclosure sheet for the Excluded Countries.		