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Personal Insurance | Travel Insurance



TRAVEL INSURANCE

SmartTraveller

SmartTraveller is designed the way travellers want a travel insurance to be - with immediate activation, comprehensive coverage and 24 hour emergency assistance wherever you are in the world.



- You can choose between the VIP and Classic Plans or enjoy greater savings under the Family Plan when you travel with your loved ones.

Table of benefits

SUMMARY OF BENEFIT	LIMIT PER PERSON/ EVENT	SUM INSURED (RM)			
		VIP PLAN		CLASSIC PLAN	
		Individual	Family	Individual	Family
1. PERSONAL ACCIDENT					
<ul style="list-style-type: none"> Accidental Death 	Per adult Per child	300,000 75,000	300,000 75,000	100,000 25,000	100,000 25,000
<ul style="list-style-type: none"> Permanent Total Disablement 		300,000	300,000	100,000	100,000
<ul style="list-style-type: none"> Loss of one limb or loss of sight of one 		300,000	300,000	100,000	100,000
Maximum per family			900,000		300,000
2. CHILD EDUCATION FUND					
Pays as a result of Accidental Death of Insured Person who has any Children for their education fund	Per event	10,000	10,000	N/A	N/A

3. MEDICAL & OTHER EXPENSES					
a) Medical, Hospital & Other Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Age: Up to 70 years	300,000	300,000	50,000	50,000
	Above 70 years	150,000	150,000	25,000	25,000
	Per family		900,000		150,000
Subject to Medical, Hospital & Other Expenses limit					
b) Compassionate Visitation Benefit (due to hospitalisation of the Insured Person) Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	Per adult/ child	7,500	7,500	5,000	5,000
	Per family		22,500		15,000
Subject to Medical, Hospital & Other Expenses limit					
c) Alternative Medicine Reimburses medical expenses for traditional chinese medicine, osteopath, physiotherapy and chiropractor	Per adult/ child	1,000	1,000	N/A	N/A
	Per family		3,000		
Subject to Medical, Hospital & Other Expenses limit					
d) Compassionate Visitation Benefit (due to the Insured Person's Death) In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expense for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs	Per adult/ child	7,500	7,500	5,000	5,000
	Per family		22,500		15,000
Subject to Medical, Hospital & Other Expenses limit					
e) Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	Per day	500	500	500	500
	Per event	5,000	15,000	5,000	15,000
Subject to Medical, Hospital & Other Expenses limit					
f) Medical Treatment in Malaysia Reimburses for follow-up treatment	Age: Up to 70 years	30,000	30,000	10,000	10,000
	Above 70 years	15,000	15,000	5,000	5,000

within 90 days upon return to Malaysia	Per family		90,000		30,000
Subject to Medical, Hospital & Other Expenses limit					
4. HOSPITAL ALLOWANCE					
Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day)	Per adult/child Per family	10,500	10,500 31,500	N/A	N/A
5. QUARANTINED COVER AS A RESULT OF PANDEMIC INFLUENZA					
Pays you for each full day you are quarantined (RM200 per day)	Per adult/child Per family	2,000	2,000 6,000	N/A	N/A
6. EMERGENCY MEDICAL EVACUATION & REPATRIATION					
a) Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	Per event	Unlimited	Unlimited	Unlimited	Unlimited
b) Emergency Medical Repatriation In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person	Per event	Unlimited	Unlimited	Unlimited	Unlimited
c) Repatriation of Mortal Remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	Per adult/child Per family	Unlimited	Unlimited	5,000	5,000 15,000
TRAVEL INCONVENIENCES					
7. BAGGAGE AND PERSONAL EFFECTS					
Pays for loss of or					

damage to your baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles)	Per adult/ child Per family	7,500	7,500 22,500	N/A	N/A
8. PERSONAL MONEY & DOCUMENTS					
Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	Per adult/ child Per child	7,500	7,500 22,500	N/A	N/A
9. BAGGAGE DELAY					
Pays if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad	Per adult/ child Per family	800	800 2,400	N/A	N/A
10. TRAVEL DELAY					
Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter)	Per adult/ child Per family	3,200	3,200 9,600	N/A	N/A
Cancellation due to the delay Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	Per adult/ child Per family	500	500 1,500	N/A	N/A
11. LOSS OF DEPOSIT OR CANCELLATION					
Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased within seven (7) days of the full payment of your trip	Per adult/ child Per family	20,000	20,000 60,000	N/A	N/A
12. TRAVEL CURTAILMENT					
Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	Per adult/ child Per family	20,000	20,000 60,000	N/A	N/A

13. TRAVEL OVERBOOKED					
Pays due to overbooked common carrier and no alternative transportation is made available to you. (RM200 for every 6 consecutive hours thereafter)	Per adult/ child Per family	3,000	3,000 9,000	N/A	N/A
14. TRAVEL MISCONNECTION					
Pays due to missed connection and no alternative transportation is made available to you within 4 hours	Per adult/ child Per family	200	200 600	N/A	N/A
15. HIJACKING INCONVENIENCE					
Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	Per adult/ child Per family	10,000	10,000 30,000	N/A	N/A
16. MISSED DEPARTURE					
Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to Malaysia, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	Per adult/ child Per family	2,000	2,000 6,000	N/A	N/A
17. TRAVEL REROUTE					
Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	Per adult/ child Per family	200	200 600	N/A	N/A
18. LOSS OF DEPOSIT OR FULL PAYMENT DUE TO INSOLVENCY OF AIRLINES					
In the event that before or on the departure date of your booked trip, the Airline from where you purchased your air tickets has absconded or is declared insolvent, we will reimburse you for the loss of irrecoverable full payment paid for the air tickets	Per adult/ child Per family	5,000	5,000 15,000	N/A	N/A
19. LOSS OF CREDIT CARD					
Pays you for fraudulent usage of	Per adult/ child	5,000	5,000	N/A	N/A

your credit card	Per family	15,000			
20. PERSONAL LIABILITY					
Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	Per adult/child	1 million	1 million	N/A	N/A
	Per family		3 million		
21. HOME CARE BENEFIT					
Pays for damages to your home contents as a result of burglary or fire when your house is left vacant while you are travelling	Per adult/child	5,000	5,000	N/A	N/A
	Per family		15,000		
22. RENTAL CAR EXCESS COVER					
Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	Per adult/child	1,000	1,000	N/A	N/A
	Per family		3,000		
23. RANSOM PAYMENT AS A RESULT OF KIDNAPPING AND HOSTAGE					
Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	Per adult/child	100,000	100,000	N/A	N/A
	Per family		300,000		

 **Table of premium**

VIP Plan - covers items 1 to 23

DAYS	AREA 1		AREA 2		AREA 3	
	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)
1 to 5	32	80	44	110	55	138
6 to 10	48	121	65	162	88	220
11 to 18	66	165	99	248	128	319
19 to 31	80	200	119	297	177	443
Each additional week thereafter	20	50	33	83	44	110

Classic Plan only covers items 1, 3 (excluding 3c) & 6

Days	AREA 1		AREA 2		AREA 3	
	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)
1 to 5	17	41	25	60	31	76
6 to 10	26	62	36	84	49	116
11 to 18	36	91	53	125	71	167
19 to 31	43	131	69	175	103	239

Each additional week thereafter	14	30	22	50	28	70
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Travel from Malaysia to:

Area 1: Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, India, Indonesia, Japan, Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam and within Malaysia.

For Domestic travel within Malaysia (other than between East Malaysia and West Malaysia and vice versa) coverage under this policy is limited to Section 1, Section 3a (due to accidental causes only) and Section 3f (upon return from trip).

Area 2: Worldwide excluding USA/Canada

Area 3: Worldwide including USA/Canada

- Special Coverage
Terrorism, scuba diving and winter sports are covered.
- **24-hour AXA Travel Assistance Hotline - (603) 7628 3636**
Medical and emergency assistance hotline is available for you to call on reserve charge anywhere in the world - we are just a phone call away!

If you like to know more, please send an [Enquiry](#) or [Contact Us](#) at any of our AXA Agents or you may download, complete and fax the [Proposal Form](#) to **03-2031 7282**

Policy Wordings

[Click here](#) to read our SmartTraveller Policy Wording.

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Frequently Asked Questions

- **Who is eligible to apply?**
All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependents(s) of Pass Holders.
- **Who is eligible to be covered under the family plan?**
The family plan includes you, your spouse and all your accompanying children aged below 18 years old or up to 23 years old, if he/she is a full time student in a recognised institution of higher learning.
- **What is the maximum age limit?**
As long as you are below 80 years old, you are eligible to enrol. For family plan, a child must be below 18 years old or up to 23 years old, if he/she is a full time student in a recognised institution of higher learning.
- **Can a child buy a separate Individual Plan even if he is accompanied by an insured adult?**
Yes, 50% of the individual plan premium will be charged for him.
- **Is there a maximum period of cover?**
The maximum period of cover is 190 days.
- **Under what circumstances is an applicant allowed to take up a 'One Way' trip?**

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 31 days [including any stopover(s)].

- **When will my insurance terminate on a 'One Way Trip'?**
The 'One Way' trip will terminate 72 hours (3 days) from the scheduled time of arrival at the final destination.
- **Who is AXA Affin General Insurance Berhad?**
AXA Affin General Insurance Berhad is a member of the AXA Group, with over 981 billion euros assets under management and more than 65 million customers around the world. AXA is one of the world's leading insurer. In Malaysia, it is also a member of the Affin Group, a leader in Malaysia's financial services sector.

SmartTraveller Annual

SmartTraveller Annual is designed the way travellers want a travel insurance to be for business and leisure trips - with immediate activation, comprehensive coverage and 24 hour emergency assistance wherever you are in the world.



Table of benefits

SUMMARY OF BENEFITS	LIMIT	SUM INSURED (RM)
1. PERSONAL ACCIDENT		
Accidental death	Per adult	200,000
Permanent disablement	Per adult	200,000
2. MEDICAL & OTHER EXPENSES		
(a) Medical, Hospital & Treatment Expenses		
Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	Per adult	300,000
(b) Repatriation of Mortal Remains		
Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	Per adult	5,000
Subject to Medical, Hospital & Treatment Expenses limit		
(c) Compassionate Visitation Benefit (due to hospitalisation of the Insured Person)		
Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	Per adult	5,000
Subject to Medical, Hospital & Treatment Expenses limit		
(d) Compassionate Visitation Benefit (due to the Insured Person's death)		
In the event of the Insured's death whilst on the trip, reimburses for travel and accommodation expenses for one relative or friend to assist in the burial or	Per adult	5,000

cremation arrangements in the locality where death occurs.		
Subject to Medical, Hospital & Treatment Expenses limit		
(e) Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket.	Per day Per event	500 5,000
Subject to Medical, Hospital & Treatment Expenses limit		
(f) Follow-up Treatment Reimbursement for follow-up treatment within 3 months upon return to Malaysia.	Per event	30,000
Subject to Medical, Hospital & Treatment Expenses limit		
3. EMERGENCY MEDICAL EVACUATION & REPATRIATION		
(a) Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a Per event Unlimited medical critical condition) to the nearest hospital.	Per event	Unlimited
(b) Emergency Medical Repatriation In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person.	Per event	Unlimited
4. HOSPITAL ALLOWANCE		
Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day).	Per event	10,500
5. BAGGAGE AND PERSONAL EFFECTS		
Pays for loss of or damage to your baggage, including articles worn or carried (up to RM500 for any one article or pair or set of articles).	Per adult	5,000
Excess each and every claim: RM50		
6. PERSONAL MONEY & DOCUMENTS		
Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800.	Per adult	5,000
7. BAGGAGE DELAY		
Reimburses for purchase of essential items if your baggage is delayed for 8 consecutive hours upon arrival at your destination abroad.	Per adult	500
8. PERSONAL LIABILITY		
Indemnifies you for legal liability towards third parties or damage to their property due to your negligence.	Per adult	1 million
9. TRAVEL DELAY		
Pays if your conveyance is delayed from the scheduled departure time for each full 8 consecutive hours delay (RM200 for first 8 hours delay and RM300 for every 8 consecutive hours thereafter).	Per adult	3,200
Reimburses on top of the above limits for irrecoverable deposits or charges paid for the cancelled parts of the trip due to the above.	Per adult	500
10. LOSS OF DEPOSIT OR CANCELLATION		
Reimburses for irrecoverable travel and accommodation expenses paid in advance.	Per adult	20,000
11. CURTAILMENT		

Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip.	Per adult	20,000
12. OVERBOOKED FLIGHT		
Pays due to overbooked flight and no alternative transportation is made available to you within 4 hours.	Per adult	200
13. FLIGHT MISCONNECTION		
Pays due to flight misconnection and no alternative transportation is made available to you within 4 hours.	Per adult	200
14. HIJACKING INCONVENIENCE		
Pays for each full 24 consecutive hours of hijack (RM300/ 24 hours)	Per adult	900
15. HOME CARE BENEFIT		
Pays for your damages to your home contents as a result of fire when your house is left vacant while you are travelling.	Per adult	1,000
16. MISSED DEPARTURE		
Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred in returning to your home, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket.	Per adult	1,000
17. REROUTING OF FLIGHT		
Pays if the arrival of the scheduled public conveyance is delayed for at least 8 hours due to rerouting	Per adult	200
18. RENTAL CAR EXCESS COBER		
Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.	Per adult	1,000
19. LOSS OF DEPOSIT OR FULL PAYMENT DUE TO ABSCONDMENT OR INSOLVENCY OF TRAVEL AGENT		
In the event that before or on the departure date of your booked trip, the travel agency from where you purchased your air tickets or tour packages has absconded or declared insolvent, we will reimburse you for loss of irrecoverable deposits or full payments paid in advance for air tickets or tour packages, provided that the insurance is purchased before or on the day of full payment of your trip.	Per adult	5,000


Table of premium

AREA	AREA 1	AREA 2	AREA 3
PREMIUM	290	338	398

Travel from Malaysia to:

Area 1: Singapore, Brunei, Thailand, Indonesia, Philippines, Myanmar, Cambodia, Laos, China, India, Japan, Korea, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau and from Peninsular Malaysia to East Malaysia or vice versa. Domestic travel (by flight only) within Peninsular Malaysia or East Malaysia is covered under Sections 1, 2 to 4 and 7 to 18. Cover under Sections 2, 3 and 4 is only applicable in the event of an accident.

Area 2: Worldwide excluding USA/Canada

Area 3: Worldwide including USA/Canada

- Special Coverage
Terrorism, scuba diving and winter sports are covered without additional

premium.

- 24-hour AXA Travel Assistance Hotline - (603) 7628 3636
Medical and emergency assistance hotline is available for you to call on reserve charge anywhere in the world - we are just a phone call away!

If you like to know more, please send an [Enquiry](#) or [Contact Us](#) at any of our AXA Agents or you may download, complete and fax the [Proposal Form](#) to **03-2031 7282**

Policy Wordings

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Frequently Asked Questions

- **Who is eligible to apply?**
All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependents(s) of Pass Holders, excluding overseas secondment & students studying overseas
- **What is the age limit?**
From 18 years old and up to 70 years old
- **Is there a maximum period of cover?**
The maximum period of cover is 95 days per trip, unlimited number of trips within the period of insurance stated in the Certificate of Insurance.

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