



STANDARD COVERAGE

1. CONTRIBUTION FOR OUTBOUND TRIP

Period of Cover (Days)	ASIA			WORLDWIDE		
	Self (RM)	Self+ Spouse(RM)	Family (RM)	Self (RM)	Self+ Spouse(RM)	Family (RM)
1	10	15	15	-	-	-
1-5	20	50	60	50	80	100
6-10	60	90	100	90	130	150
11-15	80	120	130	120	180	190
16-22	110	170	190	150	250	270
23-31	150	230	250	220	350	380
Each additional week or part	50	80	100	80	100	120

2. CONTRIBUTION FOR INBOUND TRIP

Period of Cover (Days)	DOMESTIC / INBOUND		
	Self (RM)	Self+ Spouse(RM)	Family (RM)
1	5	8	10
1-5	15	25	50
6-10	50	70	80
11-15	60	80	100
16-22	70	120	130
23-31	90	150	180
Each additional week or part	30	50	70

OPTIONAL LIMITS FOR EMERGENCY MEDICAL EVACUATION AND REPATRIATION

1. CONTRIBUTION FOR OUTBOUND TRIP

Period of Cover (Days)	ASIA			WORLDWIDE		
	Self (RM)	Self+ Spouse(RM)	Family (RM)	Self (RM)	Self+ Spouse(RM)	Family (RM)
1	20	30	30	-	-	-
1-5	40	80	100	80	100	120
6-10	80	110	120	110	150	170
11-15	100	150	160	150	200	210
16-22	130	190	210	180	280	300
23-31	180	250	280	250	380	400
Each additional week or part	70	100	120	100	120	140

2. CONTRIBUTION FOR INBOUND TRIP

Period of Cover (Days)	DOMESTIC/INBOUND		
	Self (RM)	Self+ Spouse(RM)	Family (RM)
1-5	30	50	80
6-10	80	100	110
11-15	80	100	120
16-22	90	140	150
23-31	110	180	200
Each additional week or part	60	80	90

BASIC BENEFITS FOR INBOUND AND OUTBOUND TRIP

BENEFITS	OUTBOUND		INBOUND	
	SELF	FAMILY	SELF	FAMILY
Accidental Death / Total Permanent Disablement	100,000.00	100,000.00	150,000.00	150,000.00
	Payable per Individual/ Individual & Spouse	Payable per Family	Payable per Individual/ Individual & Spouse	Payable per Family
Funeral Expenses	5,000.00	12,500.00	4,000.00	8,000.00
Medical Expense Reimbursement	15,000.00	30,000.00	1,000.00	2,000.00
Emergency Medical Evacuation	10,000.00	10,000.00	10,000.00	10,000.00
Follow-up Treatment	5,000.00	10,000.00	1,000.00	2,000.00
Hospital Income (150/day, maximum RM5,000)	150.00	300.00	80.00	200.00
Compassionate Care	3,000.00	3,000.00	1,000.00	3,000.00
Dispatch of Medicine	1,000.00	3,000.00	1,000.00	1,000.00
Loss of Travel Documents	1,000	5,000	1,000	5,000
Loss or Damage of Luggage or Personal Effects	2,000	5,000	2,000	5,000
Travel or Flight Delay	Max 2,000.00	Max 2,000.00	Max 1,000.00	Max 2,000.00
	150 per 6 hours	200 per 6 hours	50 per 6 hours	100 per 6 hours
Refund due to liquidation of Agency	4,500.00	4,500.00	5,000.00	5,000.00
Repatriation	5,000.00	5,000.00	5,000.00	5,000.00

ADDITIONAL BENEFITS FOR OUTBOUND TRIP

Additional Benefits	Self	Family
	Payable per Individual/ Individual & Spouse	Payable per Family
Trip Cancellation	10,000.00	30,000.00
Trip Curtailment	10,000.00	20,000.00
Notebook	1,000.00	1,000.00
Luggage delay	300	1,000.00
Missed Departure	1,000.00	3,000.00
Missed Travel Connection	250	1,000.00
Travel Overbooked	250	1,000.00
Additional Costs of Rental Car Return	1,000.00	1,000.00
Personal Liability	1,000,000.00	1,000,000.00
Hijacking	3,000.00	6,000.00
Personal Money	500	1,000.00
Home Care Benefit	1,000.00	1,000.00

OPTIONAL BENEFITS * (SUBJECT TO ADDITIONAL TAKAFUL CONTRIBUTION)

BENEFITS	OUTBOUND		INBOUND	
	SELF	FAMILY	SELF	FAMILY
Emergency Medical Evacuation	150,000.00	150,000.00	50,000.00	50,000.00
Repatriation	35,000.00	35,000.00	20,000.00	20,000.00

Note: Please refer to the table of benefits for death and disablement in the Takaful Certificate contract.

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