



TOKIO MARINE

Tokio Marine Insurans (Malaysia) Berhad

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STAMP
DUTY
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TRAVEL PARTNER POLICY

This is **your Travel Partner** Policy. Please examine it carefully to make sure that **you** have purchased the protection in accordance to **your** need.

Your Travel Partner Policy is a contract between **us, Tokio Marine Insurans (Malaysia) Berhad (TMIM)** and **you**, the holder of the Policy, on behalf of each **insured person** named therein. The proposal form, declaration and any information given shall be the basis of this contract. This Policy, the Schedule and the Certificate of Insurance shall be read together and any word or expression, which a specific meaning has been attached in any part of this Policy, Schedule or Certificate of Insurance shall bear such meaning wherever it may appear.

In consideration of **you** paying to **us** the required premium, **we** agree to indemnify **you** in the manner and to the extent described in this Policy, in respect of events occurring during the **Period of Insurance**. All benefits payable under this Policy shall be paid to **you**, and in the event of **your** death, to **your** beneficiary if stated, otherwise to **your** estate. Such payment shall be a full and final discharge to **us**.

DEFINITION OF WORDS

For the purpose of this Policy, certain words have been defined. These have the same meaning wherever they are used in the **Travel Partner** Policy.

Insured Person/You/Your – means

Each person named in the Certificate of Insurance must be a Malaysian, Malaysian Permanent Resident, Work Permit Holder, Employment Pass Holder or otherwise legally employed in Malaysia and/or his/her legal Spouse and **Child/Children**. A person eligible for this insurance must be of age between 30 days old and 80 years old at the time of issuance of Certificate of Insurance.

Child/Children – means

A fully dependent child under the age of 18 years or up to 23 years who is studying full-time in a recognized institution of higher learning and who is insured under the Certificate of Insurance. The child must be at least 30 days old.

We/Our/Us/The Company/TMIM – means

Tokio Marine Insurans (Malaysia) Berhad

Accident – means

Any sudden or unexpected and violent event on the part of the **insured person**, resulting directly and independently from the action of an external cause, other than any intentionally self-inflicted **injury**.

Injury/Injuries – means

Bodily injury suffered anywhere in the world caused solely by an **accident** and not by sickness, disease or gradual physical or mental wear and tear occurring during the **Period of Insurance**.

Permanent and Total Disablement – means

Total disability which prevents **you** from attending to **your** business or occupation (of any and every kind) or if **you** have no business or occupation from attending to **your** usual duties. Such disability shall last at least 12 calendar months and at the expiry of that period being beyond hope of improvement.

Loss of Sight – means

Total and irrecoverable loss of sight.

Loss of Limb – means

Loss by physical severance or permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.

Period of Insurance – means

Under Section 8, insurance is effective 24 hours from the issue date of Certificate of Insurance unless due to **Accident** and terminates on commencement of the planned **trip**.

In respect of all other sections, the Period of Insurance starts when the **insured person** leaves his/her **home** or business in his/her **home territory** (provided the cover does not commence more than 24 hours prior to the scheduled departure time or cease more than 24 hours after the scheduled arrival at his/her **home territory**) to the time he/she returns to his/her **home** or business in his/her **home territory** or on expiry of the Period of Insurance, whichever is earlier.

This does not apply to **one way cover** where the cover terminates 72 hours from the scheduled arrival time at **your** final destination or on the expiry of Period of Insurance whichever is earlier.

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

- a) **your** serious **illness** or accidental bodily **injury**, or
- b) the **scheduled carrier** 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 Certificate of Insurance, the Period of Insurance shall be automatically extended for up to 72 hours 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.

One Way Cover – means

A **journey** that commences when **you** leave **your home** until **your** scheduled time of arrival at **your** final destination. Cover will terminate 72 hours upon scheduled arrival at **your** final destination or expiry of **Period of Insurance** whichever is earlier. Any stop-over should not exceed 30 days unless the delay is beyond **your** control.

Home – means

Your usual place of residence in Malaysia.

Home Territory – means

Malaysia.

Journey or Trip – means

A trip or holiday that commences when **you** leave **your home** or business in **your home territory** (whichever is the later) until the time **you** return to **your home** or business in **your home territory** (whichever is the earlier) on completion of the trip. In any event, it does not commence more than 24 hours prior to scheduled departure time or cease more than 24 hours after scheduled return time to **your home territory**.

Any subsequent trip, which commences after **your** return to **your home**, is not covered. In any event, the maximum number of days per journey or trip is 180 consecutive days from the commencement date of journey.

Tokio Marine Travel Assistance – means

24-hour worldwide helpline assistance.

Excess Amount - means

The first part of each and every claim that each **insured person** is required to bear himself/herself.

Hazardous Adventure(s) – means

Mountaineering, abseiling or rock climbing necessitating the use of ropes and other climbing equipment, rafting or canoeing involving white water rapids, underwater activities involving the use of any artificial breathing apparatus to a depth of more than 9 metres, flying or other aerial activities, jet skiing, bungee jumping, ski-jumping, ski-bob racing, freestyle skiing including the use of bob sleights, hang-gliding, racing (other than on foot), motor rallies and competitions, hiking/trekking in remote areas unless with licensed guides, professional sport activities and competitions of all kind.

Illness – means

Any sudden and unexpected deterioration of health certified by a registered or competent **Medical Practitioner** during the **Period of Insurance**.

Hospital – means

An institution which is legally licensed as a medical or surgical hospital in the country in which it is located. It must be under the constant supervision of a **physician**.

Medical Practitioner/Physician – means

A properly qualified medical practitioner, other than yourself, licensed by the competent Medical Authorities of the country in which treatment is provided and when rendering such treatment, is practicing within the scope of his or her licensing and training.

Pre-existing Condition – means

Any **injury, illness** or conditions or symptom: -

- a) for which treatment or medication or advice or diagnosis has been sought or received or is foreseeable during the six months prior to the commencement of the **journey**.
- b) which is known or unknown by **you** to exist prior to the commencement of the **journey** whether or not treatment or medication, or advice or diagnosis is sought or received.

Serious Medical Condition – means

A condition which in the opinion of **the company** or its authorized representatives constitute a serious or life threatening medical emergency requiring immediate evacuation to obtain urgent remedial treatment in order to avoid death or serious impairment to an **insured person's** immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the **insured person's** geographical location and the local availability of appropriate medical care or facilities.

Curtailment – means

Cutting short **your journey** by early return to **your home** after arrival at the booked destination as shown on the booking invoice or ticket.

Personal Luggage and Personal Effects – means

You suitcases, trunks and containers of a similar nature and their contents and articles worn or carried by **you** including **your valuables**.

Valuables – means

Jewellery, furs, works of art and precious stones, gold and silver articles, watches. Valuables shall also include radios, binoculars and photographic, optical or audio/video equipment/electronic device, personal computer/notebook and mobile phones.

Personal Money – means

Bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have a monetary value and travel tickets, all held for **your** private purposes whilst away from **your home**, and while in **your** personal custody at all times unless deposited in a hotel safe.

Family – means

You, your legal spouse (one only as named in the Certificate of Insurance), and any number of fully dependent **child** aged between 30 days and 18 years or up to 23 years who is studying full-time in a recognized institution of higher learning, all residents in **your home territory**.

Immediate Family Member(s) – means

Your spouse, parents, parents-in-law, grandparents, **children**, grandchildren, brothers, sisters and legally adopted **child** or sibling, all residents in **your home territory**.

Individual Plan – means

You, or any one eligible person as hereinbefore defined.

Family Plan – means

You and your family insured under the same Certificate of Insurance. Spouse under the Family Plan shall be limited to only one legal spouse as named under the Certificate of Insurance under this Plan.

Carrier(s) – means

The entity that transports **you** and **your** luggage in the course of the **journey** by land, water or air conveyance which operates under a licence for the transportation of passengers.

Scheduled Carrier(s) – means

Scheduled carrier(s) means scheduled aircraft, train or sea vessel where the airlines, trains and sea vessels are listed with the relevant authorities in the countries in which the aircraft, train or sea vessel is registered and hold a Certificate, License or similar authorization for scheduled transportation and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports, train stations and ports at regular and specific times.

Public Transport Services – means

Any licensed bus or taxi or a service other than a **scheduled carrier** which any member of the public can join at a recognized stop as a fare-paying passenger.

Hijack – means

Unlawful seizure and control of any **scheduled carriers** or **public transport services** from the regular crew by use or threatened use of violent means.

Act of Terrorism – means

An act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) whether acting alone or on behalf of or in connection with an organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence a government and/or to put the public or any section of the public, in fear.

Home Contents – means

Household goods, furniture and furnishing, clothing and **personal effects** belonging to **you** or **your** family members or domestic servant permanently residing with **you** in **your home** and fixtures and fittings **you** own (or for which **you** are responsible) not being **your** landlord's fixtures and fittings.

Damages – means

Compensatory damages only and does not include fines, penalties, punitive damages, liquidated damages or exemplary damages.

Defence Costs and Expenses – means

- a) Fees charged by any lawyer appointed by **us**.
- b) All other fees, costs and expenses resulting from the investigation, adjustment, defence and appeal of a claim incurred by **us**.
- c) Fees charged by any lawyer designated by **you** within **our** written consent.

Theft – means

A permanent loss of belongings :

- a) Where there is physical evidence of a break in of a premises (where applicable); or
- b) Where the **Insured Person's** belongings are taken or attempted to be taken by force by causing or attempt to cause death, hurt, wrongful restraint or the fear of the same; or
- c) Where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise; or
- d) Where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to. Such act shall comprise the elements of stealth.

Burglary – means

Theft following forcible and violent entry or exit from the premises.

GEOGRAPHICAL AREAS

- 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.
Area 2 : Worldwide excluding United States of America and Canada.
Area 3 : Worldwide including United States of America and Canada.

SECTION 1 – PERSONAL ACCIDENT

For each insured person, we will pay:

Up to RM200,000 for bodily **injury** sustained by **you** and caused entirely by violent, accidental, external and visible means occurring within one year of the happening of the event and which independently and solely results in the benefits shown below.

Benefit 1	Death
Benefit 2	Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both limbs
Benefit 3	Permanent and total disablement from engaging in employment or occupations of any and every kind

Benefit 4 : Child Education Fund

When, as a result of an **Accident** occurring during his/her **trip**, an **Insured Person** dies within three hundred sixty five (365) days from the Date of Loss / **Accident** and at the Date of Loss / **Accident** has a surviving Child age 18 and below, **we** will pay RM7,500.

The above amount is regardless of the number of child(ren).

We will not pay for the following:

Under Benefit 1

More than RM25,000 if **you** are a **child**.

Under Benefits 1 & 2

If Benefit 1 or 2 happens more than 12 months from the date of the **injury**.

Under Benefits 1 to 3

- More than one of the benefits resulting from the same **injury** to each **insured person**.
- Injuries** arising from manual work in connection with any trade, employment and profession.
- More than RM475,000 in total from the same **accident** resulting in **injury** for each **family**.
- More than **RM20,000,000**, this being **our maximum aggregate limit of liability per conveyance** in respect of all **insured persons** travelling in one common aircraft or surface transport vehicle or waterborne vessel. In the event the aggregate amount of compensation payable in respect of such **insured persons** exceeds this maximum aggregate limit, **our liability for each insured person** shall be proportionately reduced.

SECTION 2 – BURIAL OR CREMATION AND/OR REPATRIATION EXPENSES

For each insured person, we will reimburse:

Up to RM5,000 for charges in the event of **your** death for:

- your** burial in the locality where **your** death occurs, or
- cremation in the locality where **your** death occurs including the cost of conveyance of **your** ashes to **your home**, or
- cost of conveyance of **your** body to **your home**.

The maximum limit payable per **family** is RM15,000.

We will not pay for the following:

- Fees or charges for **your** burial or cremation within **your home territory**.

SECTION 3 – MEDICAL AND OTHER EXPENSES

For each insured person, we will reimburse:

The following necessary and reasonable expenses incurred within the **Period of Insurance** that give rise to the claims resulting directly from **your** bodily **injury** or **illness** first manifested and sustained during the **journey**.

Benefits 1 to 4 are subject to the combined maximum limit applicable for this Section:

Benefit 1 (Medical Expenses including Alternative Medicine)

Reimbursement up to RM300,000 for necessary and reasonable fees or charges or expenses for:

- medical, surgical, **hospital**, nursing home or nursing services and emergency ambulance services.
- emergency dental treatment for the alleviation of sudden pain or treatment for damage to sound and natural teeth provided such damage is caused solely by **injury**.
- If the **Insured Person** suffers from an **Injury** sustained during the **trip** and seeks alternative medicine, **we** will reimburse the expenses incurred for such treatment up to a limit of RM500. Alternative medicine shall mean treatment from a traditional medical practitioner, osteopath, physiotherapist and/or a chiropractor other than yourself or a member of **your immediate family**.

The maximum limit payable per **family** is up to RM900,000.

Benefit 2 (Follow-Up Treatment)

Reimbursement for necessary follow-up medical, **hospital** and treatment expenses (including the cost of private ambulance or professional home nursing fees) which are reasonably incurred in the **home territory** upon **your** return from **your journey**. This is limited to RM30,000. However, expenses incurred after 90 days shall not be payable.

The maximum limit payable per **family** is up to RM90,000.

This benefit is not applicable to Alternative Medicine Treatment.

Benefit 3 (Compassionate Care)

Reimbursement up to RM5,000 for reasonable additional accommodation and travelling expenses limited to a round trip economy class air ticket incurred by one **immediate family member** who is required to travel to or with **you** and to remain with **you** on the medical advice of the treating **physician**. This is applicable only when **you** are outside **your home territory**.

The maximum limit payable per **family** is up to RM15,000.

Benefit 4 (Child Care)

Reimbursement up to a maximum of RM5,000 for reasonable additional accommodation and travelling expenses incurred by one **immediate family member** to take care and/or accompany the dependent **children**, not older than 12 years of age, back to **your home** who are left unattended as a result of **your** hospitalisation. This is applicable only when **you** are outside **your home territory**.

The maximum limit payable per **family** is up to RM15,000.

Benefit 5 (Emergency Medical Evacuation & Bringing Back to Home Territory)

Reimbursement of up to RM1,000,000 for an **Insured Person** which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the **insured person** with a **serious medical condition** to the nearest hospital where appropriate medical care is available, and not necessarily to the **home territory**. **We** will not pay to evacuate an **insured person** from the **home territory** to a foreign destination.

You must contact **Tokio Marine Travel Assistance** to obtain approval in advance for any evacuation and to make necessary transportation arrangements. Failure to do so will invalidate a claim for such costs.

We will not pay for the following:**Under Benefit 1**

- a) Fees or charges for repairs to or for the provision of dentures or artificial teeth.
- b) Any dental work involving the use of precious metals.
- c) Dental treatment/repairs where the cause is due to normal wear and tear or normal maintenance of dental health.
- d) Ophthalmological care, eye glasses, contact lenses and hearing aids or prescriptions for the same.
- e) Surgery or medical treatment which in the opinion of the registered **medical practitioner/physician** treating **you** can be reasonably delayed until **your** return to **your home territory** or to **your home** for Malaysia residents travelling from West Malaysia to East Malaysia and vice versa.
- f) The first RM50 of each and every incident giving rise to a claim for Area 1 and RM100 for Area 2 & 3 respectively for each **insured person**

Under Benefit 1 to 4

- a) More than the **combined maximum limit** of RM300,000 for each **insured person** and RM900,000 per **family**.

Under Benefits 1 to 5

- a) Fees or charges or expenses arising from manual work in connection with any trade, employment and profession.

SECTION 4 – HOSPITAL ALLOWANCE**For each insured person, we will pay:**

RM350 for each full day **you** are confined to **hospital** abroad as an in-patient on the recommendation of a **medical practitioner** as a result of **injury** or **illness** sustained during the period of the **journey** in addition to fees or charges or expenses paid under Section 3 - Benefit 1 above up to a maximum of RM7,000, provided a valid claim is payable under Section 3 – Benefit 1.

The maximum limit payable per **family** is RM21,000.

SECTION 5 – PERSONAL LUGGAGE AND PERSONAL EFFECTS**For each insured person, we will reimburse:**

Up to RM5,000 for loss of or damage to **your personal luggage and personal effects** taken or purchased (including clothing worn) due to **theft** and/or attempted **theft** and loss or damage by the **carrier** during the **journey** occurring during the **Period of Insurance**.

We will pay for the replacement cost provided the lost or damaged property is not more than 2 years old at the date of loss. If **you** cannot prove the age of the lost or damaged property or if the said property is more than 2 years old, **we** will pay on the basis of original purchase value of the said property less a deduction for wear and tear and depreciation or cost of repair, whichever is the lesser. If any article is proven to be beyond economical repair, a claim must be dealt with under this Policy as if the article has been lost.

The maximum limit payable per **family** is RM15,000.

Provided that:

1. **Your personal luggage and personal effects** must be owned and accompany **you** during the **journey** and include the contents therein.
2. All **valuables** must be worn by **you** or carried by **you** personally at all times except while deposited in a hotel safe or hotel safe deposit box.

We will not pay for the following:

1. The first RM50 for each and every incident giving rise to a claim for each **insured person**.
2. More than RM500 in respect of every single item, article, pair or set of articles.
3. More than the proportionate part of value of an article belonging to a pair or set.
4. Loss of or damage to:
 - a) animals
 - b) bonds, stamps, identity documents, credit and payment cards, travel documents, cash, stocks, negotiable instruments and securities or documents of any kind.
 - c) contact or corneal lenses, eye glasses, hearing aids, prosthetic limbs, artificial teeth or dental bridges or dentures.
 - d) cosmetics of any kind.
 - e) accessories of any kind including fashion accessory
 - f) films, tapes, cassettes, cartridges or discs, memory cards and the like and cost of reproducing data whether recorded on films, cards, tapes, cassettes, cartridges or discs or otherwise.
 - g) traditional herbs, perishable and consumable goods or bottles or any subsequent damages caused as a result thereof
 - h) pedal cycles, wheel chairs, prams, pushchairs or baby buggies other than while they are being conveyed by **public transport services and carrier**
 - i) property more specifically insured elsewhere.
 - j) valuables unless at all times they are attended by **you** or deposited in a hotel safe or hotel safety deposit box
 - k) **personal money**.
 - l) business goods or samples.
 - m) fragile articles, musical instruments, sculptures or household goods
 - n) sports equipment
5. Loss or damage due to atmospheric or climatic conditions, wear and tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any property.
6. Loss or damage to **personal luggage** while away from **your journey** accommodation unless it is at all times attended by **you**.
7. Loss or damage by theft from an unattended vehicle unless it is completely out of sight in the trunk of the vehicle which is fully locked and whose windows are closed and there is visible evidence of forced entry.
8. Loss or damage due to negligence on **your** part.
9. Mysterious disappearance.
10. Loss of or damage to property otherwise reimbursed by the **carrier** or others.
11. Losses not reported to the authorities within 24 hours of discovery.

SECTION 6 – LUGGAGE DELAY

For each insured person, we will pay :

RM200 for compensation if **your** accompanying checked-in luggage is delayed for at least six (6) consecutive hours from the time of arrival at the destination abroad, and followed by the sum of RM200 for the next six (6) consecutive hours of delay and so on up to RM800 per **trip**.

You cannot claim under both Section 5 and 6 for the same event and hence, any amount paid will be deducted from the final claim settlement payable under Section 5 should the items be permanently lost.

The maximum limit payable per **family** is RM2,400

We will not pay for the following:

- a) Claims not declared to **carrier** if **your** luggage is late or lost.
- b) **Your** failure to obtain a written confirmation from the **carrier** or their handling agents on the actual date and time of the luggage delivery.
- c) Luggage delay when it occurs on the return **journey to your home territory**.

SECTION 7 – PERSONAL MONEY AND TRAVEL DOCUMENTS

For each insured person, we will reimburse:

Benefit 1 (Personal Money)

Up to RM750 in respect of robbery, burglary or **theft** of **your personal money** during **your journey**.

Benefit 2 (Travel Documents)

Up to RM5,000 for the reasonable additional accommodation, travel expenses and communication expenses necessarily incurred in obtaining the replacement of **your** lost passport or visa and/or travel documents abroad arising out of robbery, burglary or **theft** during **your journey**.

Provided always that **you** shall exercise reasonable care for safety and that any loss must be reported to the police within 24 hours from the incident of loss or discovery.

The maximum limit payable under Benefit 1 and 2 in total is RM5,000 and per **family** is RM15,000.

We will not pay for the following:

Benefit 1

1. Loss of:
 - a) or theft of **personal money** left unattended in a public place or as a result of **your** failure to take care and precaution for the safeguard and security of such money.
 - b) **personal money** from an unattended vehicle
 - c) **personal money** in a suitcase while in transit by air or in sea-going vessel or a train and outside **your** control.
 - d) **personal money** in **your** suit or jacket which is left unattended in a public place or while in transit by air or in a sea-going vessel or a train and outside **your** control.
 - e) travellers cheques where the banker provides a replacement service.
2. Shortage due to error, omission, exchange or depreciation in value.

Benefit 2

1. Loss of:
 - a) or theft of passport and travel documents left unattended in a public place or as a result of **your** failure to take care and precaution for the safeguard and security of the travel documents.
 - b) passport and travel documents in a suitcase while in transit outside **your** control.
 - c) passport and travel documents in **your** suit or jacket, which are left unattended in a public place or while in transit outside **your** control.
 - d) or damage whilst in custody of an airline or other **carrier**, unless reported immediately on discovery and in the case of an airline, a property irregularity report obtained.
 - e) any additional expenses incurred in obtaining the replacement of loss of **your** passport and loss of travel documents in **your home territory**.

Benefit 1 & 2

- a) The first RM50 of each and every incident giving rise to a claim for each **insured person**.
- b) Mysterious disappearance.

SECTION 8 – CANCELLATION (LOSS OF DEPOSITS)

For each insured person, we will reimburse:

Up to RM15,000 for loss of irrecoverable deposits or charges paid or contracted to be paid by or for **you** and loss of excursion charges pre-booked and prepaid in **your home territory** by or for **you** for the benefit of the **insured person** which are not recoverable from any other source if **your trip** is unavoidably cancelled after this insurance is effected but prior to the commencement of the **journey**.

The maximum limit payable per **family** is RM45,000.

The above benefits are payable in the event of the following:

- a) Cancellation due to **your** death or death of any of **your immediate family member** in **your home territory**.
- b) Cancellation due to confinement to **you** or any of **your immediate family member** in a **hospital** arising from bodily **injury** or serious **illness** in **your home territory**.
- c) Cancellation due to death of **your** travelling companion that has registered for the **journey** with **you** and is an **insured person** whose name is duly mentioned in the Proposal Form and Certificate of Insurance.
- d) Cancellation due to confinement to **your** travelling companion that has registered for the **journey** with **you** and is an insured person whose name is duly mentioned on the Proposal Form and Certificate of Insurance in a **hospital** arising from bodily **injury** or serious **illness**.
- e) Cancellation due to **your home** becoming uninhabitable following fire, storm or flood or similar natural disasters like earthquake, hurricane or tornado.

We will not pay for the following:

1. Any event which is the result of:
 - a) **your** failure to obtain the required passport or visa.
 - b) any government requirement, regulation or act.
 - c) delay caused by **carriers** or re-scheduling in **your home territory** or the delayed departure at any point in or outside **your home territory** during the **journey** if **you** choose to abandon the **trip**.
 - d) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked **trip** including error, omission or default by the transport or accommodation provider or their agent or any person acting as **your** agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation is booked.
 - e) **you** arranging **your journey** through an unlicensed travel agent.
 - f) failure of **your** own vehicle.
 - g) **your** business, financial circumstances or contractual obligations or those of **your** travelling companions.
 - h) **your** disinclination to travel or **your** loss of enjoyment of the **journey**.
 - i) weather conditions other than severe weather conditions in **your home territory**, which prevent **you** from getting to the airport or port in time to catch **your** flight or ship.
2. Any losses if this insurance was not purchased within 7 days from the date of full payment of **your** trip and the cause for the cancellation must happen at least 24 hours after the purchase of this insurance unless due to an **Accident**.

SECTION 9 – CURTAILMENT

For each insured person, we will reimburse:

Up to RM15,000 for the refund of the unused and non-refundable part of **your trip** in proportion to the unused days paid or contracted to be paid by **you** or for **you in your home territory** in the event of necessary and unavoidable cancellation by **you** arising from causes beyond **your** control occurring during **your journey**. The refund for accommodation will be based on each day of **your journey you** have lost. A proportion of travel expenses will be refunded only if **you** cannot use **your** return ticket and **you** are not claiming return travel expenses under any other Sections of this Policy.

The maximum limit payable per **family** is RM45,000.

The above benefits are payable in the event of the following:

- a) **Curtailement** due to **your** serious **injury** or **illness** and upon medical advice during **your journey**. A medical certificate must be obtained from the **Medical Practitioner** who is treating **you**, advising **you** to return to **your home territory** due to **your injury** or **illness**.
- b) **Curtailement** due to unexpected death of any of **your immediate family member** remaining in **your home territory**.
- c) **Curtailement** due to unexpected **illness** or **accident** of any of **your immediate family member** remaining in **your home territory** which requires hospitalisation for more than 48 hours.
- d) **Curtailement** due to death of **your** travelling companion during the **journey** that has registered for the **journey** with **you** and is an **insured person** whose name is duly mentioned on the Proposal Form and Certificate of Insurance or if **your** travelling companion is being confined to a **hospital** due to bodily **injury** or serious **illness**.
- e) **Hijacking** of **scheduled carriers** or **public transport services**
- f) Natural disasters which prevent **you** from continuing **your** scheduled **trip**.

In the event of **curtailement**, compensation for the irrecoverable prepaid charges or expenses would be computed on the basis of each completed day from the day of arrival back in **your home territory** to the scheduled return as shown on the booking invoice.

We will not pay for the following:

1. Any event which is the result of:
 - a) **your** failure to obtain the required passport or visa,
 - b) any government requirement, regulation or act,
 - c) delay caused by **carriers** or re-scheduling in **your home territory** or the delayed departure at any point in or outside **your home territory** during the **journey** if **you** choose to abandon the **trip**,
 - d) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked **trip** including error, omission or default by the transport or accommodation provider or their agent or any person acting as **your** agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation was booked,
 - e) **you** arranging **your journey** through an unlicensed travel agent,
 - f) failure of **your** own vehicle,
 - g) **your** business, financial circumstances or contractual obligation or those of **your** travelling companions,
 - h) **your** disinclination to travel or **your** loss of enjoyment of the **journey**,
 - i) weather conditions other than severe weather conditions in **your home territory**, which prevent **you** from getting to the airport or port in time to catch **your** flight or ship.

SECTION 10 – DELAY IN DEPARTURE

For each insured person, we will pay:

Benefit 1:

RM200 for each consecutive 6 hours delay and up to RM 3,600 in total per **Trip** as compensation if the **scheduled carrier** on which **you** booked is delayed in departure for at least 6 hours at any single destination stop (including transit) from the time specified in the **carrier** or tour operator travel itinerary during **your journey** from **home territory** or return to **your home** due to strike or industrial action, adverse weather conditions or mechanical failure of the **scheduled carrier**.

The maximum limit payable per **family** is RM6,000 per **Trip**.

Benefit 2:

Reimbursements up to RM500 per **Trip** for irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of those parts that are cancelled if any part of the planned trip is cancelled due to the said delay, but **you** still continue with the rest of the **trip** and provided a valid claim is payable under Section 10 – Benefit 1.

The maximum limit payable per **family** is RM1,500 per **Trip**.

Under Benefit 1 & 2

The coverage under this Section only applies to **scheduled carriers**, which **you** had duly confirmed according to the **carrier** rules and regulations. **You** must provide **your** flight/travel booking itinerary and the delay must be verified in writing by the operator(s) of the conveyance or their handling agent(s) on the number of hours delayed and the reason for the delay.

This policy will only pay for one claim made either under Section 10 (Delay In Departure) or Section 11 (Delay in Arrival) or Section 12 (Missed Departure) or Section 13 (Flight Misconnection) or Section 14 (Overbooked flight).

We will not pay for the following:

1. Any event which is a result of:
 - a) **your** failure to check in at the airport, station or port according to the travel itinerary given to **you**.
 - b) **your** late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to strike or industrial action).
 - c) misconnection due to delay at any single destination stop (including transit).
 - d) **your** failure to obtain a written confirmation from the airline, railway or shipping line or their handling agents showing the scheduled departure time and the actual departure time of the flight, **journey** or sailing and the reason for the delay.
 - e) travel delay arising from strike or industrial action which commences or is announced before purchase of the insurance.
 - f) failure of **public transport services** arising from strike or industrial action which commences or is announced before the date of departure from **your home**.

The Delay in Departure benefit does not apply if the insurance is purchased after the departure time for **your** flight has been rescheduled.

SECTION 11 – DELAY IN ARRIVAL

For each insured person, we will pay:

RM250 if the arrival of the **scheduled carrier** in which **you** have arranged to travel is delayed for at least **6 consecutive** hours from the time specified in the itinerary supplied to **you** due to delay of the **scheduled carrier**, as a result of strike/industrial action, adverse weather conditions or mechanical breakdown.

The maximum limit payable per **family** is RM750.

We will not pay for claims arising directly or indirectly from, in respect of, or due to :

1. Delay in arrival at the destination as a result of delay in departure of the **scheduled carrier**.
2. Failure of the **Insured Person** 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.
3. Strike or industrial action existing at the date **you** purchased this insurance.

SECTION 12 – MISSED DEPARTURE

For each insured person, we will pay:

Up to RM1,000 for additional accommodation and travel expenses necessarily and reasonably incurred in reaching **your** destination abroad or returning to the **home territory** as a result of failure of **public transport services** to get **you** to the departure port, airport or train station as stated in **your** ticket.

The maximum limit payable per **family** is RM3,000.

We will not pay for the following:

1. The first RM50 of any and every incident giving rise to a claim for each **insured person**.
2. Any event which is a result of:
 - a) **your** failure other than failure of the **public transport services** to check in at the airport, station or port to the travel itinerary given to **you**.
 - b) late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to failure of the **public transport services**).
 - c) misconnection of any **carrier** due to delays at any single destination point.
 - d) failure of **public transport services** arising from strike or industrial action which commences or is announced before the date of departure from **your home**.

SECTION 13 – FLIGHT MISCONNECTION

For each insured person, we will pay:

Up to RM200 for expenses necessarily and reasonably incurred if **you** miss the confirmed onward connecting scheduled flight at the transfer point due to the late arrival of **your** incoming connecting scheduled flight, and if there is no alternative onward transportation being made available to **you** within 4 hours of the actual arrival time of **your** incoming flight.

We will indemnify you for expenses incurred, by 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).

The maximum limit payable per **family** is RM600.

SECTION 14 – OVERBOOKED FLIGHT

For each insured person, we will pay:

Up to RM200 for expenses necessarily and reasonably incurred, by evidence of receipts/bills in respect of hotel accommodation and restaurant meals or refreshments, as a result of **you** being denied boarding of an aircraft on a commercial scheduled flight due to over-booking, and no alternative transportation is made available to **you** within 4 hours of the scheduled departure time of such flight.

The maximum limit payable per **family** is RM600.

Provided that these expenses are not provided or compensated by the **carrier** or any third party. The overbooked flight details to be obtained by **you** must be verified in writing by the operator(s) of the airline or their handling agent(s).

SECTION 15 – HIJACKING INCONVENIENCE

For each insured person, we will pay:

RM300 for each full 24 hours delay and/or RM900 in total, whichever is the lesser, as cash benefit if the **scheduled carrier** or **public transport services** that **you** are travelling during **your** trip overseas is **hijacked**.

The maximum limit payable per **family** is RM2,700.

We will not pay for the following:

- a) Any **injury, illness**, loss, damage, cost or expense which is the result of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any sequence to the loss.

SECTION 16 – HOME CARE BENEFIT

For each insured person, we will pay:

Up to RM1,000 for physical loss or damage caused by fire or **burglary** to the **home contents, valuables** and/or stamp, coin, medal collections, works of art inside **your home** which is left vacant during the **Period of Insurance**, but only after **your** commencement of **your journey**.

In the event of loss or damage to any property insured forming part of a pair or set, **our** liability shall not exceed a proportionate part of the value on the pair or set. **We** shall not be liable for more than RM500 in respect of every single item, article, pair or set of articles.

The maximum limit payable per **family** is RM3,000.

The benefits of this Section do not apply to a **Child Insured Person**.

We will not pay for the following:

- a) Any loss or damage occasioned through **your** wilful act or any one in connivance with **you** and/or **your family** member residing with **you** in **your home**.
- b) Loss or damage occasioned by cessation of work; or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto of any Public Municipal or Local Authority of **your home territory** or area in which the property is situated; or occasioned to property by its own fermentation, natural heating or spontaneous combusting or by its undergoing any heating or drying process.
- c) Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.

SECTION 17 – PERSONAL LIABILITY

For each insured person, we will indemnify you:

Up to but not exceeding RM1,000,000 inclusive of claimants costs and expenses for which **you** are legally liable to pay as **damages** a result of:

- a) accidental **injury** including death, **illness** or disease to third party,
- b) accidental loss of or damage to property of any third party, which does not belong to and is neither in the charge or under the control of **you** or any family member,

occurring within the **Geographical Area** during the **Period of Insurance**.

We will also pay for **your defence costs and expenses** that **you** have incurred with **our** approval in writing, in the defence or settlement of such claim under the Policy.

Provided always that the amount indemnified hereunder inclusive of all claimants costs and expenses and **your defence costs and expenses** shall not exceed RM1,000,000 during the **Period of Insurance**.

The maximum limit of indemnity per **family** is RM3,000,000 (inclusive of claimants cost and expenses and **your defence costs and expenses**) during the **Period of Insurance**.

In the event of **your** death, **we** will indemnify **your** legal personal representative in the terms of and subject to the terms, conditions, exclusions of this Section, provided they shall as though they are the **insured person** observe fulfil and be subject to the terms, conditions and exclusions of this Section insofar as they can apply.

For each insured person we will not pay for:

1. Any liability for loss of or damage to property or **injury, illness** or disease:
 - a) suffered by anyone under the Contract of Service with **you** or family member and arising out of the work they are employed to do.
 - b) to any family member.
 - c) arising out of any deliberate act or omission.
 - d) any wilful, malicious or unlawful act by **you** or family member.
 - e) arising out of **your** own employment, profession trade or business or that of any family member.
 - f) arising from **your** ownership, care, custody or control of any animal.
 - g) which indemnity is provided under any insurance assumed by **you** by agreement which would not have attached in the absence of such agreement.
2. Compensation or other costs arising from **accidents** involving:
 - a) any land or building or the use thereof by or on **your** behalf other than **your** temporary **journey** accommodation that does not belong to **you** or any family member.
 - b) property belonging to or held in trust by or in the charge or control of **you** or any family member.
 - c) mechanically propelled vehicles and any trailers attached.
 - d) aircraft, motorized waterborne craft or yacht.
 - e) firearms.
3. Compensation for **damages** involving:
 - a) judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.
 - b) costs and expenses of litigation by any claimant which are not incurred in and recoverable in Malaysia.
4. Fines, penalties, punitive, liquidated or exemplary **damages**.
5. Liability of whatsoever nature for loss, damage or loss of use of property caused by seepage, pollution or contamination.
6. Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of asbestos in whatever form or quantity.
7. Any claim (either past, present or future) arising from the condition known as LATEX PROTEIN TOXIC SYNDROME or any similar medical condition or allergic reaction caused by the exposure of the skin to latex or products or by the inhalation of latex dust.
8. Any pure financial losses.

SECTION 18 – LOSS OF TRAVEL DEPOSITS/TRAVEL PACKAGE PAYMENT

For each insured person, we will reimburse:

Up to RM3,000 for loss of irrecoverable travel deposits/travel package payment paid in advance in the event that before the departure date of **your** booked **trip**, the **Travel Agent** from where **you** purchased **your** air tickets or tour packages is unable to honour their agreement to provide the air tickets or tour packages as a result of total cessation of the business including insolvency or abscondment.

The maximum limit payable:-

- (a) per **family** : RM9,000
- (b) per **Travel Agent** : RM3,000,000

We will not pay for the following:

1. Any losses:
 - a) Abscondment or insolvency of any travel agency, tour organizer or other parties other than the **Travel Agent** from which **you** purchased **your** air ticket or tour package.
 - b) Caused directly or indirectly by any government requirement, regulation or act.
 - c) Deposits which will be refunded by a hotel, airline, industry compensation scheme, **Travel Agent** or any other travel services or accommodation.
 - d) If the insolvency occurred or for which a petition for bankruptcy was filed before the effective date of this benefit.
 - e) If this insurance is not purchased within 7 days from the time the full payment of the air tickets or tour packages is made.

If the abscondment or insolvency of the **travel agent** from which **you** purchased **your** air ticket or tour package has occurred prior to **your** purchase of this insurance.

Travel Agent means a travel agent with a valid license and registered with the Ministry of Tourism in Malaysia.

SECTION 19 – ADDITIONAL COSTS OF RENTAL CAR RETURN

For each insured person, we will reimburse:

Up to RM1,000 for the additional costs of rental car if **you** are unable to return a hired car or campervan from a licensed rental agency to the nearest hire depot due to **your injury** or serious **illness** which requires hospitalization.

The coverage under this Section only applies if **you** are liable for the cost under the rental car agreement.

For each insured person, we will not pay for :

1. Any event which is a result of :
 - a) **Your** failure to comply with all the requirements of the rental agreement
 - b) **You** taking part in or practicing for speed or time trials of any kind
 - c) **You** being not fully licensed to drive the vehicle

SECTION 20 – TOKIO MARINE TRAVEL ASSISTANCE SERVICES

We have arranged for International Medical Assistance and Travel Assistance services to be provided through **TOKIO MARINE TRAVEL ASSISTANCE** so as to assist **you** in an emergency abroad. To activate the services, kindly contact **TOKIO MARINE TRAVEL ASSISTANCE** - 24 hours emergency telephone number by reverse charge call and give **our** dedicated call centre the necessary information.

- a) The services below are purely on referral or arrangement basis only.
- b) **TOKIO MARINE TRAVEL ASSISTANCE** shall not be responsible for any third party expenses for which **TMIM** has not given approval for.
- c) Should the third party expenses be borne by **you**, the provision of financial guarantees by **TOKIO MARINE TRAVEL ASSISTANCE** is subject to **TOKIO MARINE TRAVEL ASSISTANCE** first securing payment from **you** through **your** credit card or from funds provided by **your family**.

1. **PART I – EMERGENCY MEDICAL ASSISTANCE**

a) **Round-the-Clock Telephone Access**

You may contact **TOKIO MARINE TRAVEL ASSISTANCE** 24-hour dedicated hotline made available around the clock for any assistance required and/ or enquiries pertaining to the Program.

b) **Tele-Medical Consultation**

When any medical advice is requested during the period where **you** are traveling, **TOKIO MARINE TRAVEL ASSISTANCE** shall arrange for immediate assistance and advice to be given by **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor or external **Physicians/** medical professionals who are qualified and licensed to give such medical advice. The tele-medical consultation provided by **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor or the external **Physicians/**medical professionals shall be regarded as providing personal advice only and shall not be construed as a medical diagnosis under any circumstances howsoever.

c) **Medical Referral and Arrangement for Medical Appointments**

TOKIO MARINE TRAVEL ASSISTANCE shall exercise its best efforts to provide **you**, upon request, the name, address, telephone number and, if available, the business operating hours of local **Physicians, hospitals, clinics, dentists, and dental clinics**.

TOKIO MARINE TRAVEL ASSISTANCE shall also when requested, attempt to confirm the availability of the applicable medical or dental professional to arrange the medical or dental appointment on **your** behalf to enable **you** to seek treatment.

d) **Emergency Medical Evacuation**

In the event of a Medical Emergency and where **you** are being hospitalized, **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor, in consultation with the local attending **Physician** determines that the local medical facility available is inadequate, **TOKIO MARINE TRAVEL ASSISTANCE** shall organize **your** medical evacuation to the nearest **hospital/**medical institution having adequate medical facility and capable of providing proper care, under constant medical supervision.

The mode of transport decided will depend on the nature of **your** medical condition, the degree of urgency required on the treatment, the convenience of access to the nearest airport, weather conditions and distance of the next location of the **hospital/**medical institution.

e) **Medically Supervised Repatriation**

Once **your** condition has stabilised and **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor, in consultation with the local attending **Physician** decides that **you** should be repatriated to **your Home** or a **hospital/**medical institution nearest to **your Home** that is capable of providing proper medical care and treatment, **TOKIO MARINE TRAVEL ASSISTANCE** shall organise and arrange for **your** repatriation to that particular **hospital/**medical institution while continuing to provide adequate medical facility under constant medical supervision.

The mode of transport decided will depend on the nature of **your** medical condition, the degree of urgency required on the treatment, the convenience of access to the nearest airport, weather conditions and distance of the next location of the **hospital/**medical institution.

f) **Dispatch of Essential Medication / Medical Equipment Not Locally Available**

If **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor in consultation with the local attending **Physician**, determines that specific medical equipment or medication which are not then generally available in that location in question is medically necessary, **TOKIO MARINE TRAVEL ASSISTANCE** will organize the dispatch of such necessary equipment or medication, provided that such dispatch is not prohibited by the local rules and regulations. **You** shall bear all costs and charges incurred for the cost of medicine provided.

g) **Monitoring of Medical Condition**

In the event that **you** are hospitalised, **TOKIO MARINE TRAVEL ASSISTANCE** shall monitor **your** medical condition from time to time until **you** are discharged from the **hospital**.

h) **Compassionate Care**

In the event **you** are hospitalised and traveling alone, **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor in consultation with the local attending **Physician** determines that **your** medical condition forbids an evacuation or repatriation, **TOKIO MARINE TRAVEL ASSISTANCE** will arrange for a round trip economy class travel ticket and hotel accommodation for one (1) **immediate family member** who is required to travel to or with **you** and to remain with **you** on the medical advice of the attending **Physician** and/or **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor. This is applicable only when **you** are outside **your home territory**.

i) **Child Care**

In the event **you** are hospitalized and **your** dependent children is left unattended due to **your** medical condition, **TOKIO MARINE TRAVEL ASSISTANCE** will make necessary accommodation and travelling arrangements for one **immediate family member** to take care and/or accompany the dependent children, not older than 12 years of age, back to **your home**. This is applicable only when **you** are outside **your home territory**.

j) **Repatriation of Mortal Remains**

In the event of **your** death while traveling, **TOKIO MARINE TRAVEL ASSISTANCE** will arrange to transport **your** body or remains to **your home**.

2. **PART II – PRE-TRAVEL INFORMATION & EMERGENCY TRAVEL ASSISTANCE**

a) **Inoculation, Passport and Visa Information**

TOKIO MARINE TRAVEL ASSISTANCE shall provide information concerning inoculation and visa requirements for foreign countries as are specified from time to time in the most current edition of the World Health Organisation Publication “Vaccination Certificates Requirements and Health Advice for International Travel” (for inoculation) and the “ABC Guide to International Travel Information” (for visa). **TOKIO MARINE TRAVEL ASSISTANCE** shall inform **you** that **TOKIO MARINE TRAVEL ASSISTANCE** is communicating the requirements set forth in a document and **TOKIO MARINE TRAVEL ASSISTANCE** shall name such document for **your** knowledge.

b) **Weather and Foreign Exchange Information**

TOKIO MARINE TRAVEL ASSISTANCE shall provide information to **you** regarding the exchange rate of major foreign currencies and weather forecasts and temperatures of foreign countries.

c) **Location of Lost Items/ Personal Belongings**

TOKIO MARINE TRAVEL ASSISTANCE will assist **you** when **you** have lost **your** luggage, documents and or personal belongings while traveling by referring **you** to the appropriate authorities involved. If necessary, the airline companies, government authorities and credit card issuers are among those who will be contacted by **TOKIO MARINE TRAVEL ASSISTANCE**.

d) **Consulate/ Embassy Referral**

TOKIO MARINE TRAVEL ASSISTANCE will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

e) **Flight Information**

TOKIO MARINE TRAVEL ASSISTANCE will provide flight information on the arrival and departure by destination, time and flight number upon request. The information will only be available for the present day, the day before and the day after **your** enquiry.

3. **Limitations**

TOKIO MARINE TRAVEL ASSISTANCE and **TMIM** cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond their control including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit **TOKIO MARINE TRAVEL ASSISTANCE** from rendering such services.

4. **Subrogation and Subsidiary**

(a) It is noted and agreed that the primary purpose of this Section is the provision of services to **you** when involved in a medical emergency. If the services and benefits provided by **TOKIO MARINE TRAVEL ASSISTANCE** are covered in whole or in part by any other insurance policy or other health plans, **TMIM** shall only be responsible for its rateable proportion of the cost of such services and benefits.

(b) Any portion of **your** travel ticket, which is unused following the provision of services, is to be surrendered to **TMIM**.

(c) **TMIM** may at any time and at their own expenses and without prejudice to this Section take proceedings in **your** name to obtain compensation or secure an indemnity from any third party in respect of any loss or **injury** giving rise to the provision of services under this Section.

5. **Conditions**

(a) **You** must take reasonable care to prevent **accident, injury** or **illness**.

(b) Fraud, misstatement or concealment in the statements made for and on **your** behalf prior to or when affecting this Section of the Policy or any fraudulent claim under this Section shall render this Section void and all indemnities and benefits shall be forfeited.

(c) Written notice of any **accident**, proceedings or any other event which may give rise to a claim shall be given to **TMIM** within 30 days of the occurrence or as soon as reasonably practicable. All certificates, information and evidence required by **TMIM** shall be provided at **your** expense or **your** legal representative expense.

6. **Exceptions**

The following circumstances are excluded under the Policy and the cost of rendering emergency assistance services will not be borne by **TMIM**.

(a) The provision of services which are not specified in this Section.

(b) Services rendered without the authorization and/or intervention of **TOKIO MARINE TRAVEL ASSISTANCE**.

(c) Services made by any party other than **TOKIO MARINE TRAVEL ASSISTANCE** for which no charge is usually made.

(d) Medical treatment administered by relatives whether qualified or not.

(e) Costs that would have been payable if the event giving rise to the intervention of **TOKIO MARINE TRAVEL ASSISTANCE** had not occurred.

(f) Any expense more specifically covered under any insurance policy.

(g) Cases of minor **illness** or **injury** which in the opinion of the **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor can be adequately treated locally and which do not prevent **you** from continuing **your** travel or work.

(h) Expenses incurred where in the opinion of the **TOKIO MARINE TRAVEL ASSISTANCE'S** Company Doctor, **you** are physically able to return to the **home territory** sitting as a normal passenger and without medical escort.

(i) Any circumstances set out in the ‘**General Exclusions**’, which apply to the whole policy.

7. **Disclaimer**

TOKIO MARINE TRAVEL ASSISTANCE and the professionals to whom the beneficiaries are referred by **TOKIO MARINE TRAVEL ASSISTANCE** are to be responsible for their own acts and are not employees, agents or servants of **TMIM**. **TMIM** shall not be responsible for any act or failure to action on the part of **TOKIO MARINE TRAVEL ASSISTANCE** and their professionals such as, and not limited to, **physicians, hospitals** and clinics.

GENERAL EXCLUSIONS (Applicable to All Sections)

1. **We** will not pay for any deterioration of, or loss of or damage to property, or any legal liability, **injury, illness**, death or expense directly or indirectly, caused by or contributed to, or arising from:
 - a) war, invasion, acts of foreign enemies, hostilities or war-like operation (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, terrorism, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with an organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence a government and/or to put the public or any section of the public, in fear.
 - b) riot or civil commotion, lockout or threat of such event.
 - c) delay, confiscation, detention, nationalization, requisition, damage, destruction, or any prohibitive regulations by Customs or other Government Officials or Authorities of any country.
 - d) ionising radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from combustion of nuclear fuel.
 - e) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - f) any weapon of war employing atomic or nuclear or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
2. **We** will not pay for:
 - a) any consequential loss of any kind unless specified in the Policy.
 - b) any loss due to currency exchanges of any and every description.
 - c) claims in respect of persons below the age of 30 days and persons above the age of 80 years at the time of issuance of Certificate of Insurance.
 - d) any claims arising from manual work in connection with **your** trade, employment and profession.
 - e) any claims arising from overseas secondment as part of **your** occupation.
 - f) any claims in connection with **your** involvement in police, naval, military or airforce service or operations, whether regular or temporary.
 - g) any payment **you** would normally have made during your travel, if nothing had gone wrong.
 - h) any claims due to **your** illegal acts.
3. **We** will not pay for any event, **injury, illness** or loss of or damage due to or which is the result of:
 - a) **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
 - b) medication, which at the time of departure is known to be required or to be continued outside the **home territory**.
 - c) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation center.
 - d) **you** receiving in-patient treatment or are on a waiting list for in-patient treatment.
 - e) **you** having received a terminal prognosis.
 - f) **you** intend to travel against the advice of a **medical practitioner** or are intending to obtain medical treatment during the **journey**.
 - g) **your** suicide or any attempt thereat, self-injury or wilful exposure to peril (other than in an attempt to save human life).
 - h) **you** having HIV (Human Immune Deficiency Virus) and/or any HIV-related **illness** including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivatives, variations or treatment thereof however caused.
 - i) **you** being under the influence of drugs or other substance abuse (other than those prescribed by a registered **medical practitioner** but not when prescribed for the treatment of drug addiction).
 - j) **you** being under the influence of alcohol or intoxicating liquor.
 - k) **you** participating in a **hazardous adventure**.
 - l) **you** participating in professional sport activities of any kind.
 - m) any cost of treatment in respect of pregnancy, childbirth, miscarriage, abortion and all related complications except miscarriage due to **injury** as covered under Section 3.
 - n) **pre-existing condition**.
 - o) cosmetic surgery.
 - p) non-emergency medical check-ups.
 - q) failure to obtain required vaccinations before departure.
 - r) **illness** or disorders of a psychological nature, insanity, any anxiety state and/or nervous depressions, mental **illness**.
 - s) offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.

GENERAL CONDITIONS (Applicable to All Sections)

1. **You** must observe, fulfil and comply with the following conditions in order to have full protection of **your** Policy. **Our** payment of claims for any **accident, injury**, loss, damage or liability happening in the selected **Geographical Area** during the **Period of Insurance** is dependent on **your** observance of the following:
 - a) Taking ordinary and proper care to safeguard against **accident, injury**, loss or damage, as if the insurance was not in force.
 - b) Reporting in writing to **us** within 30 days upon return to **your home** or after the expiry of this insurance, whichever is earlier, full details of any incident, which may result in a claim under the Policy.
 - c) Producing the Certificate of Insurance before a claim is admitted.
 - d) Forwarding to **us** immediately upon receipt of every writ, summons, documents, legal process or other communication in connection with the claim.

- e) Giving all necessary information and assistance that **we** may require at **your** expense (including where necessary medical certification and details of **your** household insurance).
- f) Not admitting liability or making an offer or promise of payment without **our** consent.
- g) Giving notice within 24 hours to the Police of any loss or **theft** or to the **carriers** when the loss or damage has occurred in transit. In either case, a report form must be obtained from the Police or carriers and forwarded to **us**.
- h) Not abandoning any property to **us**.
- i) Having sought medical advice on the advisability of taking the **journey** when **you** have received medical treatment as a **hospital** in-patient during the 6 months preceding to the **journey** booking.
- j) Not travelling contrary to medical advice or specifically to obtain medical treatment.
- k) Not having received a terminal prognosis from a registered **medical practitioner** prior to the date of issue of the Certificate of Insurance.
- l) Not awaiting medical treatment as a **hospital** in-patient at the date of issue of the Certificate of Insurance.
- m) Suffering from any previously diagnosed anxiety state.
- n) No alterations and/or additions to the printed terms and conditions of the Policy are valid unless initialled at **our** office by an authorized employee of **TMIM**.

2. The following are our rights under this Policy:

- a) Not paying any claim, which is in any way fraudulent.
- b) Not paying any claim if there is any mis-statement made or material fact omitted by **you** or any one acting on behalf of **you** at the time of proposal.
- c) Cancel all covers under the Policy immediately if the claim is dishonest or exaggerated in any way and **we** reserve the right to notify the police of any such claim.
- d) Take over and deal with in **your** name, the negotiation, defence or settlement of any claim made under the Policy.
- e) Take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the Policy.
- f) 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 **TMIM** or its authorized agents.
- g) Cancel all benefits provided by the Policy without refund of any premium when a payment is made for cancellation or **curtailment** of the **journey**.
- h) Only pay a proportion of a claim where there is other insurance in force covering the same risk, and to require details of such other insurance.
- i) Not to refund the premium after the Policy or Certificate of Insurance has been issued.
- j) Request an examination by a Medical Referee appointed by **us** for a non-fatal **injury**.
- k) Request an autopsy or post-mortem examination in the event of **your** death.
- l) At **our** option, choose to make payment, reinstate or repair the lost or damaged property.
- m) Decide if **your** medical condition is sufficiently serious to warrant Emergency Medical Evacuation. **TMIM** or its medical advisers shall also decide the place to which the **insured person** shall be evacuated and the means by which the evacuation should be carried out, having regard to all the assessed facts and circumstances of which **we** are aware at the relevant time.

3. Currency

All benefits and indemnity payable under this Policy are in Ringgit Malaysia (RM).

4. Arbitration Clause

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by both parties in difference or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each party within one calendar month after having been required in writing so to do by either of the parties or in the case of the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an award shall be a condition precedent to any right of action against **us**. If **we** shall disclaim liability to **you** or **your** personal representatives for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

ENDORSEMENTS AND CLAUSES (Attaching To and Forming Part of this Policy)

Cash Before Cover

It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **us** before cover commences. If this condition is not complied with, then this insurance is automatically null and void.

The authorized agent shall remit the premium within seven (7) working days upon receipt of such premium from **you**. **We** reserve the right to refuse any coverage and/or reject **your** claim resulting from non-payment of premium to **us**.

Date Recognition Clause

1. **We** will not pay for any loss or damage including loss of use with or without physical damage, **injury** (including bodily **injury**), expenses incurred or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether **your** property or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to:
 - a) Correctly recognize any date as its true calendar date;
 - b) Capture, save, retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than its true calendar date; and/or
 - c) Capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.

2. It is further understood that **we** will not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in 1.
3. **We** will also not pay for the loss or damage including loss of use with or without physical damage, **injury** (including bodily **injury**) expenses incurred or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by **you** or for **you** or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy described in 1 above.
4. **We** will also not pay for any consequential loss resulting from any continuing inability of the computer and equipment described in 1 above to correctly recognize any date as its true calendar date after the lost or damaged property has been replaced or repaired.

Such loss or damage, **injury** (including bodily **injury**), expenses or any consequential loss referred to in 1, 2, 3 or 4 above, is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

Policy Interpretation Clause

If there are any dispute pertaining to the interpretation, application or construction of this Policy, it shall be resolved and filed in a court where this Policy is issued in the **home territory**; and the law applicable to resolution of such dispute shall be the law of the country in which this Policy is issued.

Property Damage Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Policy:

- a. Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- b. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.

Subject otherwise to the terms, conditions and exceptions of the Policy.

Terrorism Extension Endorsement

Notwithstanding the Terrorism exclusion stated in the General Exclusions of the Policy, this Policy is hereby extended to cover death or bodily **injury** sustained by **the insured person/you** which is caused by or occasioned by or through any acts of terrorism as defined in the Policy, provided always that: -

- a. this Policy does not cover any death or bodily **injury**, which is in any way caused by or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent or substance whatsoever.
- b. the **insured person/you** is/are not directly or indirectly participating in such activities.

In any action, suit or other proceeding where we allege that by reason of the provisions of this endorsement any claim is not covered by this Policy, the burden of proving the contrary shall be upon the **insured person/you**.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

It is further declared that our maximum aggregate limit of liability is RM 20,000,000 per event. If the total sum payable any one event exceeds the maximum aggregate limit, **we** shall settle the claim for each **insured person** on a proportionate basis.

Subject otherwise to the terms and conditions of the Policy.

NOTICE TO ALL POLICYHOLDERS

(Regarding Financial Mediation Bureau & Customers Services Bureau)

The following bureaus are authorized to oversee public enquiries and complaints on insurance related matters. **You** can contact them for assistance at:

Financial Mediation Bureau

Level 25, No. 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel No : 03-2272 2811
Fax No : 03-2274 5752
Business Hours: Monday to Friday (8:30am to 5:30pm)
Website: www.fmb.org.my
(for claims matters only)

Pengurus

Customer Services Bureau
Jabatan Pengawalan Insurans
Bank Negara Malaysia
alan Dato' Onn
50480 Kuala Lumpur
Tel No: 03-2698 8044

SECT	BENEFITS	SUM INSURED (RM)	
		INDIVIDUAL	FAMILY
1.	<p>PERSONAL ACCIDENT Accidental death</p> <ul style="list-style-type: none"> • Per Adult • Per Child • Per Family <p>Permanent disablement</p> <ul style="list-style-type: none"> • Per Adult • Per Child • Per Family <p>CHILD EDUCATION FUND</p>	<p>200,000 25,000</p> <p>200,000 200,000</p> <p>7,500</p>	<p>200,000 25,000 475,000</p> <p>200,000 200,000 475,000</p> <p>7,500</p>
2.	<p>BURIAL OR CREMATION AND/OR REPATRIATION EXPENSES Reimbursement of burial or cremation expenses and/or repatriation of mortal remains back home</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	<p>5,000</p>	<p>5,000 15,000</p>
3.	<p>MEDICAL AND OTHER EXPENSES Reimbursement of the necessary and reasonable medical, surgical, and hospital charges, including emergency dental treatment resulting from injury, alternative medicine, follow-up treatment, compassionate care and child care expenses.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>Excess per claim/person: Area 1: RM50, Area 2 & 3: RM100</p> <p>The following are subject to overall medical expenses limit:</p> <p>a) Alternative Medicine</p> <ul style="list-style-type: none"> • Per Adult/Child <p>b) Follow-Up Treatment</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>c) Compassionate Care</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>d) Child Care</p> <ul style="list-style-type: none"> • Per event <p>EMERGENCY MEDICAL EVACUATION & BRINGING BACK TO MALAYSIA</p> <ul style="list-style-type: none"> • Per Adult/Child 	<p>300,000</p> <p>500 30,000 5,000 5,000</p> <p>1,000,000</p>	<p>300,000 900,000</p> <p>500 30,000 90,000 5,000 15,000 15,000</p> <p>1,000,000</p>
4.	<p>HOSPITAL ALLOWANCE Payment (RM350 per day) for admission to hospital abroad due to accidental bodily injury or illness</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	<p>7,000</p>	<p>7,000 21,000</p>
5.	<p>PERSONAL LUGGAGE AND PERSONAL EFFECTS Coverage for lost or damaged luggage and personal effects</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>Excess per claim/person : RM50</p>	<p>5,000</p>	<p>5,000 15,000</p>
6.	<p>LUGGAGE DELAY Pays RM200 if your luggage is delayed from the time of arrival at the destination abroad for each 6 consecutive hours</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>(An Insured cannot claim under both Section 5 & 6 for the same event)</p>	<p>800</p>	<p>800 2,400</p>
7.	<p>PERSONAL MONEY AND TRAVEL DOCUMENTS Reimbursement for loss of money and reasonable incurred accommodation, travel expenses and communication expenses incurred to replace lost passport, visa or travel documents in the event of loss due to theft.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>Excess per claim/person : RM50 Sub-limit for theft of money : RM750</p>	<p>5,000</p>	<p>5,000 15,000</p>

SECT	BENEFITS	SUM INSURED (RM)	
		INDIVIDUAL	FAMILY
8.	<p>CANCELLATION (LOSS OF DEPOSITS) Reimbursement for loss of irrecoverable deposits or charges paid if your planned trip is cancelled due to your illness, bodily injury or death including your immediate family/ travelling companion.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	15,000	15,000 45,000
9.	<p>CURTAILMENT Reimbursement for unused and non-refundable portions of your cancelled trip due to bodily injury, illness or death including your immediate family or travelling companion.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	15,000	15,000 45,000
10.	<p>DELAY IN DEPARTURE</p> <p>a) Pays RM200 if your conveyance is delayed from the scheduled departure time for each 6 consecutive hours.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>b) Reimbursement on top of the above limit for irrecoverable deposits or charges paid for the cancelled parts of the trip due to travel delay.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>We will only pay for one claim made either under Section 10 (Delay In Departure) or Section 11 (Delay In Arrival) or Section 12 (Missed Departure) or Section 13 (Flight Misconnection) or Section 14 (Overbooked Flight)</p>	3,600 500	3,600 6,000 500 1,500
11.	<p>DELAY IN ARRIVAL Pays RM250 if the arrival of the scheduled carrier in which you have arranged to travel is delayed for at least 6 consecutive hours.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	250	250 750
12.	<p>MISSED DEPARTURE Reimbursement for necessarily and reasonably incurred accommodation and travel expenses in reaching your original destination or returning homes as a result of failure of public transport services.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family <p>Excess per claim/person : RM50</p>	1,000	1,000 3,000
13.	<p>FLIGHT MISCONNECTION Reimbursement for expenses necessarily and reasonably incurred if you miss the confirmed onward connecting scheduled flight at transfer point.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	200	200 600
14.	<p>OVERBOOKED FLIGHT Reimbursement for expenses necessarily and reasonably incurred resulting from you being denied boarding due to overbooking of commercial scheduled flights.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	200	200 600
15.	<p>HIJACKING INCONVENIENCE Reimbursement of up to RM300 for each full 24 hours delay if the scheduled carrier or public transport services that you are travelling in is hijacked.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	900	900 2,700
16.	<p>HOME CARE BENEFIT Coverage for physical loss or damage caused by fire or burglary to the home contents and valuables in the event your home is left vacant.</p> <ul style="list-style-type: none"> • Per Adult • Per Family 	1,000	1,000 3,000
17.	<p>PERSONAL LIABILITY Indemnifies you in respect of your legal liability towards third parties for injury, illness, loss or damage to property.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family 	1,000,000	1,000,000 3,000,000

SECT	BENEFITS	SUM INSURED (RM)	
		INDIVIDUAL	FAMILY
18.	<p>LOSS OF TRAVEL DEPOSITS/TRAVEL PACKAGE PAYMENT Reimbursement for loss of irrecoverable travel deposits/travel package payment paid in advance in the event that before the departure date of your booked trip, the Travel Agent from where you purchased your air tickets or tour packages is unable to honour their agreement to provide the air tickets or tour packages as a result of total cessation of the business including insolvency or abscondment.</p> <ul style="list-style-type: none"> • Per Adult/Child • Per Family • Per Travel Agent 	<p style="text-align: right;">3,000</p> <p style="text-align: right;">3,000,000</p>	<p style="text-align: right;">3,000 9,000 3,000,000</p>
19.	<p>ADDITIONAL COSTS OF RENTAL CAR RETURN Reimbursement for the additional costs of rental car if you are unable to return a hired car or campervan from a licensed rental agency to the nearest hire depot due to your injury or serious illness which requires hospitalization.</p> <ul style="list-style-type: none"> • Per event 	<p style="text-align: right;">1,000</p>	<p style="text-align: right;">1,000</p>
20.	<p>TOKIO MARINE TRAVEL ASSISTANCE SERVICES Provides 24-hour, 7 days a week, multi-language worldwide telephone assistance for emergencies abroad. Contact Tokio Marine Travel Assistance at reversed charge for medical and travel assistance.</p>	<p style="text-align: center;">Included</p>	<p style="text-align: center;">Included</p>

BRANCHES

ALOR SETAR

UNIT 3, 1ST FLOOR,
NO. 55, BANGUNAN EMUM 55,
JALAN GANGSA,
05150 ALOR SETAR, KEDAH DARUL AMAN.
TEL: 04-734 0988
FAX: 04-734 9088

PENANG

MENARA KOBAY, ARAS G, TINGKAT 1 & 2,
42B, JALAN RANGOON,
10400 PULAU PINANG.
TEL: 04-226 0359, 226 0391
FAX: 04-226 0462

BUTTERWORTH

NO. 12, TINGKAT 1, JALAN TODAK 5,
BANDAR SEBERANG JAYA,
13700 PRAI, PULAU PINANG.
TEL: 04-399 2999
FAX: 04-398 9939

IPOH

NO. 5, 5A, 5B & 7A, 7B,
JALAN DATO SERI AHMAD SAID,
30450 IPOH, PERAK DARUL RIDZUAN.
TEL: 05-253 8076, 242 9885
FAX: 05-255 7648

KLANG

3-1, 5-1 & 5-2, JALAN TIARA 2D/KU1,
BANDAR BARU KLANG, 41150 KLANG,
SELANGOR DARUL EHSAN.
TEL: 03-3345 1928
FAX: 03-3343 8981

PETALING JAYA

UNIT B09-02, BLOCK B, 3 TWO SQUARE,
NO. 2, JALAN 19/1, 46300 PETALING JAYA,
SELANGOR DARUL EHSAN.
TEL: 03-7960 8636
FAX: 03-7960 8637

SEREMBAN

12-1, 12-2 & 13-1, 13-2,
(1ST & 2ND FLOOR), JALAN ERA SQUARE 2,
ERA SQUARE, 70200 SEREMBAN,
NEGERI SEMBILAN DARUL KHUSUS.
TEL: 06-768 8100
FAX: 06-768 8105

MELAKA

NO. 59, JALAN MELAKA RAYA 25,
TAMAN MELAKA RAYA,
75000 MELAKA.
TEL: 06-282 3663, 281 8625
FAX: 06-282 9728

MUAR

NO. 5, 1ST & 2ND FLOOR, JALAN PERDANA 14,
TAMAN JUNID PERDANA,
JALAN ABDUL RAHMAN,
84000 MUAR, JOHOR DARUL TAKZIM.
TEL: 06-953 5044
FAX: 06-953 5149

JOHOR BAHRU

SUITE 9.2, LEVEL 9, MENARA PELANGI,
NO. 2, JALAN KUNING, TAMAN PELANGI,
80400 JOHOR BAHRU, JOHOR DARUL TAKZIM.
TEL: 07-333 6859
FAX: 07-333 6860

MERSING

NO. 42, 1ST FLOOR, JALAN ABU BAKAR,
86800 MERSING, JOHOR DARUL TAKZIM.
TEL: 07-799 4889
FAX: 07-799 3698

BATU PAHAT

SUITE 1, 12TH FLOOR, WISMA SING LONG,
NO. 9, JALAN ZABEDAH,
83000 BATU PAHAT, JOHOR DARUL TAKZIM.
TEL: 07-438 0919
FAX: 07-432 7919

SEGAMAT

NO. 9, GROUND & 1ST FLOOR,
JALAN EMAS, TAMAN BATU HAMPAR,
85000 SEGAMAT, JOHOR DARUL TAKZIM.
TEL: 07-931 9760, 931 9761, 931 9762
FAX: 07-931 9764

MENTAKAB

NO. 27-29, 1ST FLOOR, JALAN MOK HEE KIANG,
28400 MENTAKAB, PAHANG DARUL MAKMUR.
TEL: 09-270 1033
FAX: 09-270 1030

KUANTAN

TINGKAT MEZZANINE, BANGUNAN TOKIO MARINE LIFE,
NO. 34-40, JALAN TELUK SISEK,
25000 KUANTAN, PAHANG DARUL MAKMUR.
TEL: 09-513 2616 FAX: 09-513 2610, 513 2611

KUALA TERENGGANU

LOT 4231 1ST FLOOR,
WISMA CHUA AH KEE,
OFF JALAN SULTAN ISMAIL,
20200 KUALA TERENGGANU,
TERENGGANU DARUL NAIM.
TEL: 09-624 9522, 624 9523, 622 2561
FAX: 09-624 9524

KOTA BHARU

GROUND FLOOR, TOKIO MARINE LIFE BUILDING,
789-J, JALAN GAJAH MATI,
15000 KOTA BHARU, KELANTAN.
TEL: 09-743 7337
FAX: 09-743 0925

KUCHING

LOT 550, 551 & 552, 1ST FLOOR, WISMA CHEEMA,
JALAN TUN AHMAD ZAIDI ADRUCE,
93400 KUCHING, SARAWAK.
TEL: 082-428 950
FAX: 082-426 788

SIBU

NO. 13-15, LORONG MAHSURI 1B,
OFF JALAN PEDADA,
96000 SIBU, SARAWAK.
TEL: 084-338 349
FAX: 084-332 349

MIRI

LOT 933, 1ST & 2ND FLOOR,
JALAN PERMAISURI,
98000 MIRI, SARAWAK.
TEL: 085-419 349, 429 349
FAX: 085-439 349

BINTULU

NO. 320, FIRST FLOOR,
PARK CITY COMMERCE SQUARE,
JALAN TUN AHMAD ZAIDI,
97000 BINTULU, SARAWAK.
TEL: 086-319 568
FAX: 086-318 568

KOTA KINABALU

LOT 4 & 5, 1ST & 2ND FLOOR, JALAN PANTAI,
88000 KOTA KINABALU, SABAH.
TEL: 088-258 111
FAX: 088-261 059, 261 896

TAWAU

GROUND & 1ST FLOOR, BLOCK A,
TB 549, TACOLN COMMERCIAL CENTRE,
JALAN HAJI KARIM, 91000 TAWAU, SABAH.
TEL: 089-767 799
FAX: 089-756 118

SANDAKAN

BANGUNAN TOKIO MARINE LIFE, LOT 6,
BLOCK 7, BANDAR INDAH, MILE 4, NORTH ROAD,
90000 SANDAKAN, SABAH.
TEL: 089-222 978, 222 578, 223 578
FAX: 089-218 898