



Your Tokio Marine Explorer Policy will indemnify You in the manner and to the extent as described in the policy, in respect of event occurring during your journey within the period of insurance. All benefits payable under this policy shall be paid to You, and in the event of Your death, to Your nominated beneficiary if stated in the Certificate of Insurance, otherwise to Your estate.

Plan

- Individual Plan - You or any eligible person as defined in the policy.
 Family Plan - You, Your legal spouse (one) and any number of Your fully dependent legal child and/or legally adopted child aged between 30 days and under the age of 18 years or up to 23 years who is studying full-time in a recognized institution of higher learning insured under the same certificate of insurance

Insured person/You/Your - means

Each person named in the Certificate of Insurance must be a Malaysian, Malaysian Permanent Resident, Malaysia Work Permit Holder or Malaysia Employment Pass Holder and/or his/her legal Spouse and Child/Children. A person eligible for this insurance must be :-

- (a) Adult - from 18 years old and up to 70 years old at the time of issuance of Certificate of Insurance.
 (b) Senior - above 70 years old and up to 85 years old at the time of issuance of Certificate of Insurance

Table of Coverages

For Family Plan, the maximum limit per family shall be 3 times of adult Individual Plan limit unless specific mentioned below. The payment per individual will be based on the limit under the adult and/or child limit.

SECTION	COVERAGES	MAX SUM INSURED (RM)		
		INDIVIDUAL PLAN		
		P500	P325	P100
I. TRAVEL ACCIDENT AND MEDICAL COVERAGES				
SECTION 1	PERSONAL ACCIDENT			
1.1	Accidental Death and/or Permanent Disablement • Per Adult/Senior • Per Child	500,000 100,000	325,000 75,000	100,000 12,500
1.2	Child Education Fund • Per Family	10,000	7,500	-
SECTION 2	REPATRIATION OF MORTAL REMAIN OR OVERSEAS BURIAL/CREMATION • Per Adult/Senior/Child	As Charged	8,000	4,000
SECTION 3	MEDICAL AND RELATED EXPENSES			
3.1	Medical Expenses • Per Adult/Senior/Child	As Charged	As Charged	100,000
3.2	The following are subject to overall SECTION 3.1 limit: Alternative Medicine • Per Adult/Senior/Child	1,000	1,000	-
3.3	Follow-Up Treatment • Per Adult/Senior/Child - Alternative Medicine sub-limit	50,000 1,000	30,000 1,000	5,000 -

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SECTION 4	COMPASSIONATE CARE • Per Adult/Senior/Child (only can claim 4.1 or 4.2 in anyone event)	10,000	5,000	5,000
4.1	Compassionate Care - due to Hospitalization of the Insured Person	Covered	Covered	Covered
4.2	Compassionate Care - due to death of the Insured Person	Covered	Covered	Covered
SECTION 5	CHILD CARE • Per Event	10,000	5,000	-
SECTION 6	EMERGENCY MEDICAL EVACUATION • Per Adult/Senior/Child	As Charged	1,000,000	200,000
SECTION 7	HOSPITAL ALLOWANCE • Per Adult/Senior/Child Per day limit (up to 30 days)	15,000 500	10,500 350	- -
II. TRAVEL INCONVENIENCES COVERAGES				
SECTION 8	PERSONAL LUGGAGE AND PERSONAL EFFECTS • Per Adult/Senior/Child - Sub-Limit per single item, article, pair or set of articles The following are subject to overall SECTION 8 limit: • Smart Device(s) and/or mobile phone • Golf Equipment(s)	8,000 500 1,000 1,000	5,000 500 500 500	1,500 500 500 500
SECTION 9	LUGGAGE DELAY • Per Adult/Senior/Child - Each 6 consecutive hours (Overseas) - Return to Home Territory at least 6 consecutive hours	1,000 250 250	800 200 200	400 100 100
SECTION 10	PERSONAL MONEY AND TRAVEL DOCUMENTS • Per Adult/Senior/Child The following are subject to overall SECTION 10 limit :	7,500	5,000	1,500
10.1	Personal Money	750	750	-
10.2	Travel Documents	Covered	Covered	1,500
SECTION 11	TRAVEL CANCELLATION OR POSTPONEMENT • Per Adult/Senior/Child (only can claim 11.1 or 11.2 in anyone event)	As Charged	25,000	-
11.1	Travel Cancellation	Covered	Covered	-
11.2	Travel Postponement	covered	Covered	-
SECTION 12	TRAVEL CURTAILMENT OR DISRUPTION • Per Adult/Senior/Child The following are subject to overall SECTION 12 limit :	As Charged	25,000	-
12.1	Travel Curtailment	Covered	Covered	-
12.2	Travel Disruption	Covered	Covered	-

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SECTION 13	TRAVEL DELAY			
	• Per Adult/Senior/Child	5,400	3,600	1,800
13.1	The following are subject to overall SECTION 13 limit :			
13.2	Each 6 consecutive hours	300	200	100
	Irrecoverable deposits or charges paid	500	500	500
SECTION 14	MISSED DEPARTURE			
	• Per Adult/Senior/Child	1,000	1,000	-
SECTION 15	TRAVEL MISCONNECTION			
	• Per Adult/Senior/Child (exceeding 6 hours)	600	600	-
	• Each 6 consecutive hours	200	200	-
SECTION 16	OVERBOOKED FLIGHT			
	• Per Adult/Senior/Child (exceeding 6 hours)	250	200	-
SECTION 17	PERSONAL LIABILITY			
	• Per Adult/Senior/Child	1,500,000	1,000,000	-
SECTION 18	ADDITIONAL COSTS OF RENTAL CAR COVER			
	• Per Event	1,000	1,000	-
SECTION 19	TRAVEL AGENT'S INSOLVENCY COVER			
	• Per Adult/Senior/Child	3,000	3,000	-
	• Per Travel Agent	3,000,000	3,000,000	-
SECTION 20	FRAUDULENT USE OF CREDIT CARD(S)			
	• Per Family	5,000	1,000	-
III. LIFESTYLE COVERAGES				
SECTION 21	HOME CARE			
	• Per Family	1,500	1,000	-
SECTION 22	GOLFERS COVER			
	• Per Adult/Senior/Child	1,000	-	-
	(only can claim 22.1 or 22.2 in anyone event)			
22.1	Hole-in-One	Covered	-	-
22.2	Unused Golf Green Fees	Covered	-	-
SECTION 23	PET CARE			
	• Per Event	1,000	50	-
	- Each 6 consecutive hours	50	50	-

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SECTION 24	TRAUMA CARE			
	• Per Adult/Senior/Child	11,400	9,400	-
24.1	The following are subject to overall SECTION 24 limit : Hijacking Inconvenience			
	• Per Adult/Senior/Child	900	900	-
24.2	- Each 24 consecutive hours	300	300	-
24.3	Compassionate Allowance Due to Kidnap			
	• Per Adult/Senior/Child	7,500	7,500	-
	Trauma Counselling			
	• Per Adult/Senior/Child	3,000	1,000	-
	- Each counselling session (up to 10 sessions)	300	100	-
SECTION 25	TOKIO MARINE TRAVEL ASSISTANCE SERVICES	Covered	Covered	Covered
IV. OPTIONAL COVERAGES (with additional premium)				
SECTION 26	EXTREME ACTIVITIES			
	only applicable to Insured Person up to seventy (70) years old	If applicable	If applicable	-

Main Exclusions

- War and related risks including riot or civil commotion
- Radioactive and nuclear weapon material accidents
- Suicide or any attempt thereof
- You during the travel period engaging in any occupation involving manual labour
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Childbirth, miscarriage, pregnancy or any other complications thereof
- Intoxicating liquor or drug not prescribed by qualified registered medical practitioner
- Criminal acts
- Travelling contrary to medical advice or specifically to obtain medical treatment

This list is non-exhaustive. Please refer to Travel Partner Policy for the full list of exclusions.

Duty of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Payment of Premium

- Premium must be made to our agent or direct to us
- Payment can be made by cash, credit card or cheques (cheques should be made in favour of **Tokio Marine Insurans (Malaysia) Berhad**)
- Insist on a receipt for the premium paid

WHAT YOU SHOULD DO In The Event Of Injury

Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. If involved in a serious accident, you are required to lodge a police report immediately.

Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters / investigators are appointed by us, you must give full cooperation to them in assessing your claim.

Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

Compensation/Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the 'Table of Benefits' attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.