

Frequently Asked Questions

1. Who is eligible to apply?

All Malaysians, Permanent Resident, Work Permit/ Employment Pass Holder and his/her dependents.
2. What is the age limit?

Single Trip Plan – between 30 days old and 80 years old. A child must be full dependent child age at least 30 days old and under the age of 18 years or up to 23 years who is studying full- time in a recognized institution of higher learning and residing in Malaysia.
Annual Plan – between 18 years old and 70 years old.
3. What does Family means?

Family means you, your legal spouse (one legal spouse only) and any number of accompanying dependent children residing in Malaysia.
4. What is the maximum period of coverage?

Single Trip Plan – 180 consecutive days from the commencement date of journey.
Annual Plan – 90 consecutive days from the commencement date of journey.
5. Can I purchase Travel Partner if I am pregnant?

You may purchase Travel Partner. However any claims due to injury or loss arising from your pregnancy, childbirth, abortion or miscarriage are not covered.
6. Does Travel Partner covers pre-existing medical conditions?

No, pre-existing medical conditions are not covered by Travel Partner.
7. What should I do if the airline loses my luggage?

Lodge a report with the airline and seek compensation from them. You may file in your claim for the loss if it is not compensated by the airline.
8. What should I do if I lost my money and travelling documents?

Lodge a report to the police within 24 hours from the incident. If the loss is due to theft, you may file in your claim for the loss.
9. Can I cancel my policy and get a refund?

No refund of premium is granted once the Policy/ Certificate is issued.
10. How should I file a claim?

You need to provide a written notice of claim to us within 30 days upon return from your trip, along with your completed Travel Claim Form and other basic and supporting documents.
11. What are the documents required to file a claim?

You will require the following basic documents for any claims regarding your Travel Partner policy:
 - Completed Travel Claim Form
 - Original used air ticket/e-ticket and boarding pass
 - Original Insurance Certificate
 - Flight booking itinerary
12. Who do I contact for an emergency assistance?

You may call Tokio Marine Travel Assistance at 603-7628 3877 or 603-7841 5770 (reverse charge is available). Please contact Tokio Marine Travel Assistance prior to seeking care or as soon as possible.
13. Who is Tokio Marine Insurans (Malaysia) Berhad?

We are a subsidiary of Tokio Marine Asia Pte. Ltd. which in turn is owned by Tokio Marine Holdings, Inc. Japan – one of the largest insurer in the world. Please visit our website for more information www.tokiomarine.com.

At a glance

- Luggage delay
 - Flight delay
 - Missed departure
 - Personal money
 - Medical expenses
- Loss of travel deposit
 - Personal effects
 - Travel document
 - Hijacking inconvenience

Tokio Marine Travel Assistance Services

Medical Assistance

- Tele-Medical Consultation
- Medical Referral and Arrangement for Medical Appointments
- Emergency Medical Evacuation
- Medically Supervised Repatriation
- Dispatch of Essential Medication/Medical Equipment Not Locally Available
- Monitoring of Medical Condition
- Compassionate Care
- Child Care
- Repatriation of Mortal Remains

Travel Assistance

- Inoculation, Passport and Visa Information
- Weather and Foreign Exchange Information
- Location of Lost Items/Personal Belongings
- Consulate/Embassy Referral
- Flight Information

What is it?

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



Simple on-the-spot approval



Covers terrorism



Pays up to RM3,000,000

Agent stamp

Tokio Marine Insurans (Malaysia) Berhad (149520-U)
29th Floor, Menara Dion, 27 Jalan Sultan Ismail, 50250
Kuala Lumpur, Malaysia
T: (03) 2026 9808 / 2783 8383 **F:** (03) 2026 9708

tokiomarine.com

Travel Partner Insurance



Tokio Marine
Insurans (Malaysia) Berhad
tokiomarine.com
Life & Health | Property & Casualty

Summary of Benefits

Section	Sum Insured (RM)		Section	Sum Insured (RM)	
	Individual	Family		Individual	Family
1. Personal Accident			4. Hospital Allowance (RM350 per day)		
Accidental Death			• Per Adult/Child	10,500	10,500
• Per Adult	300,000	300,000	• Per Adult/Child		10,500
• Per Child	50,000	50,000	• Per Family		31,500
• Per Family		750,000			
Permanent Disablement			5. Personal Luggage and Personal Effects		
• Per Adult	300,000	300,000	• Per Adult/Child	5,000	5,000
• Per Child	300,000	300,000	• Per Family		15,000
• Per Family		750,000			
Child Education Fund	7,500	7,500	6. Luggage Delay RM200 for every 6 consecutive hours		
			• Per Adult/Child	800	800
2. Burial or Cremation and/or Repatriation Expenses			• Per Family		2,400
• Per Adult/Child	8,000	8,000	(An insured cannot claim under both Section 5 & 6 for the same event)		
• Per Family		16,000			
3. Medical and Other Expenses			7. Personal Money and Travel Documents		
• Per Adult/Child	300,000	300,000	• Per Adult/Child	5,000	5,000
• Per Family		900,000	• Per Family		15,000
The following are subject to overall medical expenses limit:					
a) Alternative Medicine			8. Cancellation (Loss of Deposits)		
• Per Adult/Child	1,000	1,000	• Per Adult/Child	20,000	20,000
b) Follow-up Treatment			• Per Family		60,000
• Per Adult/Child	30,000	30,000			
• Per Family		90,000	9. Curtailment		
c) Compassionate Care (Due to Hospitalisation)			• Per Adult/Child	20,000	20,000
• Per Adult/Child	5,000	5,000	• Per Family		60,000
• Per Family		15,000			
d) Compassionate Care (Due to Death of Insured)			10. Delay in Departure		
• Per Adult/Child	5,000	5,000	a) Pays RM200 for every 6 consecutive hours of delay		
• Per Family		5,000	• Per Adult/Child	3,600	3,600
			• Per Family		6,000
e) Child Care			b) Irrecoverable deposits due to delay in departure		
• Per event	5,000	15,000	• Per Adult/Child	500	500
f) Emergency Medical Evacuation/Repatriation			• Per Family		1,500
• Per Adult/Child	1,000,000	1,000,000			

Section	Sum Insured (RM)		Section	Sum Insured (RM)	
	Individual	Family		Individual	Family
11. Delay in Arrival			16. Home Care Benefit		
• Per Adult/Child	250	250	• Per Adult	1,000	1,000
• Per Family		750	• Per Family		3,000
			Sub-limit per single item, article, pair or set of articles : RM500		
12. Missed Departure			17. Personal Liability		
• Per Adult/Child	1,000	1,000	• Per Adult/Child	1,000,000	1,000,000
• Per Family		3,000	• Per Family		3,000,000
13. Flight Misconnection			18. Loss of Travel Deposits/ Travel Package Payment		
• Per Adult/Child	200	200	• Per Adult/Child	3,000	3,000
• Per Family		600	• Per Family		9,000
14. Overbooked Flight			• Per Travel Agent	3,000,000	3,000,000
• Per Adult/Child	200	200			
• Per Family		600	19. Additional Costs of Rental Car Return		
			• Per event	1,000	1,000
15. Hijacking Inconvenience RM300 for each 24 hours delay			20. Tokio Marine Travel Assistance Services	Included	Included
• Per Adult/Child	900	900			
• Per Family		2,700			

Terms & Conditions
We will not be liable for the same claim under more than one Policy and/or Certificate of Insurance for the same Insured Person relating to the same Period of Insurance issued by us or our authorized agents.


 This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document. In the event of differences arising between the translated versions, the English version shall prevail.



Table of Premium

	No. of days	Individual (RM)	Family (RM)
Area 1	1 - 5	33.00	82.00
	6 - 10	50.00	128.00
	11 - 18	75.00	193.00
	19 - 31	86.00	243.00
	Each additional week thereafter	21.00	55.00
Area 2	1 - 5	45.00	115.00
	6 - 10	70.00	160.00
	11 - 18	110.00	260.00
	19 - 31	124.00	345.00
	Each additional week thereafter	35.00	85.00
Area 3	1 - 5	62.00	150.00
	6 - 10	94.00	221.00
	11 - 18	138.00	348.00
	19 - 31	180.00	450.00
	Each additional week thereafter	44.00	110.00

Premium is subject to 6% Service Tax* and RM10 Stamp Duty
* Refers to travel from Peninsular Malaysia to East Malaysia or vice versa (Applicable to Area 1 only)

Do you travel two or more times in a year?

Our Annual Plan is perfect for you. Choosing an annual plan is cost-effective and let you have the peace of mind knowing you are constantly protected on your travels. Walk in to our branch or talk to our agent to know more about Annual Travel Partner.

Travel from Malaysia to :	Area 1	Area 2	Area 3
Annual Premium	RM285.00	RM335.00	RM390.00
• Premium is subject to 6% Service Tax and RM10 Stamp Duty • Only applicable to Individual Plan			



Area of Coverage

Travel from Malaysia to :		
Area 1	Area 2	Area 3
Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (from Peninsular Malaysia to East Malaysia or vice versa), Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam excluding Tibet, Nepal and Mongolia	Mongolia and worldwide excluding USA, Canada, Tibet and Nepal	Worldwide excluding Nepal

General Exclusions Applicable to All Sections

- War and related risks including riot or civil commotion
- Regulations/Acts by the government or authorities of any country
- Claims arising from manual work in connection with any trade, employment or profession
- Travelling (other than as a fare paying passenger) in a fully licensed passenger aircraft
- Suicide or self-inflicted injuries
- Hazardous adventure
- HIV, AIDS/AIDS related complex
- Effect/Influence of alcohol or drugs
- Pregnancy, childbirth, abortion or miscarriage
- Pre-existing medical conditions
- Illness/Disorders of a psychological nature, any anxiety state and/or nervous depression and mental illness
- Other exclusions as specified in the policy