



POLICY NUMBER: KMD/T0444/24

SCHEDULE OF BENEFITS - WORLDWIDE

Area of Cover	Travel Product	
Worldwide including USA, Canada, Australia and Japan Worldwide excluding USA, Canada, Australia and Japan	Worldwide Individual / Family	
Benefits	Amounts up to USD	Excess
Section 1: Personal Assistance		
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, due to Accident / Sudden Illness including COVID19 until Stabilization	Up to 60,000	100
Emergency dental care abroad	Up to 250	50
Transport to a properly equipped medical facility/ repatriation in case of accident / sudden illness (medical evacuation & repatriation)	Up to 60,000	-
Repatriation of mortal remains to the country of residence	Up to 40,000	-
Emergency return home to the country of residence following death of a close family member	Up to cost of return economy ticket	-
Travel and stay of one immediate family member to stay with the insured in case of accident/ sudden illness (compassionate visit)	Up to cost of return economy ticket Per day 100 Max up to 600	-
Escort of minor child in case of accident/ sudden illness of the insured	Up to 5,000	-
Outpatient Visit/Treatment (Emergencies only)	Up to 2,500	-
Sea and mountain rescue expenses	Up to 10,000	-
Travel assistance services	Covered 24/7	-
Section 2: Trip cancellation & Delay		
Trip cancellation & curtailment abroad	Up to 1,000	100
Delayed departure abroad	Per hour 30 Max up to 750	6 hours
Missed flight connection abroad	Per hour 30 Max up to 200	3 hours
Section 3: Luggage Assistance		
Compensation for in-flight loss of checked-in luggage	Per bag 150 Max up to 600	-
Compensation for delay in the arrival of checked-in luggage abroad	Per hour 30 Max up to 750 For necessary items	6 hours
Locating and forwarding of delayed checked-in luggage and personal effects	Covered	-
Loss of credit card abroad	Up to 500	-
Loss of personal money abroad	Up to 500	-
Loss of passport, driving license, national identity card abroad	Up to 200	-
Section 4: Personal Accident		
Accidental death while abroad	Sum insured: 15,000 (insured up to age 18: 2,500)	-
Permanent total disability	100% of sum insured	-
Permanent partial disability	% of sum insured as per wording scale	-
Section 5: Personal Liability, Legal Fees and Bail Bond		
Personal Liability	Up to 1,000,000	-
Advance of bail bond	Up to 10,000	-
Legal Assistance	Up to 5,000	-
Hijack / Kidnap	Per Hour 50 Up to 6,000	-

Labuan Office

Suite No. 22, Brighton Place Office Suites, Brighton Place, Ground Floor
No. U0215, Jalan Bahasa, 87000 Labuan FT., Malaysia.
License No. BS200651 . Company No. LL05436