

Terms and Conditions

- Age eligibility (at the time of certificate issuance):
 - **Single trip** : 30 days to 85 years old
 - **Annual trip**: 18 to 75 years old
 - **Senior age**: Age above 70 to 85 years old for single trip; above 70 to 75 years old for annual trip.
- Family cover provides coverage for 2 adults (parents/ legal guardian of age 18 and up to 70 years old) and any number of their children as long as:
 - Children age from 30 days to age below 18, or
 - Children up to 23 years old who is a full time student in a recognized institution of higher learning
- You must contact & seek prior approval from Tokio Marine Travel Assistance for any evacuation or repatriation services. Failure to do so will invalid a claim.
- Pre-existing condition will not be covered.
- Automatic extension of Period of Insurance:
 - 14 days if unavoidable delay due to carrier
 - 30 days if due to medical condition
- Maximum period (two way cover)
 - **Single Trip : 180 days**
 - **Annual Trip: 90 days**
- One way cover terminates 72 hours upon scheduled arrival at destination or expiry of period of insurance whichever earlier.
- We will pay if:
 - a) Travel agent has become insolvent; and
 - b) You purchased this insurance within 7 days upon the full payment of air ticket or tour package is made.
- 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.
- Covid-19 coverages applicable for age from 30 days to 70 years old.

At a glance

- High sum insured up to RM1,000,000 for medical expenses
- Emergency evacuation as charged or up to RM1,000,000
- Trip cancellation and travel delay
- Cashless admission for accidental injury
- Emergency travel assistance 24/7

Enhanced with Covid-19 Cover

- Hospitalisation Expenses up to RM500,000.
- Emergency Medical Evacuation up to RM200,000.
- Hospital Allowance up to 30 days with maximum RM400 per day.
- Travel Cancellation or Postponement up to RM25,000
- Travel Curtailment up to RM25,000



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.

Tokio Marine Travel Assistance Services

Get in touch with Tokio Marine Travel Assistance Services for the services available at your travel destination.

24/7 Hotline:
(603) 7628 3877 or (603) 7841 5770

Emergency Medical Assistance

- Medical Evacuation and/or Repatriation
- Repatriation of Mortal Remains or Overseas Burial/Cremation
- Medical Monitoring
- Dispatch of Essential Medication and Equipment Not Available Locally
- Compassionate Care
- Repatriation of Dependent Child/Child Care
- Tele-Medical Consultation
- Medical Practitioner Referral

Emergency Travel Assistance (referral basis)

- Flight information
- Inoculation, passport or visa information
- Weather, foreign exchange information
- Lost item or personal belongings assistance
- Legal or interpretation referral services
- Bail bond or transfer of emergency fund referral services

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 with Covid-19 coverages.



Hospitalisation & Evacuation due to Covid-19



Travel Inconveniences due to Covid-19



Lifestyle Cover

MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit www.pidm.gov.my).

Agent stamp

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

Tokio Marine Insurans (Malaysia) Berhad
198601000381 (149520-U)

Level 20, Menara Hap Seng 3, Plaza Hap Seng,
No. 1, Jalan P, Ramlee, 50250 Kuala Lumpur, Malaysia.
T: (03) 2027 8200 / 2789 8800 **F:** (03) 2022 2295
Customer Service Hotline: 1800 88 0812

tokiomarine.com
TME-EN122024

Tokio Marine
Explorer



Tokio Marine
Insurans (Malaysia) Berhad
198601000381 (149520-U)
tokiomarine.com
Life & Health | Property & Casualty

Table of Coverages

Section I: Travel Accident and Medical Coverages			
1. Personal Accident			
1.1 Accidental Death and/or Permanent Disablement			
• Per Adult/Senior	500,000	325,000	
• Per Child	100,000	75,000	
1.2 Child Education Fund			
• Per Family	10,000	7,500	
2. Repatriation or Overseas Burial/ Cremation			
• Per Adult/Senior/Child	As Charged	8,000	
3. Medical and Related Expenses			
• Per Adult/Senior/Child	1,000,000	750,000	
The following are subject to overall Section 3 limit :			
3.1 Medical Expenses			
• Per Adult/Senior/Child	Covered	Covered	
3.2 Alternative Medicine			
• Per Adult/Senior/Child	1,000	1,000	
3.3 Follow-up Treatment			
• Per Adult/Senior/Child	50,000	30,000	
• Alternative Medicine sub-limit	1,000	1,000	
3.4 Hospitalisation due to Covid-19			
• Per Adult/Child	500,000	300,000	
4. Compassionate Care			
• Per Adult/Senior/Child	10,000	5,000	
(only can claim 4.1 or 4.2 in anyone event)			
4.1 Compassionate Care - due to Hospitalisation of the Insured Person			
	Covered	Covered	
4.2 Compassionate Care - due to death of the Insured Person			
	Covered	Covered	
5. Child Care			
• Per Event	10,000	5,000	
6. Emergency Medical Evacuation			
(only can claim 6.1 or 6.2 in anyone event)			
6.1 Emergency Medical Evacuation - due to Serious Medical Condition			
• Per Adult/Senior/Child	As Charged	1,000,000	
6.2 Emergency Medical Evacuation - due to Serious Medical Condition of Covid-19			
• Per Adult/Child	200,000	100,000	
7. Hospital Allowance			
(only can claim 7.1 or 7.2 in anyone event)			
7.1 Hospital Allowance - due to bodily injury or illness			
• Per Adult/Senior/Child	15,000	10,500	
- Per day limit (up to 30 days)	500	350	
7.2 Hospital Allowance - due to Covid-19			
• Per Adult/Child	12,000	9,000	
- Per day limit (up to 30 days)	400	300	
Section II: Travel Inconveniences Coverages			
8. Personal Luggage and Personal Effects			
• Per Adult/Senior/Child	8,000	5,000	
Sub-limit:			
• Per single item, article, pair or set of articles	500	500	
• Per luggage	300	300	
• Smart Device(s) and/or mobile phone	1,000	500	
• Golf Equipment(s)	1,000	500	
9. Luggage Delay			
• Per Adult/Senior/Child	800	600	
- Each 6 consecutive hours (Overseas during Trip)	200	150	

Note: Family plan sum insured is 3 times of individual sum insured.

	Maximum Sum Insured (RM)			Maximum Sum Insured (RM)	
	P500	P325		P500	P325
The following are subject to overall Section 10 limit :					
10.1 Personal Money	750	750			
10.2 Travel Documents	Covered	Covered			
11. Travel Cancellation or Postponement					
(only can claim 11.1 or 11.2 in anyone event)					
11.1 Travel Cancellation					
(only can claim 11.1.1 or 11.1.2 in anyone event)					
11.1.1 Travel Cancellation due to Non Covid-19 related events					
• Per Adult/Senior/Child	As Charged	25,000			
11.1.2 Travel Cancellation due to Covid-19					
• Per Adult/Child	25,000	15,000			
11.2 Travel Postponement					
(only can claim 11.2.1 or 11.2.2 in anyone event)					
11.2.1 Travel Postponement due to Non Covid-19 Related Events					
• per Adult/Senior/Child	As Charged	25,000			
11.2.2 Travel Postponement due to Covid-19					
• Per Adult/Child	25,000	15,000			
12. Travel Curtailment or Disruption					
12.1 Travel Curtailment					
(only can claim 12.1.1 or 12.1.2 in anyone event)					
12.1.1 Travel Curtailment due to Non Covid-19 Related Events					
• Per Adult/Senior/Child	As charged	25,000			
12.1.2 Travel Curtailment due to Covid-19					
• Per Adult/Child	25,000	15,000			
The following are subject to overall Section 12.1.1 limit :					
12.2 Travel Disruption	Covered	Covered			
13. Travel Delay					
• Per Adult/Senior/Child			3,600	2,700	
• Each 6 consecutive hours			200	150	
14. Missed Departure					
• Per Adult/Senior/Child			1,000	1,000	
15. Flight Misconnection					
• Per Adult/Senior/Child			600	600	
• Each 6 consecutive hours			200	200	
16. Overbooked Flight					
• Per Adult/Senior/Child (exceeding 6 hours)			250	200	
17. Personal Liability					
• Per Adult/Senior/Child			1,500,000	1,000,000	
18. Additional Cost of Rental Car Cover					
• Per Event			1,000	1,000	
19. Travel Agent's Insolvency Cover					
• Per Adult/Senior/Child			3,000	3,000	
• Per Travel Agent			3,000,000	3,000,000	
20. Fraudulent Use of Credit Card(s)					
• Per Family			5,000	1,000	
Section III: Lifestyle Cover					
21. Home Care					
• Per Family			1,500	1,000	
22. Golfers Cover					
• Per Adult/Senior/Child (only can claim 22.1 or 22.2 in anyone event)			1,000	-	
22.1 Hole-in-One			Covered	-	
22.2 Unused Golf Green Fees			Covered	-	
23. Pet Care					
• Per Event			1,000	50	
• Each 6 consecutive hours			50	50	
24. Trauma Care					
Per Adult/Senior/Child			11,400	9,400	

Note: Family plan sum insured is 3 times of individual sum insured.

	Maximum Sum Insured (RM)			Maximum Sum Insured (RM)	
	P500	P325		P500	P325
13. Travel Delay					
• Per Adult/Senior/Child	3,600	2,700			
• Each 6 consecutive hours	200	150			
14. Missed Departure					
• Per Adult/Senior/Child	1,000	1,000			
15. Flight Misconnection					
• Per Adult/Senior/Child	600	600			
• Each 6 consecutive hours	200	200			
16. Overbooked Flight					
• Per Adult/Senior/Child (exceeding 6 hours)	250	200			
17. Personal Liability					
• Per Adult/Senior/Child	1,500,000	1,000,000			
18. Additional Cost of Rental Car Cover					
• Per Event	1,000	1,000			
19. Travel Agent's Insolvency Cover					
• Per Adult/Senior/Child	3,000	3,000			
• Per Travel Agent	3,000,000	3,000,000			
20. Fraudulent Use of Credit Card(s)					
• Per Family	5,000	1,000			
Section III: Lifestyle Cover					
21. Home Care					
• Per Family	1,500	1,000			
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	-			
23. Pet Care					
• Per Event	1,000	50			
• Each 6 consecutive hours	50	50			
24. Trauma Care					
Per Adult/Senior/Child	11,400	9,400			

Note: Family plan sum insured is 3 times of individual sum insured.

Maximum Sum Insured (RM)			Maximum Sum Insured (RM)		
	P500	P325	P500	P325	
The following are subject to overall Section 24 limit :			25. Tokio Marine Travel Assistance Services	Covered	Covered
24.1 Hijacking Inconvenience			Section IV: Optional Cover (With Additional Premium)		
• Per Adult/Senior/Child	900	900	26. Extreme Activities	If applicable	If applicable
• Each 24 consecutive hours	300	300			
24.2 Compassionate Allowance Due to Kidnap			only applicable to Insured Person up to seventy (70) years old		
• Per Adult/Senior/Child	7,500	7,500			
24.3 Trauma Counselling					
• Per Adult/Senior/Child	3,000	1,000			
• Each counselling session	300	100			

		Individual				Family	
Area	No. of days	Adult		Senior		P500 & P325 (RM)	
		P500 (RM)	P325 (RM)	P500 (RM)	P325 (RM)	P500 (RM)	P325 (RM)
Area 1	1 - 5	55.00	45.00	85.00	69.00	137.00	110.00
	6 - 10	82.00	65.00	127.00	102.00	207.00	164.00
	11 - 18	130.00	104.00	193.00	156.00	327.00	260.00
	19 - 31	170.00	134.00	235.00	189.00	426.00	339.00
	Each additional week thereafter	40.00	32.00	58.00	47.00	100.00	79.00
Area 2	1 - 5	77.00	62.00	118.00	95.00	193.00	154.00
	6 - 10	116.00	92.00	176.00	142.00	290.00	232.00
	11 - 18	184.00	146.00	270.00	217.00	463.00	368.00
	19 - 31	241.00	191.00	328.00	264.00	607.00	481.00
	Each additional week thereafter	57.00	46.00	81.00	65.00	142.00	113.00
Area 3	1 - 5	113.00	89.00	152.00	122.00	282.00	224.00
	6 - 10	170.00	134.00	226.00	182.00	430.00	339.00
	11 - 18	277.00	219.00	346.00	279.00	700.00	552.00
	19 - 31	379.00	297.00	421.00	339.00	957.00	751.00
	Each additional week thereafter	87.00	68.00	104.00	84.00	217.00	171.00
Premium is subject to RM10 Stamp Duty (applicable to Peninsular Malaysia, East Malaysia and overseas travel).							
Travel from Peninsular Malaysia to East Malaysia or vice versa is subject to 8% Service tax.							

Are you a frequent traveler?

If you travel two times or more per year, our **Tokio Marine Annual Explorer** is just the perfect plan for you.

Annual Premium	Adult		Senior	
	P500 (RM)	P325 (RM)	P500 (RM)	P325 (RM)
Travel from Malaysia to :				
Area 1	435.00	347.00	677.00	545.00
Area 2	616.00	487.00	807.00	649.00
Area 3	927.00	731.00	947.00	762.00

Annual Premium is subject to 8% Service Tax and RM10 Stamp Duty.

Feeling adventurous?

You'll be glad to know the following extreme activities are covered:

Additional Premium

No. of Days	Individual	Family
	P500 & P325 (RM)	P500 & P325 (RM)
1-5 Days	19.00	48.00
6 - 10 Days	29.00	72.00
11 - 18 Days	44.00	111.00
19 - 31 Days	54.00	135.00
Each additional week thereafter	14.00	34.00
Annual	120.00	Not Applicable

Extreme Activities (Optional Cover)

Eligible for Insured Person age up to 70 year old.

Winter Activities

Skiing, Sledding, Snowmobiling, Ice Skating, Snowboarding, Snow Tubing, Snow Bubble Ball, Fatbike, Snow Shoeing, Snow Buggy, Snow Rafting & Snow Cabin Touring.

Aerial Activities

Bungee jumping, hang-gliding, parachuting, paragliding & sky diving

Water Activities

Parasailing, jet skiing, canoeing & rafting (Class 1 to 3) not including white water rapids rafting

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, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.	• Worldwide • Except USA, Canada, Tibet, Nepal & Excluded Countries*	• Worldwide • Except Excluded Countries*
• Malaysia (from Peninsular Malaysia to East Malaysia or vice versa) • Except Tibet, Nepal and Mongolia.	* Kindly refer to policy wording or product disclosure sheet for the Excluded Countries.	