

# 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 invalidate 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

- i. Hospitalisation Expenses up to RM500,000.
- ii. Emergency Medical Evacuation up to RM200,000.
- iii. Hospital Allowance up to 30 days with maximum RM400 per day.
- iv. Travel Cancellation or Postponement up to RM25,000
- v. 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](http://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](http://tokiomarine.com)  
TME-EN032024

Tokio Marine  
**Explorer**



TOKIO MARINE  
INSURANCE GROUP

NOW  
INCLUDE  
**COVID-19**  
COVERAGE

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

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty

# Table of Coverages

	Maximum Sum Insured (RM)	
	P500	P325
<b>Section I: Travel Accident and Medical Coverages</b>		
<b>1. Personal Accident</b>		
<b>1.1 Accidental Death and/or Permanent Disablement</b>		
• Per Adult/Senior	500,000	325,000
• Per Child	100,000	75,000
<b>1.2 Child Education Fund</b>		
• Per Family	10,000	7,500
<b>2. Repatriation or Overseas Burial/ Cremation</b>		
• Per Adult/Senior/Child	As Charged	8,000
<b>3. Medical and Related Expenses</b>		
• Per Adult/Senior/Child	1,000,000	750,000
The following are subject to overall Section 3 limit :		
<b>3.1 Medical Expenses</b>		
• Per Adult/Senior/Child	Covered	Covered
<b>3.2 Alternative Medicine</b>		
• Per Adult/Senior/Child	1,000	1,000
<b>3.3 Follow-up Treatment</b>		
• Per Adult/Senior/Child	50,000	30,000
• Alternative Medicine sub-limit	1,000	1,000
<b>3.4 Hospitalisation due to Covid-19</b>		
• Per Adult/Child	500,000	300,000
<b>4. Compassionate Care</b>		
• Per Adult/Senior/Child (only can claim 4.1 or 4.2 in anyone event)	10,000	5,000
<b>4.1 Compassionate Care - due to Hospitalisation of the Insured Person</b>		
	Covered	Covered
<b>4.2 Compassionate Care - due to death of the Insured Person</b>		
	Covered	Covered
<b>5. Child Care</b>		
• Per Event	10,000	5,000
<b>6. Emergency Medical Evacuation</b>		
(only can claim 6.1 or 6.2 in anyone event)		
<b>6.1 Emergency Medical Evacuation - due to Serious Medical Condition</b>		
• Per Adult/Senior/Child	As Charged	1,000,000
<b>6.2 Emergency Medical Evacuation - due to Serious Medical Condition of Covid-19</b>		
• Per Adult/Child	200,000	100,000
<b>7. Hospital Allowance</b>		
(only can claim 7.1 or 7.2 in anyone event)		
<b>7.1 Hospital Allowance - due to bodily injury or illness</b>		
• Per Adult/Senior/Child	15,000	10,500
- Per day limit (up to 30 days)	500	350
<b>7.2 Hospital Allowance - due to Covid-19</b>		
• Per Adult/Child	12,000	9,000
- Per day limit (up to 30 days)	400	300
<b>Section II: Travel Inconveniences Coverages</b>		
<b>8. Personal Luggage and Personal Effects</b>		
• 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
<b>9. Luggage Delay</b>		
• Per Adult/Senior/Child	800	600
- Each 6 consecutive hours (Overseas during Trip)	200	150
<b>10. Personal Money and Travel Documents</b>		
• Per Adult/Senior/Child	7,500	5,000

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

	Maximum Sum Insured (RM)	
	P500	P325
The following are subject to overall Section 10 limit :		
<b>10.1 Personal Money</b>		
	750	750
<b>10.2 Travel Documents</b>		
	Covered	Covered
<b>11. Travel Cancellation or Postponement</b>		
(only can claim 11.1 or 11.2 in anyone event)		
<b>11.1 Travel Cancellation</b>		
(only can claim 11.1.1 or 11.1.2 in anyone event)		
<b>11.1.1 Travel Cancellation due to Non Covid-19 related events</b>		
• Per Adult/Senior/Child	As Charged	25,000
<b>11.1.2 Travel Cancellation due to Covid-19</b>		
• Per Adult/Child	25,000	15,000
<b>11.2 Travel Postponement</b>		
(only can claim 11.2.1 or 11.2.2 in anyone event)		
<b>11.2.1 Travel Postponement due to Non Covid-19 Related Events</b>		
• per Adult/Senior/Child	As Charged	25,000
<b>11.2.2 Travel Postponement due to Covid-19</b>		
• Per Adult/Child	25,000	15,000
<b>12. Travel Curtailment or Disruption</b>		
<b>12.1 Travel Curtailment</b>		
(only can claim 12.1.1 or 12.1.2 in anyone event)		
<b>12.1.1 Travel Curtailment due to Non Covid-19 Related Events</b>		
• Per Adult/Senior/Child	As charged	25,000
<b>12.1.2 Travel Curtailment due to Covid-19</b>		
• Per Adult/Child	25,000	15,000
The following are subject to overall Section 12.1.1 limit :		
<b>12.2 Travel Disruption</b>		
	Covered	Covered

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

	Maximum Sum Insured (RM)	
	P500	P325
<b>13. Travel Delay</b>		
• Per Adult/Senior/Child	3,600	2,700
• Each 6 consecutive hours	200	150
<b>14. Missed Departure</b>		
• Per Adult/Senior/Child	1,000	1,000
<b>15. Flight Misconnection</b>		
• Per Adult/Senior/Child (exceeding 6 hours)	600	600
• Each 6 consecutive hours	200	200
<b>16. Overbooked Flight</b>		
• Per Adult/Senior/Child (exceeding 6 hours)	250	200
<b>17. Personal Liability</b>		
• Per Adult/Senior/Child	1,500,000	1,000,000
<b>18. Additional Cost of Rental Car Cover</b>		
• Per Event	1,000	1,000
<b>19. Travel Agent's Insolvency Cover</b>		
• Per Adult/Senior/Child	3,000	3,000
• Per Travel Agent	3,000,000	3,000,000
<b>20. Fraudulent Use of Credit Card(s)</b>		
• Per Family	5,000	1,000
<b>Section III: Lifestyle Cover</b>		
<b>21. Home Care</b>		
• Per Family	1,500	1,000
<b>22. Golfers Cover</b>		
• Per Adult/Senior/Child (only can claim 22.1 or 22.2 in anyone event)	1,000	-
<b>22.1 Hole-in-One</b>		
	Covered	-
<b>22.2 Unused Golf Green Fees</b>		
	Covered	-
<b>23. Pet Care</b>		
• Per Event	1,000	50
• Each 6 consecutive hours	50	50
<b>24. Trauma Care</b>		
Per Adult/Senior/Child	11,400	9,400

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

• 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.

## Table of Premium

Area	No. of days	Individual				Family	
		Adult		Senior		Family	
		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

## 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)
<b>Travel from Malaysia to :</b>				
<b>Area 1</b>	<b>435.00</b>	<b>347.00</b>	<b>677.00</b>	<b>545.00</b>
<b>Area 2</b>	<b>616.00</b>	<b>487.00</b>	<b>807.00</b>	<b>649.00</b>
<b>Area 3</b>	<b>927.00</b>	<b>731.00</b>	<b>947.00</b>	<b>762.00</b>

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

## Area of Coverage

Travel from Malaysia to :

Area 1	Area 2	Area 3
<ul style="list-style-type: none"> <li>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.</li> <li>Malaysia (from Peninsular Malaysia to East Malaysia or vice versa)</li> <li>Except Tibet, Nepal and Mongolia.</li> </ul>	<ul style="list-style-type: none"> <li>Worldwide</li> <li>Except USA, Canada, Tibet, Nepal &amp; Excluded Countries*</li> </ul>	<ul style="list-style-type: none"> <li>Worldwide</li> <li>Except Excluded Countries*</li> </ul>

\* Kindly refer to policy wording or product disclosure sheet for the Excluded Countries.

### 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