

TravelPLUS

Get covered for a worry-free dream holiday

Benefits	Sum Insured
Personal Accident In the event of Accidental Death and Permanent Disablement.	RM 300,000 per adult RM 75,000 per child
Child Education Expenses Lump sum payment in the event of Accidental Death of the Insured Person provided that the dependent child is age 23 and below.	RM 10,000
Medical Expenses Reimbursement for medical, emergency dental, hospital and surgical charges incurred within one year from the date of bodily injury or illness.	Up to RM 350,000
Medical Evacuation If local medical facilities are inadequate, the International SOS assistance will evacuate the Insured Person with constant medical supervision to the nearest facility that is able to provide the proper care. In the event of death while abroad, International SOS will render assistance where possible in the repatriation of mortal remains.	Unlimited
Hospital Income Payment for each complete day the Insured Person is confined in a hospital, up to a maximum of 60 days.	RM 250 per day
Compassionate Allowance Payment for traveling costs of up to 2 relatives or friends required on medical advice to accompany the Insured Person.	Up to RM 10,000
Loss of Luggage & Personal Effects Payment for loss, damage or stolen of personal luggage and personal effects which includes items purchased during travel with a limit of up to RM500 per article.	Up to RM 5,000
Loss of Personal Money Payment for loss or theft of money which includes cash, bank currency notes, postal or money order and credit vouchers.	Up to RM 750
Loss of Travel Documents Payment for expenses incurred for obtaining replacement passports, travel tickets and other relevant travel documents.	Up to RM 5,000
Luggage Delay Reimbursement for purchase of toiletries, clothing and other essential items in the event the Insured Person's baggage is delayed for 8 consecutive hours upon arrival at his/her destination abroad.	Up to RM 800
Travel Delay Payment in the event the public conveyance is delayed from the scheduled departure time for each 6 consecutive hours due to adverse weather or mechanical breakdown (RM200 for the first 6 hours of delay and RM200 for every consecutive 6 hours thereafter).	Up to RM 3,600

Benefits	Sum Insured
Missed Connection Payment of RM200 when no alternative transportation is made available every 6 hours after a missed connecting flight due to a delay in arrival of the initial flight at transfer point.	Up to RM 600
Travel Overbooked Payment in the event the Insured Person's scheduled public conveyance is overbooked and no alternative conveyance is available for 6 consecutive hours from the original scheduled departure time.	RM 200
Rerouting of Flight Payment in the event the arrival of the scheduled public conveyance is delayed for at least 6 consecutive hours due to rerouting.	RM 200
Missed Departure Reimbursement for additional hotel accommodation and travel expenses incurred as a result of mechanical breakdown of public transport services to get the Insured Person to the departure point.	Up to RM 1,000
Trip Cancellation - Due to Unforeseen Circumstances Reimbursement for irrecoverable travel and accommodation expenses paid in advance prior to departure for covered reasons.	Up to RM 20,000
Trip Cancellation - Due to Financial Default or Insolvency Reimbursement for irrecoverable travel and accommodation expenses paid in advance prior to departure due to financial default or insolvency of travel agency.	Up to RM 7,500
Trip Curtailment Reimbursement of proportional unused and non-refundable portion of the trip paid in advance should the Insured Person's trip be curtailed due to reasons covered under the policy.	Up to RM 20,000
Hijack Inconvenience Payment of RM400 for each full 24 consecutive hours of hijack.	Up to RM 800
Home Contents Benefit Payment in the event of loss of or damage to home contents while the Insured Person is on a trip.	Up to RM 1,000
Credit Card Indemnity Coverage for the Insured Person against financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than the Insured Person during the trip.	Up to RM 500
Emergency Mobile Phone Charges Reimbursement in the event the Insured Person is in a critical medical condition and incurred charges for personal mobile phone usage for the sole purpose of engaging the services of ACE Rescue Services, or an authorized representative of ACE Rescue Services provided by International SOS, during a medical emergency.	Up to RM 100
Personal Liability Coverage for the Insured Person against death or accidental bodily injury caused to a third party and accidental loss of or damage to property belonging to any third party.	Up to RM 1,000,000

Premium – Individual	Asia	Worldwide
1 - 5 days	RM 28	RM 38
6 - 10 days	RM 41	RM 55
11 - 18 days	RM 68	RM 86
19 - 31 days	RM 100	RM 123
Each Additional Week or Part Thereof	RM 22	RM 30
Annual Plan	RM 224	RM 304

Premium – Family	Asia	Worldwide
1 - 5 days	RM 70	RM 95
6 - 10 days	RM 103	RM 138
11 - 18 days	RM 170	RM 215
19 - 31 days	RM 250	RM 308
Each Additional Week or Part Thereof	RM 55	RM 75
Annual Plan	RM 560	RM 760

* No additional charge for mountain climbing, scuba diving & winter sport.



Additional Benefits

Free International SOS services:

- Free 24-hours phone access to worldwide network
- Free travel information or advice
- Free medical advice and evaluation or referral to a physician and hospital
- Free emergency message transmission
- Free interpreter access and referral

Eligibility

Age below 80 years old.

Trip Duration

The maximum length of each covered trip is 180 days with unlimited number of trips per year for annual plan.

Extension of Coverage

Up to 30 days due to unforeseen circumstances.

Claims Procedure

In the event of claims, please call ACE's Claims Department at toll-free number 1-800-88-3226.

TravelPLUS

Nikmati perlindungan untuk percutian yang menenangkan jiwa.

Faedah-faedah	Jumlah yang Diinsuranskan
Kemalangan Peribadi Dibayar jika berlaku Kemalangan Maut atau Hilang Upaya Kekal.	RM 300,000 untuk seorang dewasa RM 75,000 untuk seorang kanak-kanak
Perbelanjaan Pendidikan Anak Dibayar jika Kemalangan Maut berlaku pada Orang Tertanggung dengan syarat anak tanggungannya berusia tidak melebihi 23 tahun.	RM 10,000
Perbelanjaan Perubatan Pembayaran balik untuk perbelanjaan perubatan, kecemasan pergigian, hospital dan pembedahan yang ditanggung dalam tempoh setahun mulai dari tarikh kecederaan badan atau penyakit.	Sehingga RM 350,000
Perpindahan Perubatan Kecemasan Jika kemudahan-kemudahan perubatan tempatan tidak memadai, perkhidmatan SOS Antarabangsa akan memindahkan anda di bawah penyediaan perubatan berterusan ke kemudahan terdekat yang berupaya menyediakan rawatan yang sesuai. Dalam situasi kematian semasa di luar negara, SOS Antarabangsa akan memberi bantuan sewajarnya untuk menghantar jenazah kembali ke negara asal.	Tiada had
Pendapatan Hospital Bayaran bagi setiap hari penuh (24 jam) dimasukkan ke dalam hospital sehingga tempoh maksimum 60 hari.	RM 250 sehari
Lawatan Belas Kasihan Bayaran kos perjalanan maksimum untuk 2 orang saudara atau rakan atas nasihat doktor untuk menemani Orang Tertanggung.	Sehingga RM 10,000
Kehilangan Bagasi & Barang-barang Persendirian Bayaran untuk kehilangan, kerosakan atau kecurian bagasi peribadi dan barang-barang persendirian, termasuk barang-barang yang dibeli semasa dalam perjalanan dengan nilai setiap item dihadkan sehingga RM500.	Sehingga RM 5,000
Kehilangan Wang Persendirian Bayaran untuk kehilangan atau kecurian wang termasuk tunai, mata wang kertas, wang pos dan kiriman wang dan baucar kredit.	Sehingga RM 750
Kehilangan Dokumen Perjalanan Bayaran untuk perbelanjaan yang ditanggung bagi menggantikan pasport, tiket perjalanan atau lain-lain dokumen perjalanan yang berkenaan.	Sehingga RM 5,000
Kelewatan Bagasi Bayaran untuk pembelian kelengkapan dandanan diri, pakaian dan barang-barang keperluan apabila bagasi anda lewat selama 8 jam berturut-turut setibanya anda di destinasi luar negara.	Sehingga RM 800
Kelewatan Perjalanan Dibayar jika pengangkutan awam ditangguh dan melewati masa pelepasan selama 6 jam berturut-turut akibat cuaca buruk atau kegagalan mekanikal (RM200 untuk 6 jam pertama dan RM200 untuk setiap 6 jam berturut-turut yang selanjutnya.)	Sehingga RM 3,600

Faedah-faedah	Jumlah yang Diinsuranskan
Ketinggalan Penerbangan Dibayar RM200 untuk setiap 6 jam jika tiada pengangkutan alternatif yang boleh dinaiki selepas tertinggal penerbangan sambungan seterusnya kerana kelewatan ketibaan penerbangan awal di titik transit.	Sehingga RM 600
Penerbangan Terlebih Tempahan Dibayar jika pengangkutan awam yang dijadualkan untuk Orang Tertanggung mengalami kehabisan tiket dan tiada pengangkutan alternatif didapati selama 6 jam berturut-turut selepas masa pelepasan asal.	RM 200
Penerbangan Dilencongkan Dibayar jika ketibaan pengangkutan awam ditangguh sekurang-kurangnya selama 6 jam berturut-turut akibat pelencongan penerbangan.	RM 200
Ketinggalan Pelepasan Bayaran balik untuk perbelanjaan tambahan penginapan dan perjalanan yang ditanggung akibat kegagalan mekanikal perkhidmatan pengangkutan awam ke titik pelepasan anda.	Sehingga RM 1,000
Pembatalan Perjalanan Akibat Peristiwa Yang Tidak Dijangka Pembayaran balik untuk perbelanjaan penginapan dan perjalanan yang dibayar terdahulu sebelum pelepasan atas sebab-sebab yang dilindungi dalam polisi ini.	Sehingga RM 20,000
Pembatalan Perjalanan Akibat Kesulitan Kewangan atau Ketakmampuan Bayar Pembayaran balik untuk perbelanjaan tambahan penginapan dan perjalanan yang dibayar terdahulu sebelum pelepasan akibat Kesulitan Kewangan atau Ketakmampuan Bayar agensi pelancongan.	Sehingga RM 7,500
Pemendekan Perjalanan Secara Purata Pembayaran balik bayaran pendahuluan untuk kos perjalanan yang belum digunakan atau tidak boleh dibayar balik jika perjalanan Orang Tertanggung dipendekkan atas sebab-sebab yang dilindungi.	Sehingga RM 20,000
Kesulitan akibat Perampasan Kapal Terbang Dibayar RM400 untuk setiap 24 jam penuh semasa kapal terbang dirampas.	Sehingga RM 800
Faedah Kandungan Rumah Dibayar jika ditimpa kerugian atau kerosakan isi rumah semasa Orang Tertanggung dalam perjalanan.	Sehingga RM 1,000
Perlindungan Kad Kredit Melindungi Orang Tertanggung daripada kerugian kewangan akibat kad kredit, kad caj atau kad banknya hilang atau dicuri dan disalahgunakan oleh mana-mana orang selain daripada Orang Tertanggung semasa perjalanan.	Sehingga RM 500
Caj Panggilan Kecemasan Telefon Bimbit Pembayaran balik kepada Orang Tertanggung yang berada dalam keadaan kritikal dan dikenakan caj panggilan telefon untuk tujuan mendapatkan perkhidmatan ACE Rescue Services atau wakil yang diberi kuasa oleh ACE Rescue Services semasa kecemasan.	Sehingga RM 100
Liabiliti Peribadi Melindungi Orang Tertanggung jika berlaku kematian dan kecederaan badan terhadap pihak ketiga dan kerugian serta kerosakan terhadap harta milik pihak ketiga akibat daripada kemalangan.	Sehingga RM 1,000,000