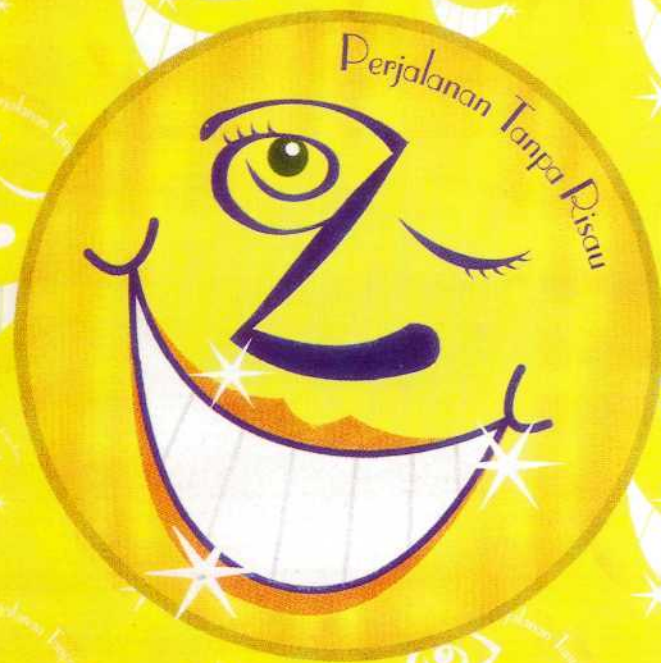


**Mudah tersenyum dengan
Insurans eZ Travel**

BH*i*insurance



Smile easy with eZ Travel Insurance

BH*i*insurance

What is eZ Travel?

Introducing the new eZ Travel Insurance, the most comprehensive travel insurance with superb benefits to match your travelling needs. With the convenience of phone activation, you can now activate your travel insurance as late as 1 hour before your departure time. In addition to our worldwide emergency assistance and more, eZ Travel gives you peace of mind and protection from the unexpected while you're away from home, on holiday or a business trip. Activate today and enjoy your travels!

- Superb Benefits
- Activation As Late As 1-hour Before Departure Time
- Match Your Travelling Needs
- 24-hour Worldwide Emergency Assistance
- No Excess

>>>> Summary Of Benefits

Benefits	Individual (Limits RM)	Other Schemes as Selected (Limits RM)
PERSONAL ACCIDENT		
1. Personal Accident - Covers you for accidental death and permanent total disablement while outside Malaysia. *Additional Cover - You may increase the limit for each individual person up to the following limits: RM250,000 RM300,000 RM350,000 RM400,000 RM450,000 RM500,000	200,000	200,000 (adult) 20,000 (child)
MEDICAL		
2. Overseas Medical Expenses - Reimbursement of medical and hospital expenses incurred overseas as a result of accidental injury or sickness. Extension to medical expenses incurred upon insured person's return to Malaysia but within 14 days from date of return.	300,000	300,000 (adult) 30,000 (child)
3. Overseas Hospital Confinement - Daily hospital cash allowance as a result of accidental injury or sickness whilst overseas. RM200 per day per adult and RM100 per day per child.	9,000	9,000 (adult) 4,500 (child)
4. Double Hospital Confinement Benefit In ICU - Doubles your daily hospital cash allowance due to Hospital Confinement in an Intensive Care Unit as a result of accidental injury or sickness whilst overseas. RM400 per day per adult and RM200 per day per child.	18,000	18,000 (adult) 9,000 (child)
5. Post Travel Recovery Allowance - Pays you for every 24-hour of hospitalisation in Malaysia following your return from an overseas trip. RM200 per day per adult and RM100 per day per child (applicable if payment is made under Overseas Medical Expenses).	9,000	9,000 (adult) 4,500 (child)
6. Compassionate Allowance - Pays for the additional cost incurred in flying Your Close Relative from Malaysia to place of hospitalisation outside Malaysia if you sustain serious Bodily Injury or suffer sickness. Hospitalisation must be more than 7 days before this compensation is granted.	5,000	5,000

LIABILITY

7. Personal Liability - Indemnifies you against liability to third party bodily injury or property damage caused by your negligence whilst overseas.	1,000,000	1,000,000
8. Legal Expense - legal expense incurred as a result of negligence of insured person to third parties' bodily injury or property damage whilst overseas.	50,000	50,000

INCONVENIENCES

9. Trip Cancellation - Pays for travel expenses paid in advance if your trip is cancelled due to the death or injury or sickness of yourself, your family member or travelling companion.	15,000	15,000
10. Trip Curtailment - Pays for extra travel expenses incurred as a result of cutting short the planned trip due to the death or injury or sickness of yourself, your family member or travelling companion.	15,000	15,000
11. Additional Travel & Accommodation Expenses - Pays for additional travel expenses incurred in extending the planned trip as a result of death or injury or sickness of yourself, your family member or travelling companion.	15,000	15,000
12. Missed Travel Connection - Pays for extra travel expenses incurred as a result of misconnection of conveyance due to late arrival of your confirmed and incoming scheduled conveyance.	300	600
13. Travel Delay - Pays you RM250 for each full 8 consecutive hours of waiting time.	2,000	4,000
14. Travel Overbook - Pays for the necessarily and reasonably incurred expenses including actual accommodation and meal expenses if the schedule confirmed is overbooked by the airline company.	200	400
15. Emergency Purchase - Pays for emergency purchases of essential items as a result of delay of baggage for more than 8 hours.	500	1,000
16. Hijack - Pays you a distress allowance of RM250 for each full consecutive 8 hours of detention by Hijack.	2,000	4,000
17. Automatic Extension - Automatic extension of cover (during period of insurance) to return to Malaysia as a result of medical condition(s) which prevents you to continue your journey or the transport you booked to travel is delayed for circumstances outside your control.	7 days	7 days

LOSSES

18. Loss of Baggage and Personal Effects - Compensation for loss of or damage to your baggage and its contents. Maximum RM500 per item/pair/set.	5,000	10,000
19. Loss of Personal Money - Compensation for loss of personal money resulting from robbery outside Malaysia.	1,000	2,000
20. Loss of Travel Document - Compensation for costs of replacing travel document(s) lost during your trip.	5,000	10,000
21. Home Care - Pays for damages to your home contents as a result of fire or theft when your house is left vacant while you are travelling.	1,000	1,000
22. Loss of Travel Fares Paid due to Abscondment or Insolvency of Travel Agency - In the event that before or on the departure date of your booked trip, the travel agency from which You purchased your air tickets or tour packages has absconded or declared insolvent. We will reimburse you for the loss of travel fares paid in advance (including deposit paid in advance) which is irrecoverable from any parties.	5,000	10,000

EMERGENCY SERVICES

23. Emergency Medical Evacuation and Repatriation - Covers all medical evacuation and repatriation expenses.	3,000,000	3,000,000
24. Repatriation of Mortal Remains - Pays for the return of the deceased insured person to Malaysia or funeral expenses at place of death.	3,000,000	3,000,000
25. 24-Hour Emergency Travel Referral Services - 24-Hour hotline services ranging from pre-trip information to interpreter services, outpatient clinical services, immigration and visa information services and emergency updating should a catastrophe occur whilst outside Malaysia, etc.	Available	Available

Note: All services rendered under this section are purely on referral and arrangement basis only. The insured shall pay for all third party expenses arising from the use of the referred or arranged services.

Travel Region	Period of Cover	Premiums (RM)				Premium for each additional RM50,000 P.A. cover Individual (RM)
		Individual Scheme	Individual & Spouse Scheme	Individual & Children Scheme	Family Scheme	
Region 1 Greater Asia	1-5 days	30	55	50	70	10
	6-10 days	45	84	80	108	15
	11-20 days	62	121	116	133	20
	21-31 days	70	140	134	149	25
	Additional week or part Annual Policy	18	36	32	44	5
	One Way Cover (up to 72 hours)	210	406	396	466	35
Region 2 Worldwide excluding USA/Canada	1-5 days	40	75	70	98	13
	6-10 days	58	111	105	138	18
	11-20 days	88	175	174	218	23
	21-31 days	128	210	205	248	28
	Additional week or part Annual Policy	20	40	35	48	5
	One Way Cover (up to 72 hours)	320	500	489	532	45
Region 3 Worldwide	1-5 days	50	96	90	130	15
	6-10 days	80	155	150	194	20
	11-20 days	115	195	190	235	25
	21-31 days	133	240	235	270	30
	Additional week or part Annual Policy	25	40	35	50	5
	One Way Cover (up to 72 hours)	350	560	520	600	50

Definition:

Region 1 Greater Asia includes Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

Region 2 Worldwide means all countries including Greater Asia but excluding USA and Canada.

Region 3 Worldwide means all countries including Greater Asia, USA and Canada.

IMPORTANT NOTICE:

- Phone activation service is only applicable for all Visa & Mastercard holders aged between 18 and 80 and permanently residing in Malaysia.
- Individual & Spouse cover includes yourself and your legally married spouse.
- Individual & Children cover includes yourself and your children below 24 years of age.
- Family cover includes yourself, your legally married spouse and children below 24 years of age.
- Benefits for Personal Accident and Overseas Medical Expenses shall be halved when the insured person's affairs 71 years of age.
- Like any other insurance policy, some occupations and activities are excluded in the policy. Any pre-existing condition prior to departure is excluded.
- This plan must be purchased before you commence your journey. Each journey must begin in Malaysia.
- For Short Trip & Annual policies, each journey is subject to a maximum of 180 days.
- No cover shall be granted to anyone seeking medical treatment outside Malaysia.
- No extension of cover shall be granted during the journey or after you have commenced your journey.
- There will be no refund for cancellation of Short Trip cover and One Way Trip cover once a Certificate of Insurance issued.
- Winter sports and scuba diving are covered with no additional premium.
- 24-hour Worldwide Emergency Assistance and Referral Services.

BRANCH OFFICES

- PETALING JAYA:**
46B Jalan SS21 / 35,
Damansara Utama,
47400 Petaling Jaya.
Tel: 03 - 7727 8962
Fax: 03 - 7727 9057
- KLANG:**
No.29, 1st Floor,
Lorong Tiara 1B,
Bandar Baru Klang,
41150 Klang.
Tel: 03 - 3348 8164
Fax: 03 - 3348 8146
- PENANG:**
Suites 7F & 8F, Level
7 & 8, Menara
Northam, 55, Jalan
Sultan Ahmad Shah,
10050 Penang.
Tel: 04 - 229 5691
Fax: 04 - 228 8564
- KUANTAN:**
74 / 3, Tingkat 2,
Jalan Telok Sisek,
25000 Kuantan.
Pahang.
Tel: 09 - 516 2054
Fax: 09 - 513 1027
- IPOH:**
29A, Persiaran
Greentown 4, Pusat
Perdagangan
Greentown, 30450
Ipoah.
Tel: 05 - 254 3395
Fax: 05 - 254 2308
- JOHOR BAHRU:**
Suite 08, Level 8
Menara Ansar,
Jalan Trus, 80000
Johor Bahru.
Tel: 07 - 222 3326
Fax: 07 - 224 8367
- KOTA BHARU:**
Vista Square,
4262 - 5 Tingkat 1,
Jalan Kebun Sultan,
15300 Kota Bharu.
Tel: 09 - 748 2054
Fax: 09 - 744 4585
- MELAKA:**
No.49, Jalan Melaka
Raya 24, Taman
Melaka Raya, 75000
Melaka.
Tel: 06 - 281 1599
Fax: 06 - 281 1600
- SEREMBAN:**
18 (Grd Floor),
Jalan Dato' Abdul
Malek, 70000
Seremban.
Tel: 06 - 761 6531
Fax: 06 - 763 8411
- KUCHING:**
1st & 2nd Floor,
Sublot No.12,
Lot 3053, No.203-A,
Eastmoore Centre,
Jalan Rock, 93200
Kuching.
Tel: 082 - 242 270
Fax: 082 - 426 220
- KOTA KINABALU:**
1st Floor, Block B,
Lot 5 & 6 Damai
Plaza, Phase 3
Wisma CTE, Jalan
Damai 88300 Kota
Kinabalu.
Tel: 088 - 238 566
Fax: 088 - 251 522
- MIRI:**
Lot 941, 1st Floor,
Block 9 MCLD, Jalan
Parry, 98000 Miri.
Tel: 085 - 416 919
Fax: 085 - 411 699

For general correspondence, enquiries and claims, please contact:

BH Insurance (M) Bhd. 2962-V
(Formerly known as Royal & Sun Alliance Insurance (M) Bhd.)
(A member of Boustead Group)

Wisma Boustead, 71, Jalan Raja Chulan, 50200, Kuala Lumpur
P.O. Box 12192, 50770 Kuala Lumpur
Tel: 603-2141 0233 Fax: 603-2142 9219
www.bhinsurance.com.my

For Worldwide Emergency Assistance, medical or travel advice,
please contact our 24-hour Emergency Assistance Hotline at 03-2711 2899.

>>> Activation Number

1-300-88-7721

Smile easy with eZ Travel Insurance,
your reliable travel insurance.

