

Z-Travel Takaful (Domestic/ Inbound)

Offers a simple and easy coverage for you and your family members to enjoy the wonderful trip in Malaysia now comes with optional Covid-19 cover!



The benefit(s) payable under this product is (are) protected by PIDM up to limits.
For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on Zurich General Takaful Malaysia's website or PIDM's website.



Stay protected throughout your trip

Every year, many are excited to go on a Cuti-Cuti Malaysia trip. Whether travelling solo or with family and friends, the happiness that comes from visiting the many beautiful places within Malaysia is immeasurable.

However, there are times when the unexpected occurs before, during, or after your trip that can dampen your excitement. With **Z-Travel Takaful (Domestic/Inbound)**, we will protect you every step of the way so that you can enjoy continuous peace of mind.

Before You Travel

Suddenly not being able to travel due to reasons out of your control? Don't worry as our Travel Cancellation Coverage covers your trip expenses.

During Your Trip

In case of any medical emergencies during your trip, you won't have to worry about unexpected medical expenses with our Medical Related Covers.

After Returning Home

Our friendly claims representative will assist you from the start to the end so that your claims process is hassle-free and prompt.

Z-Travel Takaful (Domestic/ Inbound) Key Features



Personal Accident Coverage

Accidental Medical Expenses Coverage



Liability Coverage

Travel Inconvenience Coverage



Golf Equipment Coverage

NEW

Optional Covid-19 Add-on Cover



How to Make Claims

**STEP
1**

Submit your claim at <https://mya.zurich.com.my/Myclaims> with the relevant claim form, supporting documents and your bank account details.

**STEP
2**

If your supporting documents are sufficient, we will send you an email to notify you of the claim decision.

**STEP
3**

If your claim is payable, we will pay via bank transfer and notify you through email/ SMS

Schedule of Benefits:

		Maximum Sum Covered (RM)	
Benefit	Benefit Description	Basic Plan	VIP Plan
Section 1: Personal Accident Covers			
1	Accidental Death & Permanent Disablement	50,000	100,000
2	Accidental Medical Expenses	5,000	10,000
3	NEW: Accidental Hospital Income	100 per day, max up to 60 days	
Section 2: Travel Inconvenience Covers			
4	Evacuation and Repatriation	Within Malaysia – Unlimited Out of Malaysia – 50,000	
5	Travel Cancellation	2,000	
6	NEW: Travel Interruption (By Flight Only)	2,000	
7	NEW: Travel Delay (By Flight Only) <i>More than 6 consecutive hours</i>	150 per every 6 hours, up to 450	
8	Baggage Delay (By Flight Only) <i>More than 6 consecutive hours</i>	Up to 200	
9	Baggage and Personal Effects <i>Sub-limit for Benefit 9</i> <i>i) Any one(1) item or pair or set of items</i> <i>ii) Baggage</i>	500 100 250	
10	Personal Liability	500,000	
11	Golf Equipment (Theft or Damage Only)	1,000	
Section 3 – Covid-19 Benefits (optional)		NEW	
12	Travel Cancellation due to Covid-19	2,000	
13	Travel Alteration due to Covid-19	2,000	
14	Medical Expenses due to Covid-19	2,000	
15	Hospital Allowance due to Covid-19	150 per day, up to 3,000	
16	Death due to Covid-19	10,000	

Contribution Table:

Travel Duration	Basic Plan			VIP Plan		
	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)
1 - 5 days	9	18	24	11	21	28
6 - 10 days	12	23	31	15	29	38
11 - 15 days	18	34	45	22	42	56
16 - 20 days	23	43	57	28	53	71
Each additional week, up to 6 weeks	7	13	18	9	17	24

Additional Contribution for Section 3 – Covid-19 Benefits (optional)

Travel Duration	Basic & VIP Plan		
	Individual (RM)	Individual & Spouse (RM)	Family (RM)
1 - 5 days	4	8	10
6 - 10 days	5	10	13
11 - 15 days	8	14	19
16 - 20 days	10	18	24
Each additional week, up to 6 weeks	3	5	7

Note: The contributions above are excluding Service Tax and RM 10 Stamp Duty.

Note:

1. You must be between thirty (30) days old to eighty (80) years old if you are the Person Covered or Person Covered's Spouse covered under Individual Cover, Individual and Spouse Cover or Family Cover.
2. If you are the Child covered under Family Cover, you must be between thirty (30) days old to seventeen (17) years old, or twenty three (23) years old if studying as a full-time student at the commencement of the journey.
3. If the Person Covered is aged seventeen (17) years old or below, the certificate must be participated by his or her parent or legal guardian.
4. All ages refer to the age of your next birthday.
5. This product is eligible to all Malaysians, Malaysian Permanent Resident, or holder of a valid working permit, entry permit, dependent pass, in Malaysia and travelling within Malaysia.
6. The protection period can be up to sixty (60) days for each trip.

For assistance, please contact:

Asia Assistance

24 Hours Service Hotline 603-7841 5630

www.asia-assistance.com

Exclusions

This product does not cover:

- War or any act of War, declared or not;
- Your direct participation in strikes, riots and civil commotion or insurrection;
- Your provoked murder or assault, intentional self-injury, suicide or attempted suicide while sane or insane;
- Your deliberate exposure to exceptional danger (except in an attempt to save human life);
- Pre-existing condition;
- Epidemic and/or pandemic (not applicable to Section G – Covid-19 Benefits);
- Act of terrorism;
- An incident or circumstance of which you were aware of or could reasonably be expected to be aware of at the time of participating this takaful or booked your travel (whichever occurs last) and which could reasonably be expected to lead to a claim under your certificate;
- You do not take precaution to avoid a claim after there was a warning in the mass media of a strike, riot, bad weather or other circumstances;
- Any circumstances that already existed or are known to the public before you book your travel; and
- Mountaineering or any activity above three thousand (3,000) meters height;

Note: This list is non-exhaustive. Please refer to the certificate wording for full list of exclusions under this product.

In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia versions.

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



Memastikan anda dilindungi sepanjang perjalanan anda

Setiap tahun, ramai yang teruja untuk melancong dan menikmati Cuti-Cuti Malaysia. Sama ada anda pergi bercuti secara solo atau bersama keluarga dan rakan-rakan, keseronokan mengunjungi pelbagai tempat menarik di Malaysia memang membawa seribu satu kenangan manis.

Bagaimanapun, ada masanya apabila kejadian tidak diingini berlaku sebelum, semasa atau selepas perjalanan anda, kesannya boleh menjejaskan keseronokan percutian anda. Dengan **Z-Travel Takaful (Domestic/ Inbound)**, kami akan melindungi anda sepanjang perjalanan agar anda boleh menikmati ketenangan fikiran yang berterusan.

Sebelum Anda Memulakan Perjalanan

Anda tidak dapat memulakan perjalanan secara tiba-tiba atas sebab di luar kawalan anda? Jangan bimbang, Perlindungan Pembatalan Perjalanan akan menampung kos perjalanan anda.

Dalam Perjalanan Anda

Sekiranya terdapat sebarang kecemasan perubatan dalam perjalanan, anda tidak perlu bimbang tentang perbelanjaan perubatan tidak diduga dengan Perlindungan Berkaitan Perubatan kami.

Selepas Pulang Ke Rumah

Wakil perkhidmatan tuntutan kami yang mesra akan membantu anda dari mula hingga akhir supaya proses tuntutan anda adalah pantas dan tidak merumitkan.

Ciri-Ciri Penting Z-Travel Takaful (Domestic/Inbound)



Perlindungan Kemalangan Diri

Perlindungan Perbelanjaan Perubatan
Akibat Kemalangan



Perlindungan Liabiliti

Perlindungan Kesulitan Perjalanan



Perlindungan Peralatan Golf

BAHARU

Perlindungan Tambahan Covid-19
secara pilihan



Cara untuk Membuat Tuntutan

Langkah

1

Kemukakan tuntutan anda di <https://mya.zurich.com.my/Myclaims> dengan borang tuntutan yang berkenaan, dokumen sokongan dan butiran akaun bank anda.

Langkah

2

Jika dokumen tuntutan anda lengkap, kami akan menghantar e-mel kepada anda untuk memaklumkan keputusan tuntutan anda.

Langkah

3

Jika tuntutan anda perlu dibayar, kami akan membayar menerusi pindahan bank dan maklumkan kepada anda menerusi e-mel/SMS.

Jadual Manfaat:

		Jumlah Maksimum Yang Dilindungi (RM)	
Manfaat	Keterangan Manfaat	Pelan Asas	Pelan VIP
Seksyen 1: Perlindungan Kemalangan Diri			
1	Kematian dan Hilang Upaya Kekal Akibat Kemalangan	50,000	100,000
2	Perbelanjaan Perubatan Akibat Kemalangan	5,000	10,000
3	BAHARU: Pendapatan Hospital Akibat Kemalangan	100 sehari, maksimum sehingga 60 hari	
Seksyen 2: Perlindungan Kesulitan Perjalanan			
4	Pemindahan dan Penghantaran Pulang	Dalam Malaysia – Tiada had Luar Malaysia – 50,000	
5	Pembatalan Perjalanan	2,000	
6	BAHARU: Gangguan Perjalanan (Hanya Dengan Penerbangan)	2,000	
7	BAHARU: Kelewatan Perjalanan (Hanya Dengan Penerbangan) lebih daripada 6 jam	150 untuk setiap 6 jam berturut-turut sehingga 450	
8	Kelewatan Bagasi (Hanya Dengan Penerbangan) - lebih daripada 6 jam berturut-turut	Sehingga 200	
9	Bagasi dan Barangan Peribadi Sub-had bagi Manfaat 9: i) Mana-mana satu (1) barangan atau pasangan atau set barangan ii) Bagasi	500 100 250	
10	Liabiliti Peribadi	500,000	
11	Peralatan Golf (Kecurian atau Kerosakan Sahaja)	1,000	
Seksyen 3 – Manfaat Covid-19 (pilihan)		BAHARU	
12	Pembatalan Perjalanan akibat Covid-19	2,000	
13	Perubahan Perjalanan akibat Covid-19	2,000	
14	Perbelanja Perubatan akibat Covid-19*	2,000	
15	Elaun Hospital akibat Covid-19	150 sehari, sehingga 3,000	
16	Kematian akibat Covid-19	10,000	

Jadual Caruman

Tempoh Perjalanan	Pelan Asas			Pelan VIP		
	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)
1 - 5 hari	9	18	24	11	21	28
6 - 10 hari	12	23	31	15	29	38
11 - 15 hari	18	34	45	22	42	56
16 - 20 hari	23	43	57	28	53	71
Setiap minggu tambahan, sehingga 6 minggu	7	13	18	9	17	24

Caruman Tambahan untuk Seksyen 3 – Manfaat Covid-19 (pilihan)

Tempoh Perjalanan	Pelan Asas & VIP		
	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)
1 - 5 hari	4	8	10
6 - 10 hari	5	10	13
11 - 15 hari	8	14	19
16 - 20 hari	10	18	24
Setiap minggu tambahan, sehingga 6 minggu	3	5	7

Nota: Caruman di atas tidak termasuk Cukai Perkhidmatan dan RM 10 Duti Setem.

Nota:

1. Anda mesti berumur antara tiga puluh (30) hari hingga lapan puluh (80) tahun jika anda merupakan Orang Yang Dilindungi atau Pasangan Orang Yang Dilindungi di bawah Perlindungan Individu, Perlindungan Individu dan Pasangan atau Perlindungan Keluarga.
2. Jika anda merupakan Anak yang dilindungi di bawah Perlindungan Keluarga, anda mestilah berumur antara tiga puluh (30) hari hingga tujuh belas (17) tahun, atau dua puluh tiga (23) tahun jika sedang mengikuti pengajian sebagai pelajar sepenuh masa pada permulaan perjalanan.
3. Jika Orang Yang Dilindungi berumur tujuh belas (17) tahun dan ke bawah, sijil mesti disertai oleh ibu bapa atau penjaga sahnyanya.
4. Semua umur merujuk kepada umur pada hari jadi seterusnya.
5. Produk ini disediakan untuk semua rakyat Malaysia, Pemastautin Tetap Malaysia atau pemegang permit kerja sah, permit masuk, pas tanggungan, di Malaysia dan untuk perjalanan di dalam Malaysia.
6. Tempoh perlindungan adalah sehingga enam puluh (60) hari untuk setiap perjalanan.

Untuk bantuan, sila hubungi:

Asia Assistance

Talian Perkhidmatan 24 Jam 603-7841 5630

www.asia-assistance.com

Pengecualian

Produk ini tidak melindungi:

- Peperangan atau tindakan Peperangan, sama ada diisytiharkan atau tidak;
- Penyertaan langsung anda dalam mogok, rusuhan dan kekacauan atau kebangkitan awam;
- Pembunuhan atau serangan disebabkan provokasi anda, kecederaan yang disengajakan, bunuh diri atau percubaan membunuh diri sama ada dalam keadaan siuman atau tidak siuman;
- Pendedahan anda kepada bahaya luar biasa (kecuali dalam usaha menyelamatkan nyawa manusia);
- Keadaan sedia ada;
- Epidemik dan/atau pandemik (tidak berkenaan bagi seksyen 3 Manfaat Covid-19)
- Tindakan keganasan;
- Kejadian atau keadaan di mana anda sedar atau sewajarnya sedar semasa penyertaan takaful atau menempah perjalanan anda (yang mana berlaku kemudian) yang boleh dijangkakan dengan sewajarnya akan menyebabkan tuntutan di bawah sijil ini;
- Anda tidak mengambil langkah berjaga-jaga untuk mengelakkan tuntutan selepas terdapat di amaran media massa tentang mogok, rusuhan, cuaca buruk atau keadaan lain;
- Sebarang keadaan yang sedia ada atau diketahui kepada orang ramai sebelum anda menempah perjalanan; dan
- Mendaki gunung atau sebarang aktiviti di paras melebihi tiga ribu (3,000) meter.

Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak sijil untuk senarai penuh pengecualian di bawah produk ini.

Sekiranya terdapat percanggahan, kekaburan dan konflik mentafsir mana-mana terma atau syarat, versi Bahasa Inggeris akan diguna pakai dan mengatasi versi Bahasa Malaysia.

Zurich General Takaful Malaysia Berhad

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