ZURICH
Takaful

Z-Travel Takaful (International)

Protecting you every step of the way, 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.

Zurich General Takaful Malaysia Berhad 201701045981 (1260157-U)
Member of PIDM

Stay protected throughout your trip

Every year, many are excited to embark on a trip that broadens their horizons and allows them to create precious memories. Whether travelling solo or with family and friends, the happiness that comes from visiting the many beautiful places of the world is immeasurable.

However, there are times when the unexpected occurs before, during, or after your trip that can dampen your excitement. Instances such as natural disasters, flight cancellations, or loss of belongings can cause you unnecessary stress and even monetary loss. With **Z-Travel Takaful,** 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 Unlimited Cover & 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 Key Features

- 24-Hour Emergency Medical Assistance Benefits
- Rental Car Excess
- Protection for Amateur Sports Including Scuba Diving, Winter Sports, Bungee Jumping & More
- Covers Acts of Terrorism
- Home Care Benefits
- Automatic Extension of Period of Takaful up to 30 Days
- Optional Covid-19 Add-On Cover **NEW**

Essential Protection

- Personal Accident Coverage
- High Medical Coverage
- Liability Coverage
- Travel Inconvenience Coverage
- 24/7 Worldwide Zurich Travel Assistance

Schedule of Benefits:

Benefit	Benefit Description	Silver Plan	Gold Plan	Diamond Plan
		Maximum Sum Covered (RM)		
Section A - Unlimited Cover & Medical Related Covers				
1	**Medical Expenses**			
1A	Overseas Medical Expenses	300,000	500,000	Unlimited
1B	Overseas Dental Expenses	Included in 1A	Included in 1A	Included in 1A
1C	Follow Up Treatment in Malaysia	50,000	50,000	50,000
1D	Alternative Medicine	500	500	1,000
1E	Outpatient Treatment in Malaysia	Included in 1C	Included in 1C	Included in 1C
2	**Overseas Hospital Income** (RM250 per day)	15,000	15,000	30,000
3	**Child Care Benefit**	7,000	10,000	15,000
4	**Compassionate Visit**	7,000	10,000	15,000
5	**Emergency Medical Evacuation**	Unlimited	Unlimited	Unlimited
6	**Medical Repatriation**	Unlimited	Unlimited	Unlimited
7	**Repatriation of Mortal Remains**	Unlimited	Unlimited	Unlimited
Section B - Travel Inconvenience Covers				
8	**Travel Cancellation**			
8A	Travel Cancellation	20,000	25,000	30,000
8B	Travel Alteration	20,000	25,000	30,000
9	**Travel Curtailment**	20,000	25,000	30,000
10	**Travel Interruption**	1,000	1,500	3,000
11	**Travel Delay** - more than 6 consecutive hours (RM150 for every 6 consecutive hours)	Overseas 3,600, within Malaysia 450	Overseas 3,600, within Malaysia 450	Overseas 7,200, within Malaysia 900
12	**Travel Misconnection** - more than 6 consecutive hours (RM200 for every 6 consecutive hours)	400	600	1,200
13	**Travel Reroute** - more than 6 consecutive hours (RM200 for every 6 consecutive hours)	400	600	1,200
14	**Baggage Delay** - more than 6 consecutive hours (RM200 for every 6 consecutive hours)	Overseas 800, within Malaysia 200	Overseas 800, within Malaysia 200	Overseas 2,000, within Malaysia 800
15	**Baggage & Personal Effects** Sub-limit for Benefit 15:	5,000	7,000	10,000
	(i) Any one (1) items or Pair or Set of Items	500	500	500
	(ii) Portable Personal Computers	1,000	1,500	2,000
	(iii) Baggage	250	250	250
16	**Personal Money**	1,000	2,000	3,000
17	**Travel Documents**	5,000	6,000	8,000
18	**Personal Credit Card Theft**	1,000	1,500	3,000

Schedule of Benefits:

Benefit	Benefit Description	Silver Plan	Gold Plan	Diamond Plan
		Maximum Sum Covered (RM)		
Section C - Personal Accident & Liability Covers				
19	**Accidental Death and Permanent Disablement**			
	(i) 30 days to 17 years old	75,000	75,000	125,000
	(ii) 18 years old to 85 years old	300,000	300,000	500,000
20	**Personal Liability**	1,000,000	1,000,000	1,000,000
Section D - Urban Traveler's Covers				
21	**Home Care Benefits**	2,000	3,000	5,000
22	**Pet Care Benefits**	1,000	1,000	1,000
23	**Rental Car Excess**			
23A	Car Excess	2,000	3,000	5,000
23B	Car Return	Included in 23A	Included in 23A	Included in 23A
24	**Emergency Telephone and Internet Usage**	100	200	500
25	**Special Coverage**			
	(i) 30 days to 17 years old	75,000	75,000	125,000
	(ii) 18 years old to 85 years old	300,000	300,000	500,000
Section E - Additional Benefits				
26	**Badal Haji** (only applicable to Muslim)	3,000	3,000	3,000
27	**Wakaf** (only applicable to Muslim)	1,000	1,000	1,000
28	**Qurban** (only applicable to Muslim)	1,000	1,000	1,000
29	**Emergency Cash** (only applicable to non-Muslim)	5,000	5,000	5,000
Section F - Travel Assistance Benefits				
30	**Travel Assist**	Included	Included	Included
Section G – Covid-19 Benefits (optional) NEW				
31	**Travel Cancellation due to Covid-19**			
31A	Travel Cancellation due to Covid-19	20,000	25,000	30,000
31B	Travel Alteration due to Covid-19	10,000	10,000	10,000
32	**Overseas Medical Expenses due to Covid-19**	100,000	300,000	500,000
33	**Hospital Allowance due to Covid-19** (RM150 per day)	9,000	9,000	9,000
34	**Child Care Benefit due to Covid-19**	10,000	10,000	10,000
35	**Death due to Covid-19**	10,000	10,000	10,000

Note: Please refer to the certificate wording for full description of benefits, terms, conditions and exclusions under this product.

Contribution Table:

Area 1: Australia, Bangladesh, Bhutan, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

Travel Duration	Silver Plan				Gold Plan				Diamond Plan			
	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)
1 - 5 days	45	85	113	81	52	97	128	93	80	151	200	143
6 - 10 days	56	104	138	101	65	121	161	114	99	187	247	177
11 - 15 days	95	175	232	171	111	207	278	193	169	320	419	302
16 - 20 days	124	228	302	224	146	271	365	251	222	419	547	396
Each additional week, up to 26 weeks	24	42	57	42	28	51	70	47	42	80	103	76
Annual Cover	300	NA	NA	539	345	NA	NA	622	489	NA	NA	877
Additional Contribution for Section G – Covid-19 Benefits (optional)												
1 - 5 days	9	17	23	16	15	28	37	27	21	40	53	38
6 - 10 days	12	22	29	22	20	37	49	35	28	53	70	50
11 - 15 days	18	32	43	32	29	55	73	51	41	78	102	73
16 - 20 days	23	41	55	41	38	70	94	64	53	99	129	94
Each additional week, up to 26 weeks	7	12	16	12	11	20	28	19	16	30	39	29
Annual Cover	59	NA	NA	105	98	NA	NA	176	137	NA	NA	245

Contribution Table:

Area 2: Worldwide excluding Canada, Mongolia (Inner & Outer), Nepal, Tibet and USA.

Travel Duration	Silver Plan				Gold Plan				Diamond Plan			
	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)
1 - 5 days	63	118	156	113	73	136	180	130	112	211	278	201
6 - 10 days	77	146	192	141	89	168	223	163	140	263	344	250
11 - 15 days	132	248	326	242	152	286	379	279	240	449	587	429
16 - 20 days	173	323	425	317	198	374	496	366	316	589	768	564
Each additional week, up to 26 weeks	34	61	80	61	38	70	93	70	61	112	145	108
Annual Cover	406	NA	NA	728	483	NA	NA	866	683	NA	NA	1,227

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

Travel Duration	Silver Individual (RM)	Silver Individual & Spouse (RM)	Silver Family (RM)	Silver Senior (RM)	Gold Individual (RM)	Gold Individual & Spouse (RM)	Gold Family (RM)	Gold Senior (RM)	Diamond Individual (RM)	Diamond Individual & Spouse (RM)	Diamond Family (RM)	Diamond Senior (RM)
1 - 5 days	16	30	40	29	24	45	60	43	32	61	80	58
6 - 10 days	22	41	54	39	32	61	81	59	43	81	106	77
11 - 15 days	32	59	78	58	47	89	118	87	63	118	155	113
16 - 20 days	41	76	99	74	61	115	152	112	81	151	197	145
Each additional week, up to 26 weeks	12	22	29	22	18	34	45	34	24	45	58	43
Annual Cover	105	NA	NA	189	158	NA	NA	283	211	NA	NA	378

Contribution Table:

Area 3: Worldwide.

Travel Duration	Silver Plan Individual (RM)	Silver Plan Individual & Spouse (RM)	Silver Plan Family (RM)	Silver Plan Senior (RM)	Gold Plan Individual (RM)	Gold Plan Individual & Spouse (RM)	Gold Plan Family (RM)	Gold Plan Senior (RM)	Diamond Plan Individual (RM)	Diamond Plan Individual & Spouse (RM)	Diamond Plan Family (RM)	Diamond Plan Senior (RM)
1 - 5 days	82	155	205	147	93	175	232	167	144	272	360	260
6 - 10 days	101	191	255	182	117	219	288	208	178	339	445	321
11 - 15 days	172	324	434	307	203	375	491	356	303	581	758	548
16 - 20 days	225	423	568	400	267	491	643	466	397	761	991	717
Each additional week, up to 26 weeks	42	80	108	76	51	93	122	89	76	145	187	135
Annual Cover	483	NA	NA	866	622	NA	NA	1,221	883	NA	NA	1,588

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

Travel Duration	Silver Plan Individual (RM)	Silver Plan Individual & Spouse (RM)	Silver Plan Family (RM)	Silver Plan Senior (RM)	Gold Plan Individual (RM)	Gold Plan Individual & Spouse (RM)	Gold Plan Family (RM)	Gold Plan Senior (RM)	Diamond Plan Individual (RM)	Diamond Plan Individual & Spouse (RM)	Diamond Plan Family (RM)	Diamond Plan Senior (RM)
1 - 5 days	18	34	45	32	27	51	67	48	36	68	90	65
6 - 10 days	24	45	60	43	36	67	88	64	48	91	120	86
11 - 15 days	35	66	89	63	53	97	127	92	70	135	176	127
16 - 20 days	45	85	114	80	68	124	163	118	90	173	225	163
Each additional week, up to 26 weeks	14	26	35	24	20	37	48	35	27	52	66	48
Annual Cover	117	NA	NA	210	176	NA	NA	345	234	NA	NA	421

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

Note:

1. You must be between thirty (30) days old to seventy (70) 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 Person Covered under Senior Cover, you must be between seventy-one (71) to eighty-five (85) years old.
3. 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.
4. If you are the Person Covered under Annual Trip, you must be between thirty (30) days old to seventy (70) years old. For Annual Trip, your certificate can be renewed up to eighty-five (85) years old.
5. 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.
6. All ages refer to the age of your next birthday.

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;
- You, your travel companion's, family member's provoked murder or assault, intentional self-injury, suicide or attempted suicide while sane or insane;
- You, your travel companion's, family member's deliberate exposure to exceptional danger (except in an attempt to save human life);
- If one (1) of the reasons of your journey is to obtain overseas medical treatment, vaccination, medical check-up, care or advice regardless of whether this is the sole or main purpose of your journey;
- Pre-existing condition (not applicable to Benefit 7);
- Epidemic and/or pandemic (not applicable to Section G – Covid-19 Benefits);
- Act of terrorism (not applicable to Benefits 8, 9, 10, 11 and 25);
- 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 (not applicable to Benefit 25);

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 version.

Sentiasa dilindungi sepanjang perjalanan anda

Setiap tahun, ramai akan teruja untuk memulakan perjalanan bagi mencipta memori dan pengalaman yang berharga. Kegembiraan pasti dirasai ketika melawat tempat-tempat menarik di serata dunia, tidak kira sama ada dilakukan secara berseorangan atau bersama insan tersayang.

Walau bagaimanapun, ada kalanya boleh berlaku kejadian yang tidak dijangka, sebelum, semasa atau selepas perjalanan yang boleh membataskan kegembiraan percutian anda. Kejadian seperti bencana alam, pembatalan penerbangan atau kehilangan harta benda boleh menyebabkan anda berasa tertekan malah mungkin mengalami kerugian kewangan. Dengan **Z-Travel Takaful**, kami akan melindungi anda di setiap langkah supaya anda dapat menikmati ketenangan fikiran.

Sebelum Perjalanan	Perjalanan terpaksa dibatalkan atas sebab-sebab di luar kawalan anda? Jangan risau kerana Perlindungan Pembatalan Perjalanan kami melindungi perbelanjaan perjalanan anda.
Semasa Perjalanan	Jika berlaku sebarang kecemasan perubatan, anda tidak perlu risau kerana ianya dilindungi dengan Perlindungan Tiada Had & Perlindungan Berkaitan Perubatan kami.
Selepas Pulang ke Rumah	Wakil tuntutan kami akan membantu anda dari awal hingga akhir supaya proses tuntutan anda lebih mudah dan cepat.

Ciri-ciri Utama Z-Travel Takaful

- Manfaat Bantuan Perubatan Kecemasan 24 Jam
- Lebihan Sewa Kereta
- Perlindungan Sukan Amatur Termasuk Menyelam Skuba, Sukan Musim Sejuk, Terjun Bungee & Lain-lain
- Perlindungan Terhadap Tindakan Keganasan
- Manfaat Penjagaan Rumah
- Lanjutan Automatik Tempoh Takaful sehingga 30 Hari
- Manfaat Tambahan Covid-19 Secara Pilihan **BAHARU**

Perlindungan Penting

- Perlindungan Kemalangan Diri
- Perlindungan Perubatan yang Tinggi
- Perlindungan Tanggungan Peribadi
- Perlindungan Kesulitan Perjalanan
- Bantuan Perjalanan Sedunia 24/7 Zurich

Jadual Manfaat:

		Pelan Perak	Pelan Emas	Pelan Berlian
Manfaat	**Keterangan Manfaat**	**Jumlah Maksimum Yang Dilindungi (RM)**		
	Seksyen A – Perlindungan Tiada Had & Perlindungan Berkaitan Perubatan			
1	**Perbelanjaan Perubatan**			
1A	Perbelanjaan Perubatan Luar Negara	300,000	500,000	Tiada Had
1B	Perbelanjaan Pergigian Luar Negara	Termasuk dalam 1A	Termasuk dalam 1A	Termasuk dalam 1A
1C	Rawatan Susulan di Malaysia	50,000	50,000	50,000
1D	Perubatan Alternatif	500	500	1,000
1E	Rawatan Pesakit Luar di Malaysia	Termasuk dalam 1C	Termasuk dalam 1C	Termasuk dalam 1C
2	**Pendapatan Hospital Luar Negara (RM250 sehari)**	15,000	15,000	30,000
3	**Manfaat Penjagaan Kanak-kanak**	7,000	10,000	15,000
4	**Lawatan Ihsan**	7,000	10,000	15,000
5	**Pemindahan Perubatan Kecemasan**	Tiada Had	Tiada Had	Tiada Had
6	**Penghantaran Balik Perubatan**	Tiada Had	Tiada Had	Tiada Had
7	**Penghantaran Balik Jenazah**	Tiada Had	Tiada Had	Tiada Had
	Seksyen B – Perlindungan Kesulitan Perjalanan			
8	**Pembatalan Perjalanan**			
8A	Pembatalan Perjalanan	20,000	25,000	30,000
8B	Perubahan Perjalanan	20,000	25,000	30,000
9	**Pemendekan Perjalanan**	20,000	25,000	30,000
10	**Gangguan Perjalanan**	1,000	1,500	3,000
11	**Kelewatan Perjalanan** - lebih daripada 6 jam berturut-turut (RM150 bagi setiap 6 jam berturut-turut)	Luar negara 3,600, dalam Malaysia 450	Luar negara 3,600, dalam Malaysia 450	Luar negara 7,200, dalam Malaysia 900
12	**Terlepas Sambungan Perjalanan** - lebih daripada 6 jam berturut-turut (RM200 bagi setiap 6 jam berturut-turut)	400	600	1,200
13	**Perubahan Laluan Perjalanan** - lebih daripada 6 jam berturut-turut (RM200 bagi setiap 6 jam berturut-turut)	400	600	1,200
14	**Kelewatan Bagasi** - lebih daripada 6 jam berturut-turut (RM200 bagi setiap 6 jam berturut-turut)	Luar negara 800, dalam Malaysia 200	Luar negara 800, dalam Malaysia 200	Luar negara 2,000, dalam Malaysia 800
15	**Bagasi & Barangan Peribadi** **Sub-had bagi Manfaat 15**:	5,000	7,000	10,000
	(i) Mana-mana satu (1) barangan atau Pasangan atau Set Barangan	500	500	500
	(ii) Komputer Peribadi Mudah Alih	1,000	1,500	2,000
	(iii) Bagasi	250	250	250

Jadual Manfaat:

		Pelan Perak	Pelan Emas	Pelan Berlian
Manfaat	Keterangan Manfaat	Jumlah Maksimum Yang Dilindungi (RM)		
16	**Wang Peribadi**	1,000	2,000	3,000
17	**Dokumen Perjalanan**	5,000	6,000	8,000
18	**Kecurian Kad Kredit Peribadi**	1,000	1,500	3,000
Seksyen C – Perlindungan Kemalangan Diri & Tanggungan Peribadi				
19	**Kematian dan Hilang Upaya Kekal Akibat Kemalangan**			
	(i) 30 hari hingga 17 tahun	75,000	75,000	125,000
	(ii) 18 tahun hingga 85 tahun	300,000	300,000	500,000
20	**Tanggungan Peribadi**	1,000,000	1,000,000	1,000,000
Seksyen D – Perlindungan Perjalanan Urban				
21	**Manfaat Penjagaan Rumah**	2,000	3,000	5,000
22	**Manfaat Penjagaan Haiwan Peliharaan**	1,000	1,000	1,000
23	**Lebihan Sewa Kereta**			
23A	Lebihan Kereta	2,000	3,000	5,000
23B	Pemulangan Kereta	Termasuk dalam 23A	Termasuk dalam 23A	Termasuk dalam 23A
24	**Penggunaan Telefon dan Internet Kecemasan**	100	200	500
25	**Perlindungan Khas**			
	(i) 30 hari hingga 17 tahun	75,000	75,000	125,000
	(ii) 18 tahun hingga 85 tahun	300,000	300,000	500,000
Seksyen E – Manfaat Tambahan				
26	**Badal Haji** (hanya untuk Orang Islam)	3,000	3,000	3,000
27	**Wakaf** (hanya untuk Orang Islam)	1,000	1,000	1,000
28	**Korban** (hanya untuk Orang Islam)	1,000	1,000	1,000
29	**Wang Kecemasan** (hanya untuk Orang Bukan Islam)	5,000	5,000	5,000
Seksyen F – Manfaat Bantuan Perjalanan				
30	**Bantuan Perjalanan**	Termasuk	Termasuk	Termasuk

Jadual Manfaat:

		Pelan Perak	Pelan Emas	Pelan Berlian
Manfaat	**Keterangan Manfaat**	**Jumlah Maksimum Yang Dilindungi (RM)**		
Seksyen G – Manfaat Covid-19 (pilihan) **BAHARU**				
31	**Pembatalan Perjlanan akibat Covid-19**			
31A	Pembatalan Perjalanan akibat Covid-19	20,000	25,000	30,000
31B	Perubahan Perjalanan akibat Covid-19	10,000	10,000	10,000
32	**Perbelanjaan Perubatan Luar Negara akibat Covid-19**	100,000	300,000	500,000
33	**Elaun Hospital akibat Covid-19** (RM150 sehari)	9,000	9,000	9,000
34	**Manfaat Penjagaan Kanak-kanak akibat Covid-19**	10,000	10,000	10,000
35	**Kematian akibat Covid-19**	10,000	10,000	10,000

Nota: Sila rujuk kepada kontrak sijil untuk keterangan penuh manfaat, terma, syarat dan pengecualian di bawah produk ini.

Jadual Caruman:

Kawasan 1: **Australia, Bangladesh, Bhutan, Brunei, Kemboja, China [tidak termasuk Tibet & Mongolia (Dalam & Luar)], Hong Kong, India, Indonesia, Jepun, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Filipina, Singapura, Sri Lanka, Taiwan, Thailand dan Vietnam.**

Tempoh Perjalanan	Pelan Perak				Pelan Emas				Pelan Berlian			
	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)
1 - 5 hari	45	85	113	81	52	97	128	93	80	151	200	143
6 - 10 hari	56	104	138	101	65	121	161	114	99	187	247	177
11 - 15 hari	95	175	232	171	111	207	278	193	169	320	419	302
16 - 20 hari	124	228	302	224	146	271	365	251	222	419	547	396
Setiap minggu tambahan, sehingga 26 minggu	24	42	57	42	28	51	70	47	42	80	103	76
Perlindungan Tahunan	300	Tiada	Tiada	539	345		Tiada	622	489	Tiada	Tiada	877

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

1 - 5 hari	9	17	23	16	15	28	37	27	21	40	53	38
6 - 10 hari	12	22	29	22	20	37	49	35	28	53	70	50
11 - 15 hari	18	32	43	32	29	55	73	51	41	78	102	73
16 - 20 hari	23	41	55	41	38	70	94	64	53	99	129	94
Setiap minggu tambahan, sehingga 26 minggu	7	12	16	12	11	20	28	19	16	30	39	29
Perlindungan Tahunan	59	Tiada	Tiada	105	98	Tiada	Tiada	176	137	Tiada	Tiada	245

Jadual Caruman:

Kawasan 2: **Seluruh dunia tidak termasuk Kanada, Mongolia (Dalam & Luar), Nepal, Tibet dan Amerika Syarikat.**

Tempoh Perjalanan	Pelan Perak				Pelan Emas				Pelan Berlian			
	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)
1 - 5 hari	63	118	156	113	73	136	180	130	112	211	278	201
6 - 10 hari	77	146	192	141	89	168	223	163	140	263	344	250
11 - 15 hari	132	248	326	242	152	286	379	279	240	449	587	429
16 - 20 hari	173	323	425	317	198	374	496	366	316	589	768	564
Setiap minggu tambahan, sehingga 26 minggu	34	61	80	61	38	70	93	70	61	112	145	108
Perlindungan Tahunan	406	Tiada	Tiada	728	483	Tiada	Tiada	866	683	Tiada	Tiada	1,227

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

1 - 5 hari	16	30	40	29	24	45	60	43	32	61	80	58
6 - 10 hari	22	41	54	39	32	61	81	59	43	81	106	77
11 - 15 hari	32	59	78	58	47	89	118	87	63	118	155	113
16 - 20 hari	41	76	99	74	61	115	152	112	81	151	197	145
Setiap minggu tambahan, sehingga 26 minggu	12	22	29	22	18	34	45	34	24	45	58	43
Perlindungan Tahunan	105	Tiada	Tiada	189	158	Tiada	Tiada	283	211	Tiada	Tiada	378

Jadual Caruman:

Kawasan 3: Seluruh Dunia.

Tempoh Perjalanan	Pelan Perak				Pelan Emas				Pelan Berlian			
	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)	Individu (RM)	Individu & Pasangan (RM)	Keluarga (RM)	Warga Emas (RM)
1 - 5 hari	82	155	205	147	93	175	232	167	144	272	360	260
6 - 10 hari	101	191	255	182	117	219	288	208	178	339	445	321
11 - 15 hari	172	324	434	307	203	375	491	356	303	581	758	548
16 - 20 hari	225	423	568	400	267	491	643	466	397	761	991	717
Setiap minggu tambahan, sehingga 26 minggu	42	80	108	76	51	93	122	89	76	145	187	135
Perlindungan Tahunan	483	Tiada	Tiada	866	622	Tiada	Tiada	1,221	883	Tiada	Tiada	1,588

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

1 - 5 hari	18	34	45	32	27	51	67	48	36	68	90	65
6 - 10 hari	24	45	60	43	36	67	88	64	48	91	120	86
11 - 15 hari	35	66	89	63	53	97	127	92	70	135	176	127
16 - 20 hari	45	85	114	80	68	124	163	118	90	173	225	163
Setiap minggu tambahan, sehingga 26 minggu	14	26	35	24	20	37	48	35	27	52	66	48
Perlindungan Tahunan	117	Tiada	Tiada	210	176	Tiada	Tiada	345	234	Tiada	Tiada	421

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

Nota:

1. Anda mestilah berusia antara tiga puluh (30) hari sehingga tujuh puluh (70) tahun jika anda adalah Orang Yang Dilindungi atau Pasangan kepada Orang Yang Dilindungi di bawah Perlindungan Individu, Perlindungan Individu dan Pasangan atau Perlindungan Keluarga.

2. Jika anda merupakan Orang Yang Dilindungi di bawah Perlindungan Warga Emas, anda mestilah berusia antara tujuh puluh satu (71) hingga lapan puluh lima (85) tahun.

3. Jika anda merupakan Anak yang dilindungi di bawah Perlindungan Keluarga, anda mestilah berusia antara tiga puluh (30) hari hingga tujuh belas (17) tahun atau dua puluh tiga (23) tahun jika masih belajar sebagai pelajar sepenuh masa pada permulaan perjalanan.

4. Jika anda merupakan Orang Yang Dilindungi di bawah Perjalanan Tahunan, anda mestilah berusia antara tiga puluh (30) hari sehingga tujuh puluh (70) tahun. Untuk Perjalanan Tahunan, sijil anda boleh diperbaharui sehingga lapan puluh lima (85) tahun.

5. Jika Orang Yang Dilindungi berumur 17 tahun atau ke bawah, sijil harus dilanggan oleh ibu bapa atau penjaga yang sah.

6. Semua umur merujuk kepada umur pada hari lahir anda yang berikutnya.

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, rakan perjalanan anda atau ahli keluarga anda, kecederaan disengajakan, bunuh diri atau percubaan membunuh diri sama ada dalam keadaan siuman atau tidak siuman;
- Pendedahan anda, rakan perjalanan atau ahli keluarga anda kepada bahaya luar biasa (kecuali dalam usaha menyelamatkan nyawa manusia);
- Jika satu (1) daripada sebab bagi perjalanan anda adalah mendapatkan rawatan perubatan di luar negara, pemvaksinan, pemeriksaan, penjagaan atau nasihat perubatan tidak kira sama ada ini merupakan tujuan tunggal atau utama perjalanan anda;
- Keadaan sedia ada (tidak berkenaan dengan Manfaat 7);
- Epidemik dan/atau pandemik (tidak berkenaan dengan Seksyen G - Manfaat Covid-19);
- Tindakan keganasan (tidak berkenaan dengan Manfaat 8, 9, 10, 11 dan 25);
- 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 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 (tidak berkenaan dengan Manfaat 25);

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

Sekiranya terdapat percanggahan, kekaburan dan konflik dalam mentafsirkan sebarang terma atau syarat, versi Bahasa Inggeris akan diguna pakai dan menggantikan versi Bahasa Malaysia.

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