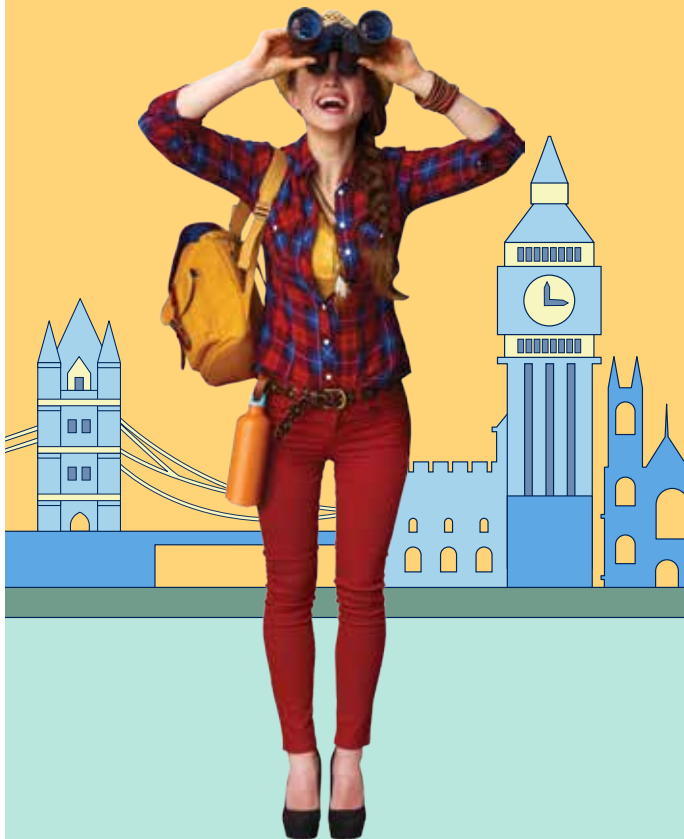




ALLIANCE BANK

Bancassurance
Z-ALLIANCE TRAVEL



Go See the World.
We'll See to Your
Protection.

Underwritten by Zurich General Insurance Malaysia Berhad



Terms and Conditions apply.

Alliance Bank Malaysia Berhad 198201008390 (88103-W)

Exploring the world, seeing new places and trying new tastes are exciting! Whether you are among the growing number of adventurous do-it-yourself travellers or part of a tour group, you would want to be able to mitigate any uncertainties that could mess up your holidays.



Z-ALLIANCE TRAVEL Insurance Travel Overseas With Complete Peace of Mind.

With Z-ALLIANCE TRAVEL Insurance, you are well taken care of even before your trip starts. This comprehensive insurance plan covers any unfortunate incidents before, during and after your actual trip. It provides a much-needed compensation in the event of injuries, disability or death caused by accident and covers medical expenses incurred as a result of accident or illness. It even covers travel inconveniences and provide travel assistance when something unforeseen happens.

Flexibility of Travel Protection Plans

Choose the plan that best suits your upcoming trip by choosing for the following:

Type of Trip	Single Trip, One-Way Trip, Annual Trip
Type of Cover	Individual Cover, Individual & Spouse Cover, Family Cover or Senior Cover
Type of Plan	Silver, Gold, Diamond
Area of Travel	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, Vietnam
	Area 2 – Worldwide excluding Canada, Mongolia (Inner & Outer), Nepal, Tibet and USA
	Area 3 – Worldwide

Comprehensive Coverage With 7 Benefit Sections

The seven benefit sections provided by Z-ALLIANCE TRAVEL Insurance are:

- | | |
|---|---|
|  1 Unlimited Cover & Medical Related Covers* |  5 Additional Benefits (Badal Haji, Wakaf, Qurban, Emergency Cash) |
|  2 Travel Inconvenience Covers |  6 Travel Assistance Benefits |
|  3 Personal Accident & Liability Covers |  7 Covid-19 Benefits (optional) |
|  4 Urban Traveller's Covers | |

*Unlimited Cover is for selected benefits only

Schedule of Benefits

Benefit	Benefit Description	Silver Plan	Gold Plan	Diamond Plan
		Maximum Sum Insured (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	5,000	7,000	10,000
	Sub-limit for Benefit 15:			
	(i) Any one (1) item 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
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

		Silver Plan	Gold Plan	Diamond Plan
Benefit	Benefit Description	Maximum Sum Insured (RM)		
Section D – Urban Traveller’s Covers				
21	Home Care Benefits	2,000	3,000	5,000
22	Pet Care Benefits	1,000	1,000	1,000
23 23A 23B	Rental Car Excess Car Excess Car Return	2,000 Included in 23A	3,000 Included in 23A	5,000 Included in 23A
24	Emergency Telephone and Internet Usage	100	200	500
25	Special Coverage (i) 30 days to 17 years old (ii) 18 years old to 85 years old	75,000 300,000	75,000 300,000	125,000 500,000
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)				
31 31A 31B	Travel Cancellation due to Covid-19 Travel Cancellation due to Covid-19 Travel Alteration due to Covid-19	20,000 10,000	25,000 10,000	30,000 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 policy wording for full description of benefits, terms, conditions and exclusions under this product.

3 Plans to Suit Your Needs and Budget

The premium that you have to pay varies depending on your travel duration and selection of Cover Types.

Premium Table		Silver Plan				Gold Plan				Diamond Plan			
Travel Duration		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)
Area 1													
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 Trip		300	NA	539	345	NA	622	489	NA	877			

Area 2												
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 Trip	406	NA	728	483	NA	866	683	NA	1,227	883	NA	1,588
Area 3												
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 Trip	483	NA	866	622	NA	1,221	883	NA	1,588	883	NA	1,588

Additional Premium for Section G - Covid-19 Benefits (optional)

Premium Table	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)
Travel Duration												
Area 1												
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 Trip	59	NA	105	98	NA	176	137	NA	245	137	NA	245
Area 2												
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 Trip	105	NA	189	158	NA	283	211	NA	378	211	NA	378
Area 3												
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	28	35	24	20	37	48	35	27	52	66	48
Annual Trip	117	NA	210	176	NA	345	234	NA	421	234	NA	421

Area of Travel:

- i. 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, Vietnam;
- ii. Area 2: Worldwide excluding Canada, Mongolia (Inner & Outer), Nepal, Tibet and USA; or
- iii. Area 3: Worldwide.

- The premium that you have to pay varies depending on your travel duration and selection of cover types.

Frequently Asked Questions

What are some of the key terms and conditions that I should be aware of?

- **Cash Before Cover** – It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before insurance cover is effective.
- **Claim Procedure** – You must contact us with full details as soon as possible of any Disability, incident or on the discovery of any loss or damage which may result in a claim under this product. You must also tell us if you know of any writ, summons, or prosecution against you and immediately send us every letter or document which relates to a claim.
- **Maximum Sum Insured** – The amount stated in the Schedule of Benefit is the maximum limit and sub-limit we will pay or reimburse in accordance to your cover type for each Insured Person.

If you have selected for:

- Individual and Spouse Cover, we will, in total for all Insured Persons, pay or reimburse up to a maximum of two-hundred percent (200%) of the limit and sub-limit stated in the Schedule of Benefit for each benefit, except for the following benefits, the limits remain as per person limit; and
- Family Cover, we will, in total for all Insured Persons, pay or reimburse up to a maximum of three-hundred percent (300%) of the limit and sub-limit stated in the Schedule of Benefit for each benefit, except for the following benefits, the limits remain as per person limit.

BENEFIT 2 – Overseas Hospital Income

BENEFIT 19 – Accidental Death and
Permanent Disablement

BENEFIT 25 – Special Coverage

BENEFIT 26 – Badal Haji

BENEFIT 27 – Wakaf

BENEFIT 28 – Qurban

BENEFIT 29 – Emergency Cash

BENEFIT 33 – Hospital Allowance due to Covid-19

BENEFIT 35 – Death due to Covid-19

• **Maximum Travel Duration**

- Single Trip – Each journey shall not exceed two hundred (200) consecutive days; and
- Annual Trip – Each journey shall not exceed one hundred (100) consecutive days.

• **Eligibility** – The following conditions must be satisfied in order for you to be qualified for coverage under this product:

1. At the time of arranging the journey and/or purchasing this insurance, you must be medically fit to travel and none of you are aware of any circumstances which are likely to lead to any claims under your policy;
2. At the time of purchasing this insurance, none of you have already left Malaysia for any journeys meant to be covered by your policy;
3. The journey must be solely arranged for leisure and business travel purposes. However, if you have selected for Annual Trip, we shall exclude any journeys where you travel daily or more than four (4) times per month to the same neighbouring country for employment or business purposes;
4. At the time of purchasing this insurance and during the journey, you must be a Malaysian, or non-Malaysian who has a permanent resident status, valid work permit, valid student permit or Malaysia My Second Home (MM2H) status;
5. The journey must commence from Malaysia;
6. You must return to Malaysia at the end of your journey (not applicable to One-Way Trip); and
7. Age limits (all ages refer to the age of your next birthday):
 - i. If you are covered under Individual Cover, Individual and Spouse Cover or Family Cover, you must be between thirty (30) days old to seventy (70) years old;
 - ii. If you are covered under Senior Cover, you must be between seventy-one (71) to eighty-five (85) years old;
 - iii. 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; and
 - iv. If you are covered under Annual Trip, you must be between thirty (30) days old to seventy (70) years old. For Annual Trip, your policy can be renewed up to eighty-five (85) years old.

What are the major exclusions under this product?

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 purchasing this insurance or booked your travel (whichever occurs last) and which could reasonably be expected to lead to a claim under your policy;
- 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;
- Mountaineering or any activity above three thousand (3,000) metres height (not applicable to Benefit 25); and
- Travel Cancellation or Travel Alteration due to Covid-19 with policy issue date of less than seven (7) days prior to the journey commencement date.

NOTE: Please refer to the policy wording for full description of benefits, terms and conditions, and exclusions under the product.

Can I cancel my policy?

- i. Single Trip and One-Way Trip – no cancellation is allowed once the Policy Schedule has been issued.
- ii. Annual Trip – the Policyholder may, at any time cancel the Policy, in which case we will retain the customary short period rates for the time the Policy has been in force, provided no claim has been or will be submitted by the Policyholder (please refer to the policy wording for the short period rates).

What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact detail/life profile including nomination and travel details which would affect the risk profile. You can write to us at the address below or email us.

Where can I get further information on travel insurance?

Should you require additional information about Travel Insurance, please refer to the insurance info booklet that are available at all our branches or you can obtain a copy from the insurance agent.

IMPORTANT NOTE:

YOU MAY NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE TRAVEL POLICY THAT YOU HAVE PURCHASED.

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY, AND DISCUSS WITH THE AUTHORISED BANK REPRESENTATIVE OR CONTACT THE INSURER DIRECTLY FOR MORE INFORMATION.

Sign up for Z-ALLIANCE TRAVEL Insurance Today!

For more information on how to apply for Z-ALLIANCE TRAVEL Insurance, drop by any Alliance Bank branch, call us at 03-55169988, or speak to our Bank representative below.

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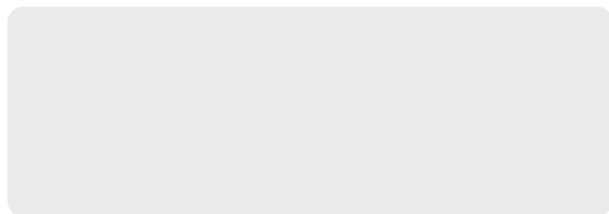
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NOTE: In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.



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Meneroka dunia, mengunjungi destinasi baru dan mencuba makanan baru semestinya menyenangkan! Sama ada menjadi sebahagian daripada trend pelancong masa kini yang mengembara secara bersendirian ataupun sebahagian daripada pelancong berkumpul, anda pastinya ingin mengambil langkah untuk mengurangkan sebarang kemungkinan yang boleh menjejaskan percutian.



Insurans Z-ALLIANCE TRAVEL Bercuti di Luar Negara dengan Sepenuh Ketenangan.

Insurans Z-ALLIANCE TRAVEL memastikan anda dilindungi sekalipun sebelum bermulanya perjalanan. Pelan insurans komprehensif ini melindungi sebarang kejadian yang tidak diingini sebelum, semasa dan selepas perjalanan. Sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan kemalangan, ia memberikan pampasan yang amat diperlukan. Ia turut melindungi perbelanjaan perubatan yang ditanggung akibat kemalangan atau penyakit. Malah, ia turut melindungi kesulitan perjalanan dan menyediakan bantuan perjalanan sekiranya berlaku kejadian yang tidak diingini.

Pelan Perlindungan Perjalanan yang Fleksibel

Pilihlah pelan yang memenuhi keperluan perjalanan anda yang akan datang berdasarkan senarai berikut:

Jenis Perjalanan	Perjalanan Tunggal, Perjalanan Sehalu, Perjalanan Tahunan
Jenis Perlindungan	Perlindungan Individu, Perlindungan Individu & Pasangan, Perlindungan Keluarga atau Perlindungan Warga Emas
Jenis Pelan	Perak, Emas, Berlian
Kawasan Perjalanan	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, Vietnam
	Kawasan 2 – Seluruh dunia tidak termasuk Kanada, Mongolia (Dalam & Luar), Nepal, Tibet dan Amerika Syarikat
	Kawasan 3 – Seluruh dunia

Perlindungan Komprehensif dengan 7 Seksyen Manfaat

Tujuh seksyen manfaat yang disediakan oleh insurans Z-ALLIANCE TRAVEL adalah:

- | | | | |
|--|--|---|--|
|  | 1 Perlindungan Tiada Had & Perlindungan Berkaitan Perubatan* |  | 5 Manfaat Tambahan (Badal Haji, Wakaf, Korban, Wang Kecemasan) |
|  | 2 Perlindungan Kesulitan Perjalanan |  | 6 Manfaat Bantuan Perjalanan |
|  | 3 Perlindungan Kemalangan Diri & Tanggungan Peribadi |  | 7 Manfaat Covid-19 (pilihan) |
|  | 4 Perlindungan Perjalanan Urban | | |

*Perlindungan Tiada Had adalah untuk manfaat terpilih sahaja

Jadual Manfaat

Manfaat	Keterangan Manfaat	Pelan Perak	Pelan Emas	Pelan Berlian
		Jumlah Maksimum Diinsuranskan (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 untuk Manfaat 15: (i) Mana-mana satu (1) barangan atau Pasangan atau Set Barangan (ii) Komputer Peribadi Mudah Alih (iii) Bagasi	5,000 500 1,000 250	7,000 500 1,500 250	10,000 500 2,000 250
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) Berumur 30 hari hingga 17 tahun (ii) Berumur 18 tahun hingga 85 tahun	75,000 300,000	75,000 300,000	125,000 500,000
20	Tanggungan Peribadi	1,000,000	1,000,000	1,000,000

		Pelan Perak	Pelan Emas	Pelan Berlian
Manfaat	Keterangan Manfaat	Jumlah Maksimum Diinsuranskan (RM)		
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 23A 23B	Lebih Kereta Sewa Lebih Kereta Pemulangan Kereta	2,000 Termasuk dalam 23A	3,000 Termasuk dalam 23A	5,000 Termasuk dalam 23A
24	Penggunaan Telefon dan Internet Kecemasan	100	200	500
25	Perlindungan Khas (i) Berumur 30 hari hingga 17 tahun (ii) Berumur 18 tahun hingga 85 tahun	75,000 300,000	75,000 300,000	125,000 500,000
Seksyen E – Manfaat Tambahan				
26	Badal Haji (untuk Muslim sahaja)	3,000	3,000	3,000
27	Wakaf (untuk Muslim sahaja)	1,000	1,000	1,000
28	Korban (untuk Muslim sahaja)	1,000	1,000	1,000
29	Wang Kecemasan (untuk bukan Muslim sahaja)	5,000	5,000	5,000
Seksyen F – Manfaat Bantuan Perjalanan				
30	Bantuan Perjalanan	Termasuk	Termasuk	Termasuk
Seksyen G – Manfaat Covid-19 (pilihan)				
31 31A 31B	Pembatalan Perjalanan akibat Covid-19 Pembatalan Perjalanan akibat Covid-19 Perubahan Perjalanan akibat Covid-19	20,000 10,000	25,000 10,000	30,000 10,000
32	Perbelanjaan Perubahan 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 polisi untuk keterangan penuh atas manfaat, terma, syarat dan pengecualian yang terdapat di dalam produk ini.

3 Pelan yang Memenuhi Keperluan dan Kemampuan Anda

Premium yang anda perlu bayar adalah berbeza-beza, bergantung kepada tempoh perjalanan dan pilihan Jenis Perlindungan.

Jadual Premium	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)
Tempoh Perjalanan												
Kawasan 1												
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 tambahan minggu, sehingga 26 minggu	24	42	57	42	28	51	70	47	42	80	103	76
Perlindungan Tahunan	300	TIADA	539	345	TIADA	622	489	TIADA	877			

Kawasan 2												
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 tambahan minggu, sehingga 26 minggu	34	61	80	61	38	70	93	70	61	112	145	108
Perlindungan Tahunan	406	TIADA		728	483	TIADA		866	683	TIADA		1,227
Kawasan 3												
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 tambahan minggu, sehingga 26 minggu	42	80	108	76	51	93	122	89	76	145	187	135
Perlindungan Tahunan	483	TIADA		866	622	TIADA		1,221	883	TIADA		1,588

Premium Tambahan untuk Seksyen G - Manfaat Covid-19 (pilihan)

Jadual Premium	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)
Tempoh Perjalanan												
Kawasan 1												
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 tambahan minggu, sehingga 26 minggu	7	12	16	12	11	20	28	19	16	30	39	29
Perlindungan Tahunan	59	TIADA		105	98	TIADA		176	137	TIADA		245
Kawasan 2												
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 tambahan minggu, sehingga 26 minggu	12	22	29	22	18	34	45	34	24	45	58	43
Perlindungan Tahunan	105	TIADA		189	158	TIADA		283	211	TIADA		378
Kawasan 3												
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 tambahan minggu, sehingga 26 minggu	14	28	35	24	20	37	48	35	27	52	66	48
Perlindungan Tahunan	117	TIADA		210	176	TIADA		345	234	TIADA		421

Kawasan Perjalanan:

- 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, Vietnam;
- Kawasan 2: Seluruh dunia tidak termasuk Kanada, Mongolia (Dalam & Luar), Nepal, Tibet dan Amerika Syarikat; atau
- Kawasan 3: Seluruh dunia.

• Premium yang anda perlu bayar berlainan dan bergantung kepada tempoh perjalanan dan jenis perlindungan.

Soalan Lazim

Apakah antara terma dan syarat utama yang saya perlu ketahui?

- **Tunai Sebelum Perlindungan** – Sebagai syarat khas asas dan mutlak kontrak insurans ini, premium yang perlu dibayar mestilah dibayar dan diterima oleh pihak kami sebelum perlindungan insurans berkuat kuasa.
- **Prosedur Tuntutan** – Anda mesti memberitahu kami dengan butiran penuh secepat mungkin tentang sebarang kehilangan upaya, kejadian atau apabila mendapati sebarang kerugian atau kerosakan yang mungkin menimbulkan tuntutan di bawah produk ini. Anda juga mestilah memberitahu kami jika anda mengetahui tentang sebarang tindakan, saman atau pendakwaan terhadap anda dan serta-merta menghantar setiap surat atau dokumen yang berkaitan dengan tuntutan.
- **Jumlah Maksimum Yang Diinsuranskan** – Jumlah yang dinyatakan di dalam Jadual Manfaat ialah had dan sub-had maksimum yang akan kami bayar atau bayar balik mengikut jenis perlindungan anda bagi setiap Orang Yang Diinsuranskan. Jika anda telah memilih:
 - i. Perlindungan Individu dan Pasangan, kami akan, secara keseluruhan untuk semua Orang Yang Diinsuranskan, sehingga maksimum dua ratus peratus (200%) daripada had dan sub-had yang dinyatakan di dalam Jadual Manfaat bagi setiap manfaat, kecuali bagi manfaat berikut, had hendaklah dikekalkan sebagai had bagi setiap seorang; dan
 - ii. Perlindungan Keluarga, kami akan, secara keseluruhan untuk semua Orang Yang Diinsuranskan, membayar atau membayar balik sehingga maksimum tiga ratus peratus (300%) daripada had dan sub-had yang dinyatakan di dalam Jadual Manfaat untuk setiap manfaat, kecuali bagi manfaat berikut, had hendaklah dikekalkan sebagai had bagi setiap seorang.
MANFAAT 2 – Pendapatan Hospital Luar Negara
MANFAAT 19 – Kematian dan Hilang Upaya Kekal Akibat Kemalangan
MANFAAT 25 – Perlindungan Khas
MANFAAT 26 – Badal Haji
MANFAAT 27 – Wakaf
MANFAAT 28 – Korban
MANFAAT 29 – Wang Kecemasan
MANFAAT 33 – Elaun Hospital akibat Covid-19
MANFAAT 35 – Kematian akibat Covid-19

• Tempoh Perjalanan Maksimum

- i. Perjalanan Tunggal – Setiap perjalanan hendaklah tidak melebihi dua ratus (200) hari berturut-turut; dan
- ii. Perjalanan Tahunan – Setiap perjalanan hendaklah tidak melebihi seratus (100) hari berturut-turut.

• Kelayakan

– Syarat-syarat berikut mestilah dipenuhi supaya Anda layak bagi perlindungan di dalam produk ini.

1. Pada masa mengatur perjalanan dan/atau membeli insurans, anda mestilah sihat dari segi perubatan dan tiada sebarangpun daripada anda menyedari keadaan yang mungkin menimbulkan tuntutan di dalam polisi anda;
2. Pada masa pembelian insurans, tiada sebarangpun daripada anda sudah meninggalkan Malaysia untuk sebarang perjalanan yang akan dilindungi oleh polisi anda;
3. Perjalanan anda mestilah diatur semata-mata untuk tujuan riadah dan perniagaan. Bagaimanapun, jika anda telah memilih Perjalanan Tahunan, kami akan mengecualikan sebarang perjalanan di mana anda melakukan perjalanan setiap hari atau selama lebih daripada empat kali (4) sebulan ke negara jiran yang sama untuk tujuan pekerjaan atau perniagaan;
4. Pada masa pembelian insurans ini dan ketika dalam perjalanan, anda mestilah warga Malaysia, atau bukan warga Malaysia yang mempunyai status pemastautin tetap, permit kerja yang sah, permit pelajar yang sah atau status Malaysia Rumah Keduaku (MM2H);
5. Perjalanan mestilah bermula dari Malaysia;
6. Anda mestilah balik ke Malaysia pada akhir perjalanan anda (tidak berkenaan dengan Perjalanan Sehala); dan
7. Had umur (semua umur merujuk kepada umur pada hari lahir anda berikutnya):
 - i. Jika anda dilindungi di bawah Perlindungan Individu, Perlindungan Individu dan Pasangan atau Perlindungan Keluarga, anda mestilah berumur tiga puluh (30) hari hingga tujuh puluh (70) tahun;
 - ii. Jika anda dilindungi di bawah Perlindungan Warga Emas, anda mestilah berumur antara tujuh puluh satu (71) hingga lapan puluh lima (85) tahun;

- iii. Jika anda merupakan Anak yang dilindungi di bawah Perlindungan Keluarga, anda mestilah berumur 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; dan
- iv. Jika anda dilindungi di bawah Perjalanan Tahunan, anda mestilah berumur tiga puluh (30) hari hingga tujuh puluh (70) tahun. Untuk Perjalanan Tahunan, polisi anda boleh diperbaharui hingga lapan puluh lima (85) tahun.

Apakah pengecualian utama di dalam produk ini?

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 siaman atau tidak siaman;
- 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 pembelian insurans atau menempah perjalanan anda (yang mana berlaku kemudian) yang boleh dijangkakan dengan sewajarnya akan menyebabkan tuntutan di bawah polisi 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;

- Mendaki gunung atau sebarang aktiviti di paras melebihi tiga ribu (3,000) meter (tidak berkenaan dengan Manfaat 25); dan
- Pembatalan Perjalanan atau Perubahan Perjalanan akibat Covid-19 untuk polisi yang dikeluarkan kurang daripada tujuh (7) hari sebelum tarikh permulaan perjalanan.

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

Bolehkah saya membatalkan polisi saya?

- i. Perjalanan Tunggal dan Perjalanan Sehala – pembatalan tidak dibenarkan setelah Jadual Polisi dikeluarkan.
- ii. Perjalanan Tahunan – Pemilik Polisi boleh, pada bila-bila masa, membatalkan Polisi, dan oleh itu kami akan mengekalkan skala kadar tempoh singkat sepanjang Polisi berkuat kuasa, dengan syarat tiada tuntutan telah atau akan dikemukakan oleh pihak anda (sila rujuk kepada kontrak polisi untuk skala kadar tempoh singkat).

Apakah yang perlu saya lakukan jika terdapat perubahan dalam butiran maklumat/peribadi saya?

Anda hendaklah memaklumkan kepada kami tentang sebarang perubahan dalam butiran maklumat/peribadi termasuk penamaan dan butiran perjalanan yang mungkin mempengaruhi profil risiko. Anda boleh menulis kepada kami di alamat di bawah atau e-mel kami.

Di manakah saya boleh mendapat maklumat lanjut mengenai insurans perjalanan?

Sila rujuk kepada risalah maklumat insurans yang terdapat di semua cawangan kami atau dapatkannya daripada ejen insurans sekiranya anda memerlukan maklumat lanjut mengenai Insurans Perjalanan.

NOTA PENTING:

ANDA BOLEH MENCALONKAN PENAMA DAN PASTIKAN PENAMA ANDA TAHU BERKENAAN POLISI PERJALANAN YANG TELAH ANDA LANGGAN.

ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS TERSEBUT, DAN BERBINCANG DENGAN WAKIL SAH BANK ATAU MENGHUBUNGI PIHAK INSURANS SECARA TERUS UNTUK MAKLUMAT LANJUT.

Daftarlah untuk Insurans Z-ALLIANCE TRAVEL Hari Ini!

Untuk keterangan lanjut tentang cara memohon Insurans Z-ALLIANCE TRAVEL, kunjungi mana-mana cawangan Alliance Bank, hubungi kami di 03-55169988, atau berbincanglah dengan wakil kami seperti berikut.

Produk ini ditaja jamin oleh:
Zurich General Insurance Malaysia Berhad
201701035345 (1249516-V),
sebuah syarikat yang dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

IBU PEJABAT

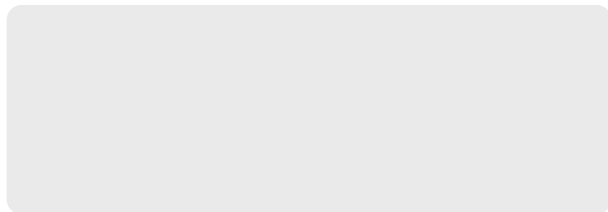
Aras 23A, Mercu 3,
No. 3, Jalan Bangsar, KL Eco City,
59200 Kuala Lumpur, Malaysia
www.zurich.com.my

Produk ini diedarkan oleh
Alliance Bank Malaysia Berhad 198201008390 (88103-W)

IBU PEJABAT

Aras 3, Menara Multi-Purpose, Capital Square,
No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, Malaysia
www.alliancebank.com.my

NOTA: Sekiranya berlaku percanggahan, kekaburan dan konflik dalam menafsir sebarang terma atau syarat, versi Bahasa Inggeris akan digunapakai dan menggantikan versi Bahasa Malaysia.



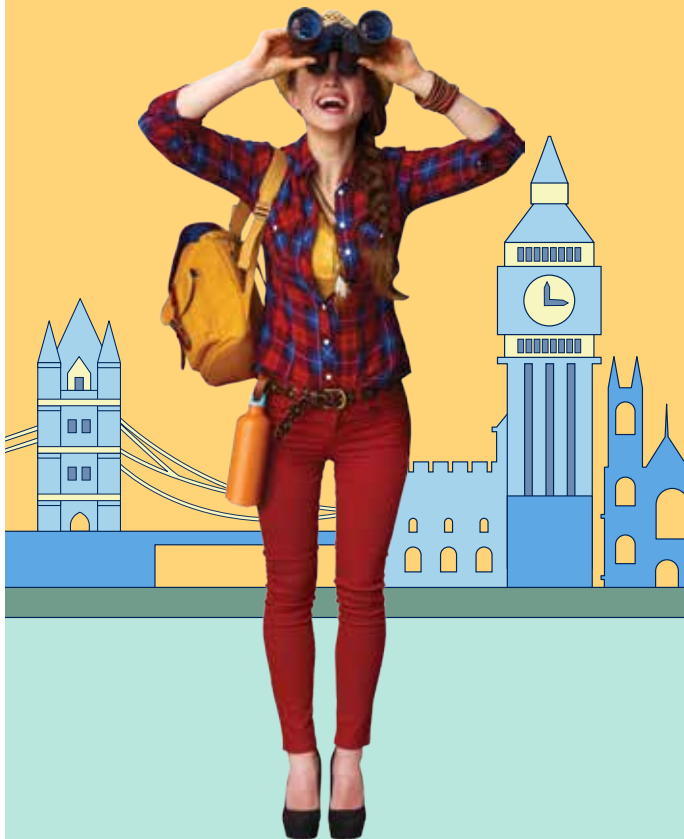
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Anda Mulakan Perjalanan. Kami Sediakan Perlindungan.

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Tertakluk pada Terma dan Syarat.

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