

Z-Alliance Travel (International)



PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to purchase the Z-Alliance Travel (International) product. Be sure to also read the policy wording terms and conditions.)

1. What is this product about?

This product provides compensation in the event of injuries, disability or death caused by accident, medical expenses incurred as a result of accident or illness, travel inconvenience and travel assistance for your overseas journey. This product also provides optional compensations in the event you are infected with Covid-19.

There are four (4) different levels of cover types for you to choose from:

1. Type of trip – Single Trip, One Way Trip or Annual Trip;
2. Type of cover – Individual Cover, Individual & Spouse Cover, Family Cover or Senior Cover;
3. Type of plan – Silver, Gold or Diamond; and
4. Area of travel – Area 1, Area 2 or Area 3.

2. What are the covers / benefits provided?

There are seven (7) benefit sections in this Z-Alliance Travel (International) product. Please refer to the Schedule of Benefits below.

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 hour (RM200 for every 6 consecutive hours)	400	600	1,200
13	Travel Reroute - more than 6 consecutive hour (RM200 for every 6 consecutive hours)	400	600	1,200
14	Baggage Delay - more than 6 consecutive hour (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
	<i>Sub-limit for Benefit 15:</i>			
	<i>(i) Any one (1) items or Pair or Set of Items</i>	500	500	500
	<i>(ii) Portable Personal Computers</i>	1,000	1,500	2,000
	<i>(iii) Baggage</i>	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>(i) 30 days to 17 years old</i>	75,000	75,000	125,000
	<i>(ii) 18 years old to 85 years old</i>	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)				
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 policy wording for full description of benefits, terms, conditions and exclusions under this product.

3. **How much premium do I need to pay?**

The premium that you have to pay varies depending on your travel duration and selection of cover types. Please refer to “Z-Alliance Travel (International) Premium Table Sheet”.

4. **What are the fees and charges that I have to pay?**

Type	Amount
i. Commission	: 25% of premium
ii. Stamp Duty(if applicable)	: RM 10.00

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

- **Importance of disclosure** - You must disclose all material facts such as your personal pursuits including your travel details which would affect the risk profile and number of travel policies that you have purchase from other insurance companies.
 - **Consumer Insurance Contract** - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
 - **Non-Consumer Insurance Contract** - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
 - **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**
 - i. Single Trip – Each journey shall not exceed two hundred (200) consecutive days; and
 - ii. Annual Trip – Each journey shall not exceed one hundred (100) consecutive days.
- **Overall Aggregate Limit** - Our maximum aggregate liability under this policy in respect of all Insured Persons travelling in the same conveyance (by land, water or air) shall not exceed RM 10,000,000. In the event the aggregate exceeds the said amount, We shall pay the claims to the Policyholder on a proportionate basis. This is only applicable to group policy and master policy.
- **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 neighboring 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.

Note: This list is non-exhaustive. Please refer to the policy wording for full list of terms and conditions under this product.

6. 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; 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 policy wording for full list of exclusions under this product.

7. 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 this Policy by providing us seven (7) days written notice in which We will retain the customary short period of premium 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).

8. 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 your risk profile. You can write to us at the address below or email us at: callcentre@zurich.com.my.

9. Where can I get further information?

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

If you have any enquiries, please contact us at:

Zurich General Insurance Malaysia Berhad
Level 23A, Mercu 3, No. 3, Jalan Bangsar,
KL Eco City, 59200 Kuala Lumpur,
Malaysia.
Tel: 03-2109 6000 Fax: 03-2109 6888
Email: callcentre@zurich.com.my

10. Other types of Travel Insurance available:

Please ask your agent / intermediary for other similar type of products offered by us.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST 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 AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Zurich General Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid from 28 Apr 2022 until a revision is issued.

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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LEMBARAN PENDEDAHAN PRODUK

(Sila baca Lembaran Pendedahan Produk ini sebelum anda membuat keputusan untuk melanggan Z-Alliance Travel (International). Pastikan anda juga membaca terma dan syarat kontrak polisi.)

1. Apakah produk ini?

Produk ini memberikan pampasan sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan oleh kemalangan, perbelanjaan perubatan yang ditanggung akibat kemalangan atau penyakit, kesulitan perjalanan dan bantuan perjalanan bagi perjalanan luar negara anda. Produk ini juga menyediakan pilihan untuk pampasan sekiranya anda dijangkiti Covid-19.

Terdapat (4) tahap perlindungan yang berbeza yang boleh anda pilih:

1. Jenis perjalanan – Perjalanan Tunggal, Perjalanan Sehala atau Perjalanan Tahunan;
2. Jenis perlindungan – Perlindungan Individu, Perlindungan Individu & Pasangan, Perlindungan Keluarga atau Perlindungan Warga Emas;
3. Jenis pelan – Perak, Emas atau Berlian; dan
4. Kawasan perjalanan – Kawasan 1, Kawasan 2 atau Kawasan 3.

2. Apakah perlindungan / manfaat yang disediakan?

Terdapat tujuh (7) seksyen manfaat dalam produk Z-Alliance Travel (International). Sila rujuk kepada Jadual Manfaat di bawah.

Jadual Manfaat:

Manfaat	Keterangan Manfaat	Pelan Perak	Pelan Emas	Pelan Berlian
		Jumlah Maksimum Yang 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	5,000	7,000	10,000
	<i>Sub-had bagi Manfaat 15:</i>			
	<i>(i) Mana-mana satu (1) barangan atau Pasangan atau Set Barangan</i>	500	500	500
	<i>(ii) Komputer Peribadi Mudah Alih</i>	1,000	1,500	2,000
	<i>(iii) Bagasi</i>	250	250	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>(i) berumur 30 hari hingga 17 tahun</i>	75,000	75,000	125,000
	<i>(ii) berumur 18 tahun hingga 85 tahun</i>	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	Lebih Sewa Kereta			
23A	Lebih 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) berumur 30 hari hingga 17 tahun	75,000	75,000	125,000
	(ii) berumur 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
Seksyen G – Manfaat Covid-19 (pilihan)				
31	Pembatalan Perjalanan 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 polisi untuk keterangan penuh atas manfaat, terma, syarat dan pengecualian yang terdapat di dalam produk ini.

3. Berapakah premium yang perlu saya bayar?

Premium yang perlu anda bayar berlainan dan bergantung kepada tempoh perjalanan dan jenis perlindungan. Sila rujuk kepada Helaian Jadual Premium Z-Alliance Travel (International).

4. Apakah yuran dan caj yang perlu saya bayar?

Jenis

Jumlah

- | | | | |
|-----|-----------------------------|---|----------------------|
| i. | Komisen | : | 25% daripada premium |
| ii. | Duti Setem (jika berkenaan) | : | RM 10.00 |

5. Apakah terma dan syarat utama yang perlu saya berikan perhatian?

- **Keperluan pendedahan** – anda mesti mendedahkan semua fakta penting seperti kegiatan peribadi anda termasuk maklumat perjalanan anda yang boleh mempengaruhi profil risiko dan bilangan polisi perjalanan yang anda langgani daripada syarikat insurans lain.
- **Kontrak Insurans Pengguna** - Menurut Perenggan 5 Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini sepenuhnya untuk tujuan yang tidak berkaitan perdagangan, perniagaan atau profesion anda, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan di dalam Borang Cadangan (atau semasa anda memohon insurans ini). Anda dikehendaki menjawab soalan-soalan dalam Borang Cadangan ini dengan lengkap dan tepat. Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans anda, keengganan atau pengurangan gantirugi, perubahan terma atau penamatan kontrak insurans anda. Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami. Sebagai tambahan kepada soalan-soalan di dalam Borang Cadangan (atau semasa anda memohon insurans ini), anda dikehendaki untuk mendedahkan apa-apa perkara lain yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa anda memohon insurans ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau sudah berubah.
- **Kontrak Insurans Bukan Pengguna** - Menurut Perenggan 4(1) Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini untuk tujuan yang berkaitan dengan perdagangan, perniagaan atau profesion anda, anda berkewajipan untuk mendedahkan apa-apa perkara yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan dan apa-apa perkara yang munasabah yang boleh dijangka, jika tidak ia boleh menyebabkan pembatalan kontrak insurans keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak insurans anda. Kewajipan pendedahan diatas hendaklah diteruskan sehingga kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa anda memohon insurans ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau sudah berubah.
- **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:
 - Perindungan Individu dan Pasangan, kami akan, secara keseluruhan untuk semua Orang Yang Diinsuranskan, membayar atau membayar balik 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.

- **Had Agregat Keseluruhan** – Tanggungan agregat maksimum Kami di bawah polisi ini berkenaan dengan semua Orang Yang Diinsuranskan yang melakukan perjalanan dalam pengangkutan sama (dengan tanah, air atau udara) hendaklah tidak melebihi RM 10,000,000. Sekiranya agregat melebihi amaun tersebut, Kami akan membayar tuntutan tersebut kepada Pemilik Polisi berdasarkan nisbah yang sewajarnya. Ini hanya terpakai kepada polisi berkelompok dan polisi induk.

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

1. pada masa mengatut perjalanan dan/atau membeli insurans, anda mestilah sihat dari segi perubatan dan tiada sebarang penyakit daripada anda menyedari keadaan yang mungkin menimbulkan tuntutan di dalam polisi anda;
2. pada masa pembelian insurans, tiada sebarang penyakit 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 Sehalu); 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.

Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak polisi untuk senarai penuh terma dan syarat yang terdapat di dalam produk ini.

6. 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 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, pemvaksin, 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; 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 polisi untuk senarai penuh pengecualian yang terdapat di dalam produk ini.

7. Bolehkah saya membatalkan polisi saya?

- i. Perjalanan Tunggal dan Perjalanan Sehalu – pembatalan tidak dibenarkan setelah Jadual Polisi dikeluarkan.
- ii. Perjalanan Tahunan – Pemilik Polisi boleh, pada bila-bila masa membatalkan Polisi ini dengan memberikan notis bertulis tujuh (7) hari dan Kami akan menyimpan premium dikira pada skala kadar tempoh singkat bagi tempoh Polisi telah berkuatkuasa, dengan syarat tiada tuntutan telah atau akan dikemukakan oleh pihak Pemilik Polisi (sila rujuk kepada kontrak polisi untuk skala kadar tempoh singkat).

8. 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 akan mempengaruhi profil risiko. Anda boleh menulis kepada kami menerusi alamat di bawah atau emel kepada kami di callcentre@zurich.com.my.

9. Di mana saya boleh mendapatkan maklumat lanjut?

Jika anda memerlukan maklumat lanjut tentang produk ini, sila rujuk kepada risalah maklumat insurans yang boleh didapati di semua cawangan kami atau anda boleh mendapatkan satu salinan daripada ejen.

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di:

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Aras 23A, Mercu 3, No. 3, Jalan Bangsar,
KL Eco City, 59200 Kuala Lumpur,
Malaysia
Tel: 603-2109 6000 Faks : 603-2109 6888
Emel: callcentre@zurich.com.my

10. Jenis Perlindungan Perjalanan lain yang disediakan:

Sila rujuk kepada ejen / perunding anda untuk jenis produk yang sama yang ditawarkan oleh kami.

NOTA PENTING:

ANDA DINASIHATKAN UNTUK MEMBERI PERHATIAN BERKENAAN SKALA MANFAAT BAGI KEMATIAN DAN HILANG UPAYA DALAM POLISI INSURANS ANDA. ANDA MESTI MENCALONKAN PENAMA DAN PASTIKAN PENAMA ANDA TAHU BERKENAAN POLISI PERJALANAN YANG TELAH ANDA LANGGAN. ANDA PERLU MEMBACA DAN MEMAHAMI POLISI INSURANS DAN BERBINCANG DENGAN EJEN ATAU HUBUNGI SYARIKAT INSURANS SECARA TERUS UNTUK MENDAPATKAN MAKLUMAT LANJUT.

Zurich General Insurance Malaysia Berhad adalah dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Maklumat yang terkandung di dalam lembaran pendedahan ini sah mulai 28 Apr 2022 sehingga ulang kaji dikeluarkan.

Nota: 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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**Z-Alliance Travel (International) Premium Table Sheet****Premium Table without Section G – Covid-19 Benefits**

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)
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
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

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.

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

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)
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
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
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	26	35	24	20	37	48	35	27	52	66	48
Annual Trip	117	NA		210	176	NA		345	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.

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**ZURICH****Helaian Jadual Premium Z-Alliance Travel (International)****Jadual Premium tanpa Seksyen G – Manfaat Covid-19**

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)
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 minggu tambahan, 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 minggu tambahan, 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 minggu tambahan, 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

Kawasan Perjalanan:

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

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

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

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)
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 minggu tambahan, 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 minggu tambahan, 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 minggu tambahan, sehingga 26 minggu	14	26	35	24	20	37	48	35	27	52	66	48
Perlindungan Tahunan	117	Tiada		210	176	Tiada		345	234	Tiada		421

Kawasan Perjalanan:

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

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

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