

PRODUCT DISCLOSURE SHEET for Kurnia Travel Supreme Insurance

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Kurnia Travel Supreme Insurance policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy provides coverage for Insured Person who is travelling abroad including from East to West Malaysia and vice versa from unexpected events like accidental death, permanent total disablement, medical expenses, hospital allowance, delayed baggage, travel delay, loss of money, emergency medical evacuation and repatriation, loss of deposit or cancellation / curtailment, compassionate visitation, home contents, additional costs of rental car return and for more, you may refer to the brochure.

This cover can be purchased by individual person, family or group while on holidays or business trips.

Eligibility – Malaysian or Permanent Resident of Malaysia or Work Permit Holders in Malaysia and their spouse or children who are residing in Malaysia. The age of an Insured Person is up to 80 years old. Under Family Plan, the age of a child must be 30 days to 18 years old or up to 23 years old if still studying in institution of higher learning.

2. What are the covers / benefits provided?

Please refer to schedule of benefits in the brochure. You may insure on per trip or annual policy basis.

Per trip basis : Duration of cover ranges from 1 day to 5 days, up to maximum 180 consecutive days.

Annual policy : Unlimited no of trips per year. However, per single trip is limited to 100 consecutive days.

Automatic extension for return delays due to Insured Person's hospitalisation or is quarantined overseas as recommended by a medical practitioner or the scheduled common carrier in which Insured Person is travelling is unavoidable delayed excluding mechanical or structural defect of any land conveyance (except rail), this insurance cover shall remain in force for up to 30 days without additional premium.

Subject always to the policy terms and conditions.

3. How much premium do I have to pay?

The premium that you have to pay varies depending on the plan, area of travel and duration of travel. Payment must be cash before cover basis.

You may refer to the brochure for premium details.

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

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST) (applicable for travel within Malaysia only)	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	25% of the premium

Goods & Services Tax (GST) will be imposed instead of Service Tax on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

Importance of Disclosure

- (i) STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) Compliance with policy conditions - failure to comply with any of the policy conditions shall invalidate all claims.
- (iii) You are entitled to only one insurance cover by the Company for each trip.
- (iv) Period of Insurance – Insurance commences when you leaves your place of residence or business in Malaysia (whichever is the later) to commence the journey until the time of return to your place of residence or business in Malaysia (whichever is earlier). In any event not to commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to Malaysia.
- (v) Claims – In the event of a claim within policy coverage,
 - you must advise AmGeneral in writing as soon as possible but not later than 31 days after the date of accident / incident.
 - provide details and relevant documents.
 - give an immediate notice in writing to police, transport and other relevant authority and in the case of an airline, Property Irregularity Report obtained.
 - make a police report within 24 hours in the event of loss of money and/or travel document.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Suicide or intentional self-inflicted injuries or illness;
- Pre-existing conditions;
- Influence of alcohol or drugs not prescribed a qualified medical practitioner;
- Engaging in manual works or in sports or games in a professional capacity, activities such as bungee jumping, sky diving, hunting, underwater activities requiring the use of artificial breathing apparatus (except scuba diving undertaken for leisure purpose), racing of any kind, mountaineering (reasonably requiring the use of ropes or guides), horse riding (except undertaken for leisure purpose) or potholing.
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy and how do I cancel it?

Per trip plan - you may cancel by giving written notice to us. No refund of premium is allowed once the insurance policy/certificate is issued.

Annual trip / policy - yes, you may cancel this policy by giving 7 days' notice to the Company and in such event the Insured shall be entitled to a return of the premium less premium at the Company's short period rates for the time the Policy has been in force during the current Period of Insurance.

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 details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

AmGeneral Insurance Berhad

Level 13, Menara Shell,
No. 211, Jalan Tun Sambanthan,
50470, Kuala Lumpur,
Malaysia

Toll Free : 1-800-886-333

Fax : 03-2268-2222

E-mail : corporate@kurnia.com

Website : www.kurnia.com

10. Other types of Similar Insurance Available

Kurnia Care Travel

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

The information provided in this disclosure sheet is valid as at 01 October 2015.