

PRODUCT DISCLOSURE SHEET for Kurnia Travel Supreme Insurance

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

1. What is this product about?

This Policy provides coverage for You while You are travelling Overseas from unexpected events such as 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 for return of the rental vehicle. For more information, You may refer to the brochure.

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

- In order for You to be eligible under this Policy, You should be a Malaysian or Permanent Resident of Malaysia or a Work Permit Holder, or a long-term social visit pass holder, or student pass holder in Malaysia and Your dependants residing in Malaysia.
- Age limit: 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 full time in a recognised institution of higher learning.
- In the event You are a student studying Overseas or on Overseas work secondment, You are only eligible for "one-way trip" cover.

2. What are the covers/benefits provided?

Please refer to Schedule of Benefit 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 can be extended in the event You are hospitalised or You are quarantined Overseas as recommended by a Medical Practitioner or the scheduled Common Carrier in which You are travelling is unavoidably delayed (excluding mechanical or structural defect of any land conveyance except rail) for up to 30 days without additional premium.

Subject 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 Your travel. Payment must be on cash before cover basis.

You may refer to the brochure for premium details.

Liberty General Insurance Berhad 197801007153 (44191-P)

Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.

P. O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur, Malaysia.

(Service Tax Registration No.: B16-1808-31015443)

The benefit(s) payable under this eligible policy is protected by PIDM up to limits.

Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).



1 800 88 3833



customer@kurnia.com



www.kurnia.com

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

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

Type	Amount
Service tax (applicable for travel from East to West Malaysia and vice versa only)	Subject to the prevailing rate as imposed by the Government of Malaysia
Stamp duty	RM10.00
Agent's commission or where there is an intermediary involved	25% of the premium

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

- (i) Importance of Disclosure – 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 is 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
In respect of all other benefits, this insurance shall commence when You leave Your place of residence or business in Malaysia (whichever is later) to commence Your journey until You return to Your place of residence or business in Malaysia (whichever is earlier) upon completion of Your journey.
Under Benefit 9A (Loss of Deposit or Cancellation) insurance is effective once this Policy/Schedule is issued and terminates on commencement of the planned trip from Your place of residence or business in Malaysia.
You shall be covered for a trip that commences when You leave Your place of residence or business in Malaysia (whichever is later) for a direct journey to the intended destination and ends when You return to Malaysia; it shall not commence more than 24 hours prior to Your scheduled departure time and shall terminate on the earliest happening of the following:
 - (a) 24 hours upon Your arrival in Malaysia
 - (b) Upon reaching Your place of residence or business in Malaysia (whichever is the earlier)
 - (c) Expiry of the Period of Insurance
- (v) Claims – In the event of a claim within Policy coverage:
 - You must advise Us in writing as soon as possible but not later than 31 days after the date of Accident/incident.
 - provide details and relevant documents as may be required by Us at Your expense.
 - give an immediate notice in writing to police, transport and other authorities as the case may be and in the case of an airline, Property Irregularity Report obtained in the event of loss or damage to baggage.
 - make a police report within 24 hours in the event of loss of money and/or travel document.
- (vi) Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance Policy.
- (vii) A journey/trip shall involve return to Malaysia within the Period of Insurance.

6. What are the major exclusions under this Policy?

This Policy does not cover certain losses, such as:

- Self-inflicted injury or illness, insanity, venereal disease;
- Pre-existing conditions;
- Influence of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner);
- Engaging in racing, speed testing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes or guides), rock climbing, hiking or trekking in remote areas unless with licensed guides, any activity involving the Insured Person being airborne (whether suspended or not) not limiting to parachuting, pot-holing, hand gliding, bungee jumping, sky diving, underwater activities requiring the use of artificial breathing apparatus (except scuba diving undertaken for leisure purpose), hunting, martial arts, wrestling, boxing and horse-riding (except undertaken for leisure purpose);

- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- Engaging in sports or games in a professional capacity or where You would or could earn income or remuneration from engaging in such sports or games;
- You are travelling contrary to the advice of a Medical Practitioner and/or are travelling for the purpose of obtaining medical treatment Overseas;
- Operational issue(s) of the Common Carrier or airport such as but not limited to pilot is on emergency or medical leave and no replacement of pilot, insufficient headcount of cabin crew, delay due to baggage overloaded within airline, delay in check-in process or long queue at check-in counter causing delay to the boarding process under Travel Delay benefit.
- You undertaking any journey against the travel advice of the Ministry of Foreign Affairs of Malaysia or the Ministry of Health of Malaysia in relation to actual or threatened strike, riot or civil commotion, war or warlike situation, outbreak of disease (including an epidemic/pandemic) or unsafe health conditions, or impending natural disasters, to the country or territory of Your destination, unless the journey had already commenced prior to the issuance of the travel advice.
- Any event that has occurred resulting in You being incapable or not being able to travel and such event was made known to You or which You were aware of or which was publicly known as reported in the media at the time You purchased Your Policy or when Your journey was booked (whichever is later).

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/Schedule is issued.

Annual trip/Policy – Yes, You may cancel this Policy by giving 7 days' notice in writing to Us and in such event You shall be entitled to a return of the premium less premium at Our short 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?

Should You require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all Our branches, or You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If You have any enquiries, please contact Us at:

Liberty General Insurance Berhad

Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3, Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur.

Toll Free : 1 800 88 3833

Email : customer@kurnia.com

Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

Please refer to our website at www.kurnia.com

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 PERSONAL ACCIDENT 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.

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

The information provided in this disclosure sheet is issued on 01/03/2024 and will be valid until the next periodical review.