

7. Travel Cancellation

Reimbursement for your prepaid and non-refundable accommodation and travel expenses incurred in the event of cancellation of your journey due to death, illness or accidental bodily injuries that requires hospitalization to you or due fire or natural disasters happening to your home or due to unexpected outbreak of strike, riot & civil commotion or due to natural disasters including but not limited to flood, earthquake, tsunami or hurricane at the planned destination.

8. Travel Curtailment

Reimburses for proportional return of irrecoverable prepaid cost incurred, if it is necessary and unavoidable to curtail the trip.

9. Travel Delay

Pays if the conveyance is delayed from the scheduled departure time for each full six (6) consecutive hours delay.

10. Missed Travel Connection

Reimburses due to missed travel connection and the next alternative transportation is made available to you for more than six (6) hours later.

11. Travel Overbooked

Pays due to overbooking of your travel arrangements and no alternative transportation is made available to you within six (6) hours.

12. Missed Departure

Reimburses for necessary accommodation, communication and travel expenses incurred in the event of a missed departure due to failure of public transport services to get you to the departure port on time.

13. Travel Reroute

Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting.

14. Personal Liability

Indemnifies you for legal liability towards third party injuries or loss/damage to their property due to your negligence.

15. Travel Worldwide Assistance Services

Provides you with 24-hours travel assistance services to help with medical emergencies, visa, passport & inoculation requirements, language translator and more. **24 HOURS WORLDWIDE ASSISTANCE CALL CENTRE: +603 2302 0008.**

ELIGIBILITY

- Malaysians, Malaysian Permanent Residents, work permit holders, pass holders or otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia.
- Applicants must be between 18 years old to 70 years old.
- Child must be between 30 days old to 18 years of age or up to 23 years of age for full time students and be financially dependent on the Insured.

MAJOR EXCLUSIONS

1. War, Invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Any act of terrorism including the use or threat of force and as a result of the utilization of nuclear, chemical or biological weapons of mass destruction.
3. Fits, hernia, venereal disease, AIDS, pregnancy, childbirth, miscarriage, confinement or any complications, un-prescribed drugs, suicide, self-inflicted injury.
4. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other Government Officials of any country.
5. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
6. Radiation or contamination by radioactivity.
7. Mining, oil-rigging, aerial photography or handling explosive.
8. Pre-existing condition.
9. Participating in hazardous adventures.
10. Illness of psychological nature or any other forms for mental illness.
11. Motorcycling (as a rider or pillion).
12. Under the influence of alcohol or intoxicating liquor.
13. Any consequential loss unless specified in the Policy.
14. Any loss due to currency exchanges.
15. Any payment you would normally have made during your travel, if nothing had gone wrong.

Please note that this list is non-exhaustive. You are advised to refer to the policy contract for the full terms and conditions.

IMPORTANT NOTE

1. You should satisfy yourself that this plan best suits your needs and that you are advised the coverage, exclusions and limitations of benefits highlighted are not exhaustive.
2. You should satisfy yourself that the premium payable under the policy contract is an amount you can afford.
3. This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the insurance contract issued by Generali Insurance Malaysia Berhad.
4. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese Versions, the English version shall prevail.
5. Bank of China (Malaysia) Berhad is merely a distributor of Great Wall Annual Travel Insurance. Generali Insurance Malaysia Berhad is responsible for the products and benefits offered, as well as representation made in any of the marketing materials including Bank of China (Malaysia) Berhad's marketing material/ relating to the products.

This plan is underwritten by:

Generali Insurance Malaysia Berhad
(formerly known as AXA Affin General Insurance Berhad)
197501002042 (23820-W)

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Kuala Lumpur Branch

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Puchong Branch

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47100 Puchong Selangor Darul Ehsan.
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Klang Branch

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Jalan Empayar Off Persiaran Sultan Ibrahim KU1,
41150 Klang Selangor.
Tel: 603-3346 2288 Fax: 603-3342 8189

Penang Branch

No. 9, Lebuh Pantai, 10300 Georgetown,
Pulau Pinang.
Tel: 604-2588 888 Fax: 604-2588 898

Melaka Branch

Ground & 1st Floor, No. 1, Jalan KSB 1, Taman Kota Syahbandar,
75200 Melaka.
Tel: 606-2922 882 Fax: 606-2922 896

Muar Branch

118-1, Jalan Bakri, 84000 Muar, Johor.
Tel: 606-9561 388 Fax: 606-9561 393

Johor Bahru Branch

No.7 & 9, Jalan Indah 15/1, Taman Bukit Indah,
81200 Johor Bahru, Johor.
Tel: 607-2075 888 Fax: 607- 2075 522

Kuching Branch

Ground Floor, Wisma Naim,
2½ Mile, Rock Road, 93200 Kuching, Sarawak.
Tel: 6082-258 885 Fax: 6082-418 885

GREAT WALL Annual Travel Insurance



Member of PIDM

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Wherever You Travel You Are Protected

Annual travel protection with substantial coverage for family

Underwritten by:



PRODUCT BRIEF

Whether you are travelling for business or pleasure, local or overseas, Great Wall Annual Travel Insurance will cover you 365 days for as little as RM1.13 per day with comprehensive coverage and benefits.

You can now enjoy your trip with your family or attend to that important business meeting with complete peace of mind with Great Wall Annual Travel Insurance.

KEY UNIQUE SELLING PROPOSITION

- ▶ Full year protection for unlimited number of trips for local* and overseas trip.
*Beyond 50KM from your home or business place (excludes any daily commute to and from your place of work or employment).
- ▶ Comprehensive coverage with affordable premiums for your entire family.
- ▶ Emergency medical evacuation and repatriation expenses.
- ▶ Medical expenses during the trip is taken care of.
- ▶ Travel inconveniences that may ruin your trip – we will take care of them eg. Travel delay, loss or damage to luggage etc.
- ▶ 24 Hours Travel Worldwide Assistance Services.

TABLE OF BENEFITS

Section	Summary of Coverage / Benefits	Domestic Travel Sum Insured (RM)	Overseas Travel Sum Insured (RM)
1	Personal Accident - Death - Permanent Total Disablement	Adult: 200,000 Child: 20,000	Adult: 1,000,000 Child: 250,000
2	Medical and Other Expenses Reimbursement of actual expenses for medical, surgical or hospital charges incurred as a result of accidental or bodily injuries or illness suffered during your travel as follows: - Overall Limit for Medical Expenses - Compassionate Visit - Alternative Medicine** Expenses for traditional treatment, physiotherapy and chiropractor - Follow-up Treatment in Malaysia** Within 45 days upon return to Malaysia **Subject to overall limit for medical expenses Hospital Income Pays for each full day you are hospitalized	Accidental bodily injury only 20,000 N/A N/A 50 per day (max 1,000)	Accidental bodily injury or illness 200,000 5,000 500 20,000 250 per day (max 15,000)
3	Emergency Medical Evacuation & Repatriation - Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a critical medical condition) to the nearest hospital Emergency Medical Repatriation In the event that the Insured Person is hospitalized abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, Asia Assistance Network will arrange for the necessary arrangement. - Repatriation of Mortal Remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia. (Sub-limit RM500,000 per event)	N/A	1,000,000
4	Loss or Damage to Luggage & Personal Effects Reimbursement for total loss or damage to your luggage and personal effects, subject to: - Single article, pair or set of articles - Notebook	200 (max)	5,000 (max) 500 1,000
5	Luggage Delay - Every 6 hours Pays if your checked-in luggage is delayed upon arrival at your final destination abroad.	N/A	200 (max 800)
6	Travel Documents Reimbursement for necessary accommodation, communication and travel expenses incurred in obtaining new passport/ visa or air ticket due to loss by robbery or theft.	N/A	5,000

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8	Travel Curtailment Reimbursement for proportional refund of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip.	N/A	15,000
9	Travel Delay - Every 6 hours* Common Carrier Chartered Flight - Overseas & Malaysia	100 (max 600) N/A	150 (max 3,150) 150 every 10 hours of delay (max 900)
10	Missed Travel Connection - Min 6 hours* Compensation for missed travel connection whereby the next transportation is only available more than 6 hours later		
11	Travel Overbooked - Every 6 hours* Compensation for overbooking of your travel arrangement without alternative transportation made available to you		
12	Missed Departure* Reimbursement for necessary accommodation, communication and travel expenses incurred as a result of missed departure due to failure of public transport services to get you to the departure port on time.	N/A	600 (200 - every 6 hrs of delay)
13	Travel Reroute - Min 6 hours* Compensation for delay in your schedule carrier from the original scheduled arrival time.		
14	Personal Liability Coverage on your legal liability to third parties for injuries and/ or loss or damage to property during your travel	N/A	500,000
15	Travel Worldwide Assistance Services	N/A	Covered
		Annual Premium inclusive of SST 6% and RM10 Stamp Duty	
		Insured only	RM 412.80
		Family Plan	RM 646.00

NOTE:

1. *This Insurance will only pay for one claim made either under Section 9,10,11,12 or 13.
2. Annual Cover – The maximum number of days per journey or trip is limited to 90 days.
3. Emergency Medical Evacuation and Repatriation: RM3 million per event and subject to sub-limit of RM1 million per person.
4. Repatriation of Mortal Remains: RM500,000 per event.
5. Limit per Conveyance: RM10 million.

FEATURES AND BENEFITS OF POLICY

1. Personal Accident

1. Accidental Death
2. Permanent Total Disablement due to accident

2. Medical and Other Expenses

- a. Reimburses medical, surgical and hospital expenses due to accidental, bodily injuries or illness suffered during your travels.
- b. Overseas Travel provides additional coverage for compassionate visit, alternative medication and follow-up treatment in Malaysia.
- c. Pay for each complete day that you are confined in hospital on top of medical cost.

3. Emergency Medical Evacuation & Repatriation

Overseas Travel pays for emergency transportation, medical care, repatriation back to Malaysia, burial/cremation expenses and transportation of remains back to Malaysia.

4. Loss or Damage to Luggage & Personal Effects

Pays for total loss or damage to your luggage and personal effects.

5. Luggage Delay

Pays if your checked-in luggage is delayed for each full six (6) consecutive hours upon arrival at your destination abroad.

6. Travel Documents

Pays for travel, accommodation and communication expenses incurred while obtaining necessary travel documents like new passport/ visa or travel document which were lost due to robbery or theft.