

TravelPAC

More than just travel insurance





Peace of mind before, during and after each holiday.

Malaysians travel more and more these days and with good reason. Travelling broadens the mind, enriches the soul and rejuvenates the body. It encourages stronger family bonds and strengthens friendships.

Taking a break, whether for a few days or a few weeks, requires advance planning since it involves money and taking time off from your regular schedules. However, unexpected and uncalled for surprises can sometimes happen even before your holiday begins, which may ruin the entire trip. TravelPAC offers you peace of mind before, during and after each travel, making it more than just your ordinary travel insurance.

Before you travel

Unable to travel due to an unforeseen injury? No problem! Trip Cancellation Coverage keeps you from losing your vacation savings if you need to cancel due to reasons covered under TravelPAC.

During your vacation

The last thing you need is for something to go wrong. With coverage for Baggage Delay, Emergency Assistance, Special Coverage for specified sports, Auto Extension of Period of Insurance and more, TravelPAC lets you focus on enjoying yourself. Zurich Travel Assistance helps you in times of emergencies, such as getting a medical referral or advance emergency personal cash.

After returning home

At Zurich we strive to keep our claims hassle-free and as prompt as possible. A claims representative will work with you from start to finish, making sure you receive the responsive, friendly service you need.

velPAC benefits take you further



24 hrs

24 hours
Emergency Medical
Assistance Benefits



Protection For Amateur Sports
includes Scuba Diving, Winter
Sports, Bungee Jumping & more



Automatic Extension of
Period of Insurance up
to 30 days

Essential Protection



Personal
Accident
Benefits



Medical &
Other Related
Benefits



Travel
Inconvenience
Benefits



Covers Acts of
Terrorism & Hijacking



Home Care
Benefits



Protection Against 17
Infectious Diseases



Liability
Protection



24/7 Worldwide Zurich
Travel Assistance

Summary of Benefits

Schedule of Benefits		Silver Plan (RM)			Gold Plan (RM)			Gold Annual (RM)
A	Personal Accident Benefits	Individual	Insured & Spouse (per person)	Family	Individual	Insured & Spouse (per person)	Family	Individual
1	**Accidental Death & Permanent Total Disablement	150,000	150,000	450,000 (Subject to RM150,000 per person)	300,000	300,000	900,000 (Subject to RM300,000 per person)	300,000
2	Child Education Grant	5,000			10,000			20,000
B	Medical & Other Expenses							
3	**Overseas Medical Expenses <div>Enhanced</div>	Up to 150,000	Up to 150,000	Up to 450,000 (Subject to RM150,000 per person)	Up to 300,000	Up to 300,000	Up to 900,000 (Subject to RM300,000 per person)	Up to 300,000
3a	Alternative Medicine <div>New</div> (Subject to Overseas Medical Expenses Limit)	Up to 500			Up to 500			Up to 500
4	**Follow-Up Treatment in Malaysia <div>Enhanced</div> (within 90 days upon return from overseas)	Up to 15,000	Up to 15,000	Up to 45,000	Up to 30,000	Up to 30,000	Up to 90,000	Up to 30,000
4a	Outpatient Treatment <div>New</div> (within 24 hours upon return from overseas)	Up to 500			Up to 500			Up to 500
5	Overseas Hospital Income	Up to 5,250 (RM175/day)	Up to 5,250 (RM175/day)	Up to 15,750 (RM175/day)	Up to 10,500 (RM350/day)	Up to 10,500 (RM350/day)	Up to 31,500 (RM350/day)	Up to 10,500 (RM350/day)
6	17 Infectious Diseases Cover	Up to 1,000 (RM100/day)	Up to 1,000 (RM100/day)	Up to 3,000 (RM100/day)	Up to 2,000 (RM200/day)	Up to 2,000 (RM200/day)	Up to 6,000 (RM200/day)	Up to 3,000 (RM200/day)
7	Child Care Benefit	Up to 7,500			Up to 15,000			Up to 21,000
8	Compassionate Visit <div>Enhanced</div>	Up to 3,750	Up to 3,750	Up to 11,250	Up to 7,500	Up to 7,500	Up to 22,500	Up to 8,000
9	Emergency Medical Evacuation	Up to 1,000,000			Up to 1,000,000			Up to 1,000,000
10	Emergency Medical Repatriation	Up to 1,000,000			Up to 1,000,000			Up to 1,000,000
11	Repatriation of Mortal Remains	Up to 25,000			Up to 50,000			Up to 50,000
C	Travel Inconvenience Benefits							
	All Travel Inconvenience benefits are subject to a maximum limit as stated below							
12	Baggage and Personal Effects	Up to 3,750	Up to 3,750	Up to 11,250	Up to 7,500	Up to 7,500	Up to 22,500	Up to 7,500
13	Personal Money and Travel Documents	Up to 3,750	Up to 3,750	Up to 11,250	Up to 7,500	Up to 7,500	Up to 22,500	Up to 7,500
14	Baggage Delay (Pays RM200 per 6 hours)	Up to 400	Up to 400	Up to 1,200	Up to 800	Up to 800	Up to 2,400	Up to 1,600
15	Loss of Deposit or Cancellation <div>Enhanced</div>	Up to 10,000	Up to 10,000	Up to 30,000	Up to 20,000	Up to 20,000	Up to 60,000	Up to 20,000
16	Travel Curtailment	Up to 10,000	Up to 10,000	Up to 30,000	Up to 20,000	Up to 20,000	Up to 60,000	Up to 20,000
17	Missed Departure	Up to 1,000	Up to 1,000	Up to 3,000	Up to 2,000	Up to 2,000	Up to 6,000	Up to 2,000
18	Cancellation due to Delay	Up to 250	Up to 250	Up to 750	Up to 500	Up to 500	Up to 1,500	Up to 500
19	Travel Delay (Pays RM150 for 6 hours)	Up to 3,000	Up to 3,000	Up to 7,500	Up to 6,000	Up to 6,000	Up to 15,000	Up to 6,000
20	Travel Overbooked (Pays RM200 per 6 hours)	Up to 1,500	Up to 1,500	Up to 4,500	Up to 3,000	Up to 3,000	Up to 9,000	Up to 3,000
21	Travel Misconnection (Pays RM100 per 6 hours)	100	100	300	200	200	600	500
22	Travel Reroute (Pays RM100 per 6 hours)	100	100	300	200	200	600	250
23	Chartered Flight (Scheduled) (Pays RM150 per 10 hours)	Up to 300	Up to 300	Up to 900	Up to 600	Up to 600	Up to 1,800	Up to 600

Schedule of Benefits		Silver Plan (RM)			Gold Plan (RM)			Gold Annual (RM)
		Individual	Insured & Spouse (per person)	Family	Individual	Insured & Spouse (per person)	Family	Individual
24	Loss of Deposit/Full Payment due to Insolvency of Airlines	Up to 2,500	Up to 2,500	Up to 7,500	Up to 5,000	Up to 5,000	Up to 15,000	Up to 10,000
25	Personal Credit Card Theft	Up to 2,500	Up to 2,500	Up to 7,500	Up to 5,000	Up to 5,000	Up to 15,000	Up to 10,000
D	Liability Protection							
26	Personal Liability	Up to 500,000	Up to 500,000	Up to 1,500,000	Up to 1,000,000	Up to 1,000,000	Up to 3,000,000	Up to 1,000,000
E	Bonus Cover							
27	Home Care Benefit	Up to 2,500			Up to 5,000			Up to 5,000
28	Rental Car Excess Cover	Up to 500			Up to 1,000			Up to 3,000
29	Kidnap/Hostage/Hijacking	Up to 50,000 (RM500/day)	Up to 50,000 (RM500/day)	Up to 150,000 (RM500/day)	Up to 100,000 (RM1,000/day)	Up to 100,000 (RM1,000/day)	Up to 300,000 (RM1,000/day)	Up to 100,000 (RM1,000/day)
30	Outstanding Credit Card Balance <div>Enhanced</div>	Up to 500			Up to 1,000			Up to 2,000
31	Domestic Pet Care (Pays RM50 per 6 hours)	Up to 500			Up to 1,000			Up to 3,000
32	Loss of Use of Hotel Facilities (Pays RM250 per day)	Up to 500	Up to 500	Up to 1,500	Up to 1,000	Up to 1,000	Up to 3,000	Up to 1,000
33	Loss of Use of Entertainment Ticket <div>Enhanced</div>	Up to 250	Up to 250	Up to 750	Up to 500	Up to 500	Up to 1,500	Up to 1,000
34	Emergency Telephone Charges	Up to 150	Up to 150	Up to 450	Up to 300	Up to 300	Up to 900	Up to 300
35	Special Coverages <div>Enhanced</div>	Covered			Covered			Covered
36	Automatic Extension of Period of Insurance <div>Enhanced</div>	Covered			Covered			Covered

***Insured Persons from age 70 years old and above are entitled to 50% of the benefits stated in Section 1, 3 and 4.*

Important notes: • Each single trip shall not exceed 182 days, and for annual cover, each trip shall not exceed 90 days. • Each trip must begin and end in Malaysia except for one way trip. For one way trip, coverage shall be terminated within seven (7) days upon arrival in overseas. • Eligibility: All Malaysians, permanent residents, work permit/employment pass holders or otherwise legally employed persons in Malaysia and their dependants.

Your Premiums

AREA 1:

Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines,Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.

Single Trip (Two-Way Cover)	Silver Plan			Gold Plan		
	Individual (RM)	Insured & Spouse (RM)	Family (RM)	Individual (RM)	Insured & Spouse (RM)	Family (RM)
1 - 5 days	30	48	60	40	65	80
6 - 10 days	35	65	85	55	95	125
11 - 18 days	45	88	127	70	135	196
19 - 31 days	53	105	165	83	160	253
Each Additional Week	12	26	33	20	40	50
Gold Annual (16 - 79 years old)				245		

***Additional RM 10 Stamp Duty will be applicable for each policy • *6% Goods and Services Tax (GST) will be applicable for Overseas Journey that includes Malaysia (West to East and vice versa)*

Note: Family includes Insured Person, legal spouse and child(ren) or legally adopted children who are unmarried/unemployed aged between thirty (30) days old and sixteen (16) years or up to twenty-three (23) years if a full time student. • The brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the sales illustration, product disclosure sheet and policy documents. • In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede Bahasa Malaysia, Chinese and Tamil versions.

AREA 2:

Worldwide including USA and Canada, but excludes Malaysia.

Single Trip (Two-Way Cover)	Silver Plan			Gold Plan		
	Individual (RM)	Insured & Spouse (RM)	Family (RM)	Individual (RM)	Insured & Spouse (RM)	Family (RM)
1 - 5 days	40	68	95	55	105	146
6 - 10 days	58	111	141	89	172	218
11 - 18 days	88	174	224	135	267	344
19 - 31 days	125	246	319	193	380	490
Each Additional Week	30	52	72	45	80	110
Gold Annual (16 - 79 years old)				365		