

leisure & travel

travel with confidence, wherever your destination



SmartTraveller Easy

Single Trip - International


The travel insurance that
gives you a world of protection!

A member of



MALAYSIAN ASSOCIATION
OF TOUR AND TRAVEL AGENTS





SmartTraveller Easy is designed the way travellers want a travel insurance to be – with immediate activation, comprehensive coverage and 24-hour emergency assistance wherever you are in the world

■ Table of benefits (Single Trip - International)

Schedule of Benefits		Limit Per Person/Event	Sum Insured (RM)			
			Individual		Family	
			International	Domestic	International	Domestic
Core Cover						
1	Accidental Death					
	Pays as a result of Accidental Death of Insured Person	<i>Per Adult</i>	300,000	300,000	300,000	300,000
		<i>Per Child</i>	300,000	300,000	75,000	75,000
		<i>Family Limit</i>	N/A	N/A	900,000	900,000
2	Accidental Permanent Disablement					
	Pays as a result of Accidental Permanent Disablement of Insured Person	<i>Per Adult</i>	300,000	300,000	300,000	300,000
		<i>Per Child</i>	300,000	300,000	75,000	75,000
		<i>Family Limit</i>	N/A	N/A	900,000	900,000
3	Child Education Fund					
	Pays as a result of Accidental Death of Insured Person who has any Children for their education fund	<i>Per Event</i>	10,000	N/A	10,000	N/A
4	Medical					
4A	Medical and Hospital Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident or sickness	<i>Per Adult/Child</i>	300,000	300,000	300,000	300,000
		<i>After Age 65</i>	150,000	150,000	150,000	150,000
		<i>Family Limit</i>	N/A	N/A	900,000	900,000
4B	Compassionate Visitation Benefit due to Hospitalisation Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	<i>Per Adult/Child</i>	7,500	7,500	7,500	7,500
		<i>Family Limit</i>	N/A	N/A	22,500	22,500
4C	Alternative Medicine Reimburses medical expenses for traditional chinese medicine, osteopath, physiotherapy and chiropractor	<i>Per Adult</i>	1,000	N/A	1,000	N/A
		<i>Family Limit</i>	N/A	N/A	3,000	N/A
4D	Compassionate Visitation Benefit due to Insured Person's Death In the event of the Insured Person's death whilst on the trip, reimburses for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs	<i>Per Adult/Child</i>	7,500	N/A	7,500	N/A
		<i>Family Limit</i>	N/A	N/A	22,500	N/A

Schedule of Benefits		Limit Per Person/Event	Sum Insured (RM)			
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4E	Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	<i>Per Event</i>	5,000	5,000	5,000	5,000
		<i>Maximum Limit</i>	N/A	N/A	15,000	15,000
4F	Medical Treatment in Malaysia Reimburses for follow-up treatment within 90 days upon return to Malaysia	<i>Per Adult/Child</i>	30,000	30,000	30,000	30,000
		<i>After Age 65</i>	15,000	15,000	15,000	15,000
		<i>Family Limit</i>	N/A	N/A	90,000	90,000
4G	Hospital Allowance Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day for Overseas Travel & RM50 per day for Domestic Travel)	<i>Per Adult/Child</i>	10,500	1,000	10,500	1,000
		<i>Family Limit</i>	N/A	N/A	31,500	3,000
4H	Quarantine Cover as a result of Pandemic Flu Pays you for each full day you are quarantined (RM200 per day)	<i>Per Adult/Child</i>	2,000	N/A	2,000	N/A
		<i>Family Limit</i>	N/A	N/A	6,000	N/A
4I	Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
4J	Emergency Medical Repatriation In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
4K	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	<i>Per Event</i>	Unlimited	Unlimited	Unlimited	Unlimited
5 Personal Belongings						
5A	Baggage and Personal Effects Pays for loss of or damage to your baggage and personal effects due to theft or negligence of the common carrier. Maximum limit for any one item or pair or set of articles is up to RM500. Maximum limit per baggage is up to RM300.	<i>Per Adult/Child</i>	7,500	7,500	7,500	7,500
		<i>Family Limit</i>	N/A	N/A	22,500	22,500
5B	Personal Money and Travel Documents Pays for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM800	<i>Per Adult/Child</i>	7,500	7,500	7,500	7,500
		<i>Family Limit</i>	N/A	N/A	22,500	22,500
5C	Baggage Delay Pays if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad	<i>Per Adult/Child</i>	800	800	800	800
		<i>Family Limit</i>	N/A	N/A	2,400	2,400

Schedule of Benefits		Limit Per Person/Event	Sum Insured (RM)			
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6	Travel Inconvenience and Cancellation					
6A	Travel Delay Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay and RM300 for every 6 consecutive hours thereafter)	<i>Per Adult/Child</i>	3,200	3,200	3,200	3,200
	Cancellation due to the delay Reimburses for irrecoverable deposits/ charges paid for the cancelled parts of the trip	<i>Family Limit</i>	N/A	N/A	9,600	9,600
6B	Loss of Deposit or Cancellation Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip	<i>Per Adult/Child</i>	20,000	20,000	20,000	20,000
		<i>Family Limit</i>	N/A	N/A	60,000	60,000
6C	Travel Curtailment Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	<i>Per Adult/Child</i>	20,000	20,000	20,000	20,000
		<i>Family Limit</i>	N/A	N/A	60,000	60,000
6D	Travel Overbooked Pays due to overbooked common air carrier and no alternative transportation is made available to you (RM200 for every 6 consecutive hours thereafter)	<i>Per Adult/Child</i>	3,000	N/A	3,000	N/A
		<i>Family Limit</i>	N/A	N/A	9,000	N/A
6E	Travel Misconnection Pays due to common air carrier misconnection and no alternative transportation is made available to you within 4 hours	<i>Per Adult/Child</i>	200	N/A	200	N/A
		<i>Family Limit</i>	N/A	N/A	600	N/A
6F	Hijacking Inconvenience Pays for each full 24 consecutive hours of hijack (RM1,000/ 24 hours)	<i>Per Adult/Child</i>	10,000	N/A	10,000	N/A
		<i>Family Limit</i>	N/A	N/A	30,000	N/A
6G	Missed Departure Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	<i>Per Adult/Child</i>	2,000	2,000	2,000	2,000
		<i>Family Limit</i>	N/A	N/A	6,000	6,000
6H	Travel Reroute Pays if the arrival of the scheduled public conveyance is delayed for at least 6 hours due to rerouting	<i>Per Adult/Child</i>	200	N/A	200	N/A
		<i>Family Limit</i>	N/A	N/A	600	N/A
7	Credit Card					
	Pays you for fraudulent usage of your credit card	<i>Per Adult/Child</i>	5,000	N/A	5,000	N/A
		<i>Family Limit</i>	N/A	N/A	15,000	N/A

Schedule of Benefits		Limit Per Person/Event	Sum Insured (RM)			
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8	Personal Liability					
	Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	<i>Per Adult/Child</i>	1,000,000	1,000,000	1,000,000	1,000,000
		<i>Family Limit</i>	N/A	N/A	3,000,000	3,000,000
9	Rental Car Excess					
	Pays for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period	<i>Per Adult/Child</i>	1,000	N/A	1,000	N/A
		<i>Family Limit</i>	N/A	N/A	3,000	N/A
10	Ransom Payment as a result of Kidnapping & Hostage					
	Pays for the ransom payment as a result of kidnapping and hostage outside Malaysia	<i>Per Adult/Child</i>	100,000	N/A	100,000	N/A
		<i>Family Limit</i>	N/A	N/A	300,000	N/A
Add On						
A1	Golf Equipment					
	Pays for replacement or repair cost of the lost or damaged golf equipment and the cost for hiring replacement golf equipment (including losses that arises during the course of play or practice)	<i>Per Adult/Child</i>	5,000	N/A	5,000	N/A
		<i>Family Limit</i>	N/A	N/A	15,000	N/A
A2	Sports Equipment					
	Pays for replacement or repair cost of the lost or damaged sports equipment and the cost for hiring replacement sports equipment (excluding losses that arises during the course of play or practice)	<i>Per Adult/Child</i>	3,000	N/A	3,000	N/A
		<i>Family Limit</i>	N/A	N/A	9,000	N/A

Domestic (optional) means travel within West Malaysia or within East Malaysia. Medical benefits under Domestic cover are limited to injuries due to accident only. Travel between West & East Malaysia is covered under International benefits.

Area 1 (Inclusive Domestic):

Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam and Malaysia only.

Area 1 (Overseas Only):

Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam only.

Area 2 (Inclusive Domestic):

Worldwide and Malaysia EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine and Zimbabwe.

Area 2 (Overseas Only):

Worldwide EXCLUDING USA, Canada, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe and Malaysia.

Area 3 (Inclusive Domestic):

Worldwide and Malaysia EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine and Zimbabwe.

Area 3 (Overseas Only):

Worldwide EXCLUDING Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe and Malaysia.

Special coverages



Terrorism



Scuba Diving



Winter Sports



Natural Disaster

24-hour AXA Travel Assistance Hotline - (603) 2142 0399

Medical and emergency assistance hotline is available for you to call on reverse charge through international operator anywhere in the world - we are just a phone call away!

Frequent Questions and Answers

Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and up to 9 accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

What is the age limit?

You must be between 18 and 80 years old (both ages inclusive) to be eligible for enrolment. For Family Plan, a child must be between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.

Is there a maximum period of cover?

The maximum period of cover is 190 days.

Under what circumstances is an applicant allowed to take up a 'One Way' trip cover?

It is only applicable to those who are emigrating or students going overseas for education. For 'One Way' trip cover, arrival at final destination must be completed within 30 days [including any stopover(s)].

When will my insurance terminate on a 'One Way' trip?

Overseas 'One Way' trip will terminate 72 hours (3 days) upon arrival at the terminal of the final destination. Domestic 'One Way' trip will terminate immediately upon arrival at the terminal of the final destination.

When should I include Domestic cover into my policy?

When you extend your stay within Malaysia as part of your Overseas trip. Example: Penang (place of residence) → Kuala Lumpur (connecting flight) → Australia → Kuala Lumpur (stay over for 3 days) → Penang

Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurer. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

Note: All premiums (inclusive Domestic Cover) are subject to 6% Service Tax.

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