

# AIRASIA UNIVERSAL TRAVEL INSURANCE

## Summary of Benefits

	BENEFITS	ONE-WAY TRIP	RETURN TRIP
		Limit Per Person (JPY)	Limit Per Person (JPY)
<b>1</b>	<b>PERSONAL ACCIDENT</b>		
(a)	Accidental Death or Permanent Disablement	10,000,000	10,000,000
<b>2</b>	<b>TRAVEL INCONVENIENCE BENEFIT</b>		
(a)	Trip Cancellation	N/A	Up to 100,000
(b)	Trip Curtailment	N/A	Up to 100,000
(c)	Loss/Damage to Checked-In Baggage and/or Baby Stroller and/or Personal Effects (i) Each damaged Checked-In Baggage up to JPY6,500 (ii) Each loss of Checked-In Baggage up to JPY 13,000 (iii) Any other single item or Pair or Set of items up to JPY 15,000	Up to 200,000	Up to 200,000
(d)	Baggage Delay (JPY7,000 for every 6 consecutive hours of delay)	N/A	Up to 35,000
(e)	On-Time Guarantee Delay of at least 2 consecutive hours from Original Scheduled Time or Updated Schedule Time which AirAsia has advised You	5,000	5,000
(f)	AirAsia Flight Delay (JPY5,000 for every 6 consecutive hours of delay) Delay shall be calculated after the completion of the period as stated under Benefit 2(e) – On-Time Guarantee	Up to 20,000	Up to 20,000
(g)	Common Carrier Delay (JPY5,000 for every 6 consecutive hours of delay calculated from the scheduled time as shown on the ticket issued to You by the Common Carrier operator)	N/A	Up to 10,000
(h)	Missed Flight Connection (JPY10,000 for every 6 complete hours of delay)	Up to 20,000	Up to 20,000
(i)	Loss of Personal Money	N/A	Up to 15,000
(j)	Loss of Travel Documents		
(k)	Travel Reroute JPY5,000 for the first 6 consecutive hours; JPY5,000 for subsequent 24 consecutive hours from original scheduled arrival time caused by rerouting of the Scheduled Flight as a result of strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason	N/A	Up to 15,000
(l)	Hijack Distress Allowance JPY5,000 for every 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours	N/A	Up to 15,000
(m)	Home Care Benefit Physical loss or damage to Your Home Contents in Japan as a result of Theft while You are away travelling	N/A	Up to 25,000

3. MEDICAL AND EVACUATION EXPENSES			
(a)	Medical Expenses (Excess of JPY2,000 per claim is applicable to each Insured Person for outpatient treatment expenses only)	Up to 10,000,000	Up to 10,000,000
(b)	Emergency Medical Evacuation		
(c)	Emergency Medical Repatriation		
(d)	Mortal Remains Repatriation		
(e)	Hospital Allowance Pays for each complete day if You are confined in Hospital for more than 24 hours (JPY5,000 for each complete day of Hospitalisation up to a maximum of 30 days)	N/A	
(f)	Compassionate Visit Up to a maximum of JPY100,000 (Sub-limit of up to JPY7,500 per day of accommodation)	N/A	
4. PERSONAL LIABILITY			
(a)	Personal Liability	N/A	Up to 20,000,000
5. TRAVEL ASSISTANCE SERVICES			
(a)	24 hours Worldwide Travel Assistance	Included	Included