

AIRASIA UNIVERSAL TRAVEL INSURANCE

Summary of Benefits

Benefits		Limit of Benefit		
1. Personal Accident Benefit				
	Personal Accident Accidental Death or Permanent Disablement	MYR100,000 (Aged 30 days to 70 years old)	USD20,000 (Aged 30 days to 70 years old)	TWD730,000 (Aged 30 days to 70 years old)
		MYR50,000 (Above 70 years old)	USD10,000 (Above 70 years old)	TWD370,000 (Above 70 years old)
		HKD180,000 (Aged 30 days to 70 years old)		KRW30,000,000 (Aged 30 days to 70 years old)
		HKD89,000 (Above 70 years old)		KRW15,000,000 (Above 70 years old)
		BND30,000 (Aged 30 days to 70 years old)		INR1,890,000 (Aged 30 days to 70 years old)
		BND15,000 (Above 70 years old)		INR945,000 (Above 70 years old)
2. Travel Inconvenience Benefits				
2(a)	Trip Cancellation Reimbursement for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for Air Ticket, accommodation, local tour packages and admission tickets if You are not able to take the Scheduled Flight due to insured events	MYR5,000	USD1,000	TWD37,000
		HKD9,000		KRW1,500,000
		BND1,500		INR94,500
2(b)	Trip Curtailment Reimbursement for unused & non-refundable portion of Air Ticket and accommodation or reimbursement for additional cost of Air Ticket if you need to return to origin country due to insured events	Up to MYR2,000	Up to USD500	Up to TWD15,000
		Up to HKD4,000		Up to KRW600,000
		Up to BND600		Up to INR38,000
2(c)	Flight Delay on Arrival For every 6 consecutive hours delayed from original arrival time of Scheduled Flight	Up to MYR1,000 (MYR200 per 6 consecutive hours delay period)	Up to USD225 (USD45 per 6 consecutive hours delay period)	Up to TWD7,300 (TWD1,400 per 6 consecutive hours delay period)
		Up to HKD1,800 (HKD360 per 6 consecutive hours delay period)		Up to KRW300,000 (KRW60,000 per 6 consecutive hours delay period)
		Up to BND300 (BND60 per 6 consecutive hours delay period)		Up to INR19,000 (INR3,800 per 6 consecutive hours delay period)
2(d)	Loss or Damage to Checked-In Baggage Cover loss or damage to Your Checked-In Baggage and/or baby stroller	Up to MYR1,200 (MYR200 for each damaged Checked-In Baggage and/or MYR400 for each one lost Checked-In Baggage)	Up to USD270 (USD45 for each damaged Checked-In Baggage and/or USD90 for each one lost Checked-In Baggage)	Up to TWD8,800 (TWD1,400 for each damaged Checked-In Baggage and/or TWD3,000 for each one lost Checked-In Baggage)

		Up to HKD1,800 (HKD360 for each damaged Checked-In Baggage and/or HKD700 for each one lost Checked-In Baggage)		Up to KRW370,000 (KRW60,000 for each damaged Checked-In Baggage and/or KRW120,000 for each one lost Checked-In Baggage)									
		Up to BND360 (BND60 for each damaged Checked-In Baggage and/or BND120 for each one lost Checked-In Baggage)		Up to INR22,800 (INR3,800 for each damaged Checked-In Baggage and/or INR7,600 for each one lost Checked-In Baggage)									
2(e)	Baggage Delay on Arrival For every 6 consecutive hours delay from arrival time of Scheduled Flight to time You receive Your baggage	Up to MYR400 (MYR200 per 6 consecutive hours of delay period)	Up to USD90 (USD45 per 6 consecutive hours of delay period)	Up to TWD3,000 (TWD1,400 per 6 consecutive hours of delay period)									
		Up to HKD700 (HKD360 per 6 consecutive hours of delay period)		Up to KRW120,000 (KRW60,000 per 6 consecutive hours of delay period)									
		Up to BND120 (BND60 per 6 consecutive hours of delay period)		Up to INR7,600 (INR3,800 per 6 consecutive hours of delay period)									
3. Medical Expenses Benefit													
3(a)	(i) Inpatient Medical Expenses due to Accident and/or Sickness occurring within Malaysia Outpatient treatment and/or dental treatment as a result of Accident to natural teeth as per limits below: <table><tr><td>MYR200 per visit, up to MYR1,000</td><td>USD45 per visit, up to USD225</td><td>TWD1,400 per visit, up to TWD7,300</td></tr><tr><td>HKD360 per visit, up to HKD1,800</td><td colspan="2">KRW60,000 per visit, up to KRW300,000</td></tr><tr><td>BND60 per visit, up to BND300</td><td colspan="2">INR3,800 per visit, up to INR19,000</td></tr></table> <p>Note: Hospital cashless admission service available</p>	MYR200 per visit, up to MYR1,000	USD45 per visit, up to USD225	TWD1,400 per visit, up to TWD7,300	HKD360 per visit, up to HKD1,800	KRW60,000 per visit, up to KRW300,000		BND60 per visit, up to BND300	INR3,800 per visit, up to INR19,000		Up to MYR220,000 (Aged 30 days to 70 years old)	Up to USD50,000 (Aged 30 days to 70 years old)	Up to TWD1,600,000 (Aged 30 days to 70 years old)
MYR200 per visit, up to MYR1,000	USD45 per visit, up to USD225	TWD1,400 per visit, up to TWD7,300											
HKD360 per visit, up to HKD1,800	KRW60,000 per visit, up to KRW300,000												
BND60 per visit, up to BND300	INR3,800 per visit, up to INR19,000												
		Up to MYR110,000 (Above 70 years old)	Up to USD25,000 (Above 70 years old)	Up to TWD800,000 (Above 70 years old)									
		Up to HKD390,000 (Aged 30 days to 70 years old)		Up to KRW70,000,000 (Aged 30 days to 70 years old)									
		Up to HKD200,000 (Above 70 years old)		Up to KRW35,000,000 (Above 70 years old)									
		Up to BND66,000 (Aged 30 days to 70 years old)		Up to INR4,000,000 (Aged 30 days to 70 years old)									
		Up to BND33,000 (Above 70 years old)		Up to INR2,000,000 (Above 70 years old)									
	(ii) Inpatient Medical Expenses due to COVID-19 Stage 3 to Stage 5 as a result You are being tested positive for COVID-19 during the Trip occurring within Malaysia Note: Hospital cashless admission service available	Up to MYR350,000	Up to USD80,000	Up to TWD2,600,000									
		Up to HKD620,000		Up to KRW100,000,000									
		Up to BND105,000		Up to INR6,500,000									
	Combined Limit of Benefit for 3 (a) (i) and 3 (a) (ii)	Up to MYR350,000	Up to USD80,000	Up to TWD2,600,000									
		Up to HKD620,000		Up to KRW100,000,000									
		Up to BND105,000		Up to INR6,500,000									

3(b)	COVID-19 Diagnosis Quarantine Allowance	MYR150 per day up to MYR2,100	USD35 per day up to USD490	TWD1,000 per day up to TWD15,000
		HKD270 per day up to HKD3,700		KRW47,000 per day up to KRW660,000
		BND45 per day up to BND630		INR2,800 per day up to INR39,200
4. Ground Inconvenience Benefits (Due to Snatch Theft only)				
4(a)	(i) Loss of Travel Documents (ii) Loss of Personal Money (iii) Loss of Personal Effects *Ground Inconvenience Benefit coverage due to Snatch Theft occurrence in the course of the Trip is limited only to one of the items (i, ii, or iii) during the period of ground cover	Up to MYR1,000	Up to USD200	Up to TWD7,300
		Up to HKD1,800		Up to KRW300,000
		Up to BND300		Up to INR19,000
5. Emergency Medical Evacuation and Repatriation Due to Accident				
5(a)	Emergency Medical Evacuation (due to Accident) Emergency transportation and medical care to the nearest medical facility	Up to MYR100,000	Up to USD20,000	Up to TWD730,000
		Up to HKD180,000		Up to KRW30,000,000
		Up to BND30,000		Up to INR1,900,000
5(b)	Emergency Medical Repatriation (due to Accident) In the event that You are hospitalized due to Accident and are medically necessary to be repatriated to the nearest Hospital in Your origin country to continue treatment, We will pay for reasonable transportation cost of one qualified medical attendant	Up to MYR100,000	Up to USD20,000	Up to TWD730,000
		Up to HKD180,000		Up to KRW30,000,000
		Up to BND30,000		Up to INR1,900,000
5(c)	Mortal Remains Repatriation (due to Accident) Pays for the cost of repatriation of mortal remains to Your origin country	Up to MYR100,000	Up to USD20,000	Up to TWD730,000
		Up to HKD180,000		Up to KRW30,000,000
		Up to BND30,000		Up to INR1,900,000
6. 24-hour Travel Assistance Services		Included		