

# Z-Travel Insurance (International)

Protecting you every step of the way,  
now comes with optional Covid-19 cover!



# Stay protected throughout your trip



Every year, many are excited to embark on a trip that broadens their horizons and allows them to create precious memories. Whether travelling solo or with family and friends, the happiness that comes from visiting the many beautiful places of the world is immeasurable.

However, there are times when the unexpected occurs before, during, or after your trip that can dampen your excitement. Instances such as natural disasters, flight cancellations, or loss of belongings can cause you unnecessary stress and even monetary loss. With **Z-Travel Insurance**, we will protect you every step of the way so that you can enjoy continuous peace of mind.

## Before You Travel

Suddenly not being able to travel due to reasons out of your control? Don't worry as our Travel Cancellation Coverage covers your trip expenses.

## During Your Trip

In case of any medical emergencies during your trip, you won't have to worry about unexpected medical expenses with our Unlimited Cover & Medical Related Covers.

## After Returning Home

Our friendly claims representative will assist you from the start to the end so that your claims process is hassle-free and prompt.

## Z-Travel Insurance Key Features



24-Hour Emergency Medical Assistance Benefits

Rental Car Excess



Protection for Amateur Sports Including Scuba Diving, Winter Sports, Bungee Jumping & More

Covers Acts of Terrorism



Home Care Benefits

Automatic Extension of Period of Insurance up to 30 Days



Optional Covid-19 Add-On Cover

**NEW**

## Essential Protection



Personal Accident Coverage

High Medical Coverage



Liability Coverage

Travel Inconvenience Coverage



24/7 Worldwide Zurich Travel Assistance

# Schedule of Benefits:

		Silver Plan	Gold Plan	Diamond Plan
Benefit	Benefit Description	Maximum Sum Insured (RM)		
<b>Section A - Unlimited Cover &amp; Medical Related Covers</b>				
<b>1</b>	<b>Medical Expenses</b>			
1A	Overseas Medical Expenses	300,000	500,000	Unlimited
1B	Overseas Dental Expenses	Included in 1A	Included in 1A	Included in 1A
1C	Follow Up Treatment in Malaysia	50,000	50,000	50,000
1D	Alternative Medicine	500	500	1,000
1E	Outpatient Treatment in Malaysia	Included in 1C	Included in 1C	Included in 1C
<b>2</b>	<b>Overseas Hospital Income</b> (RM250 per day)	15,000	15,000	30,000
<b>3</b>	<b>Child Care Benefit</b>	7,000	10,000	15,000
<b>4</b>	<b>Compassionate Visit</b>	7,000	10,000	15,000
<b>5</b>	<b>Emergency Medical Evacuation</b>	Unlimited	Unlimited	Unlimited
<b>6</b>	<b>Medical Repatriation</b>	Unlimited	Unlimited	Unlimited
<b>7</b>	<b>Repatriation of Mortal Remains</b>	Unlimited	Unlimited	Unlimited
<b>Section B - Travel Inconvenience Covers</b>				
<b>8</b>	<b>Travel Cancellation</b>			
8A	Travel Cancellation	20,000	25,000	30,000
8B	Travel Alteration	20,000	25,000	30,000
<b>9</b>	<b>Travel Curtailment</b>	20,000	25,000	30,000
<b>10</b>	<b>Travel Interruption</b>	1,000	1,500	3,000
<b>11</b>	<b>Travel Delay</b> - more than 6 consecutive hours (RM150 for every 6 consecutive hours)	Overseas 3,600, within Malaysia 450	Overseas 3,600, within Malaysia 450	Overseas 7,200, within Malaysia 900
<b>12</b>	<b>Travel Misconnection</b> - more than 6 consecutive hours (RM200 for every 6 consecutive hours)	400	600	1,200
<b>13</b>	<b>Travel Reroute</b> - more than 6 consecutive hours (RM200 for every 6 consecutive hours)	400	600	1,200
<b>14</b>	<b>Baggage Delay</b> - more than 6 consecutive hours (RM200 for every 6 consecutive hours)	Overseas 800, within Malaysia 200	Overseas 800, within Malaysia 200	Overseas 2,000, within Malaysia 800
<b>15</b>	<b>Baggage &amp; Personal Effects</b> Sub-limit for Benefit 15:	5,000	7,000	10,000
	(i) Any one (1) items or Pair or Set of Items	500	500	500
	(ii) Portable Personal Computers	1,000	1,500	2,000
	(iii) Baggage	250	250	250
<b>16</b>	<b>Personal Money</b>	1,000	2,000	3,000
<b>17</b>	<b>Travel Documents</b>	5,000	6,000	8,000
<b>18</b>	<b>Personal Credit Card Theft</b>	1,000	1,500	3,000

## Schedule of Benefits:

		Silver Plan	Gold Plan	Diamond Plan
Benefit	Benefit Description	Maximum Sum Insured (RM)		
<b>Section C - Personal Accident &amp; Liability Covers</b>				
19	<b>Accidental Death and Permanent Disablement</b>			
	(i) 30 days to 17 years old	75,000	75,000	125,000
	(ii) 18 years old to 85 years old	300,000	300,000	500,000
20	<b>Personal Liability</b>	1,000,000	1,000,000	1,000,000
<b>Section D - Urban Traveler's Covers</b>				
21	<b>Home Care Benefits</b>	2,000	3,000	5,000
22	<b>Pet Care Benefits</b>	1,000	1,000	1,000
23	<b>Rental Car Excess</b>			
23A	Car Excess	2,000	3,000	5,000
23B	Car Return	Included in 23A	Included in 23A	Included in 23A
24	<b>Emergency Telephone and Internet Usage</b>	100	200	500
25	<b>Special Coverage</b>			
	(i) 30 days to 17 years old	75,000	75,000	125,000
	(ii) 18 years old to 85 years old	300,000	300,000	500,000
<b>Section E - Additional Benefits</b>				
26	<b>Badal Haji</b> (only applicable to Muslim)	3,000	3,000	3,000
27	<b>Wakaf</b> (only applicable to Muslim)	1,000	1,000	1,000
28	<b>Qurban</b> (only applicable to Muslim)	1,000	1,000	1,000
29	<b>Emergency Cash</b> (only applicable to non-Muslim)	5,000	5,000	5,000
<b>Section F - Travel Assistance Benefits</b>				
30	<b>Travel Assist</b>	Included	Included	Included
<b>Section G - Covid-19 Benefits (optional)</b> <b>NEW</b>				
31	<b>Travel Cancellation due to Covid-19</b>			
31A	Travel Cancellation due to Covid-19	20,000	25,000	30,000
31B	Travel Alteration due to Covid-19	10,000	10,000	10,000
32	<b>Overseas Medical Expenses due to Covid-19</b>	100,000	300,000	500,000
33	<b>Hospital Allowance due to Covid-19</b> (RM150 per day)	9,000	9,000	9,000
34	<b>Child Care Benefit due to Covid-19</b>	10,000	10,000	10,000
35	<b>Death due to Covid-19</b>	10,000	10,000	10,000

Note: Please refer to the policy wording for full description of benefits, terms, conditions and exclusions under this product.

## Premium Table:

**Area 1:** Australia, Bangladesh, Bhutan, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

Travel Duration	Silver Plan				Gold Plan				Diamond Plan			
	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)
1 - 5 days	45	85	113	81	52	97	128	93	80	151	200	143
6 - 10 days	56	104	138	101	65	121	161	114	99	187	247	177
11 - 15 days	95	175	232	171	111	207	278	193	169	320	419	302
16 - 20 days	124	228	302	224	146	271	365	251	222	419	547	396
Each additional week, up to 26 weeks	24	42	57	42	28	51	70	47	42	80	103	76
Annual Cover	300	NA	NA	539	345	NA	NA	622	489	NA	NA	877

### Additional Premium for Section G – Covid-19 Benefits (optional)

1 - 5 days	9	17	23	16	15	28	37	27	21	40	53	38
6 - 10 days	12	22	29	22	20	37	49	35	28	53	70	50
11 - 15 days	18	32	43	32	29	55	73	51	41	78	102	73
16 - 20 days	23	41	55	41	38	70	94	64	53	99	129	94
Each additional week, up to 26 weeks	7	12	16	12	11	20	28	19	16	30	39	29
Annual Cover	59	NA	NA	105	98	NA	NA	176	137	NA	NA	245

# Premium Table:

## Area 2: Worldwide excluding Canada, Mongolia (Inner & Outer), Nepal, Tibet and USA.

Travel Duration	Silver Plan				Gold Plan				Diamond Plan			
	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)
1 - 5 days	63	118	156	113	73	136	180	130	112	211	278	201
6 - 10 days	77	146	192	141	89	168	223	163	140	263	344	250
11 - 15 days	132	248	326	242	152	286	379	279	240	449	587	429
16 - 20 days	173	323	425	317	198	374	496	366	316	589	768	564
Each additional week, up to 26 weeks	34	61	80	61	38	70	93	70	61	112	145	108
Annual Cover	406	NA	NA	728	483	NA	NA	866	683	NA	NA	1,227

### Additional Premium for Section G – Covid-19 Benefits (optional)

1 - 5 days	16	30	40	29	24	45	60	43	32	61	80	58
6 - 10 days	22	41	54	39	32	61	81	59	43	81	106	77
11 - 15 days	32	59	78	58	47	89	118	87	63	118	155	113
16 - 20 days	41	76	99	74	61	115	152	112	81	151	197	145
Each additional week, up to 26 weeks	12	22	29	22	18	34	45	34	24	45	58	43
Annual Cover	105	NA	NA	189	158	NA	NA	283	211	NA	NA	378

# Premium Table:

Area 3: Worldwide.												
Travel Duration	Silver Plan				Gold Plan				Diamond Plan			
	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)	Individual (RM)	Individual & Spouse (RM)	Family (RM)	Senior (RM)
1 - 5 days	82	155	205	147	93	175	232	167	144	272	360	260
6 - 10 days	101	191	255	182	117	219	288	208	178	339	445	321
11 - 15 days	172	324	434	307	203	375	491	356	303	581	758	548
16 - 20 days	225	423	568	400	267	491	643	466	397	761	991	717
Each additional week, up to 26 weeks	42	80	108	76	51	93	122	89	76	145	187	135
Annual Cover	483	NA	NA	866	622	NA	NA	1,221	883	NA	NA	1,588

## Additional Premium for Section G – Covid-19 Benefits (optional)

1 - 5 days	18	34	45	32	27	51	67	48	36	68	90	65
6 - 10 days	24	45	60	43	36	67	88	64	48	91	120	86
11 - 15 days	35	66	89	63	53	97	127	92	70	135	176	127
16 - 20 days	45	85	114	80	68	124	163	118	90	173	225	163
Each additional week, up to 26 weeks	14	26	35	24	20	37	48	35	27	52	66	48
Annual Cover	117	NA	NA	210	176	NA	NA	345	234	NA	NA	421



## Note:

1. You must be between thirty (30) days old to seventy (70) years old if you are the Insured Person or Insured Person's Spouse covered under Individual Cover, Individual and Spouse Cover or Family Cover.
2. If you are the Insured Person covered under Senior Cover, you must be between seventy-one (71) to eighty-five (85) years old.
3. If you are the Child covered under Family Cover, you must be between thirty (30) days old to seventeen (17) years old, or twenty three (23) years old if studying as a full-time student at the commencement of the journey.
4. If you are the Insured Person covered under Annual Trip, you must be between thirty (30) days old to seventy (70) years old. For Annual Trip, your policy can be renewed up to eighty-five (85) years old.
5. If the Insured Person is aged seventeen (17) years old or below, the policy must be purchased by his or her parent or legal guardian.
6. All ages refer to the age of your next birthday.

## Exclusions

This product does not cover:

- War or any act of War, declared or not;
- Your direct participation in strikes, riots and civil commotion or insurrection;
- You, your travel companion's, family member's provoked murder or assault, intentional self-injury, suicide or attempted suicide while sane or insane;
- You, your travel companion's, family member's deliberate exposure to exceptional danger (except in an attempt to save human life);
- If one (1) of the reasons of your journey is to obtain overseas medical treatment, vaccination, medical check-up, care or advice regardless of whether this is the sole or main purpose of your journey;
- Pre-existing condition (not applicable to Benefit 7);
- Epidemic and/or pandemic (not applicable to Section G – Covid-19 Benefits);
- Act of terrorism (not applicable to Benefits 8, 9, 10, 11 and 25);
- An incident or circumstance of which you were aware of or could reasonably be expected to be aware of at the time of purchasing this insurance or booked your travel (whichever occurs last) and which could reasonably be expected to lead to a claim under your policy;
- You do not take precaution to avoid a claim after there was a warning in the mass media of a strike, riot, bad weather or other circumstances;
- Any circumstances that already existed or are known to the public before you book your travel; and
- Mountaineering or any activity above three thousand (3,000) meters height (not applicable to Benefit 25);

Note: This list is non-exhaustive. Please refer to the policy wording for full list of exclusions under this product.

In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia and Chinese versions.

## Zurich General Insurance Malaysia Berhad

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