ZURICH

Travel Guard Pro

Your essential travel companion, stay protected every step of the way



This insurance plan is underwritten by Zurich General Insurance Malaysia Berhad,
a licensed insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Zurich General Insurance Malaysia Berhad 201701035345 (1249516-V)
Member of PIDM

The benefit(s) payable under this product is (are) protected by PIDM up to limits.
For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on Zurich General Insurance Malaysia Berhad's website or PIDM's website (visit www.pidm.gov.my)

Travel Guard Pro

Wherever you go, near or far, Travel Guard Pro helps protect you and your loved ones from unexpected events, so you can focus on enjoying your journey.



Travel with confidence.

Why choose Zurich?

- 24/7 Travel Guard Assistance
- 13 Global Assistance Centres
- 40+ Languages Supported
- Unlimited Emergency Medical Evacuation & Repatriation*
- Unlimited Medical Expenses under Premier plan*
- Cashless Hospital Admission Assistance*
- Comprehensive protection before, during & after your journey*

Protecting you before, during & after your journey

Before your trip

Protecting your travel plans. Coverage starts **up to 60 days** before departure.

- Trip Cancellation
- Trip Alteration
- Non-refundable Travel Expenses

During your trip

Protecting you **whenever* you travel.**

- Overseas Medical Expenses
- Emergency Medical Evacuation & Repatriation
- Personal Accident
- Repatriation of Mortal Remains (including pre-existing medical conditions)
- Travel Inconvenience Protection (Flight delay, Missed Connection, Travel Re-route, Baggage Delay & Loss , Loss of Travel Documents, Personal Liability)

After your trip

Protection continues **after you return home.**

- Follow-up Medical Treatment in Malaysia
- Continued Medical Care

Schedule of Benefits:

Section	Benefit	Travel Guard Pro				
		Primary	**Essential**	**Superior**	**Premier**	**Domestic**
A	**Trip Cancellation (Pre-Departure)**					
A1	Cancellation of Your Trip	5,000	20,000	25,000	30,000	1,000
A2	Alteration of Your Trip	Included in A1	Included in A1	Included in A1	Included in A1	Included in A1
B	**Medical and Associated Expenses**					
B1	Medical Expenses	150,000	300,000	600,000	Unlimited	20,000
B2	Emergency Medical Related Expenses					
(a)	Emergency Medical Evacuation & Emergency Medical Repatriation	150,000	Unlimited	Unlimited	Unlimited	20,000
(b)	Compassionate Visit	3,000	9,000	12,000	15,000	-
(c)	Child Guard	-	9,000	12,000	15,000	-
(d)	Daily Hospitalisation Income (RM250 per day)	5,000	15,000	20,000	30,000	-
	Maximum Number of Days	20	60	80	120	-
(e)	Emergency Telephone Charges and Internet Use	-	150	300	500	-
B3	Follow up Medical Treatment in Home Country – Malaysia					
(a)	In-patient Medical Expenses (Up to 30 days)	10,000	50,000	50,000	50,000	-
(b)	Outpatient / Specialist Treatments or Services Provided by a Medical Practitioner	Included in B3 (a)	Included in B3 (a)	Included in B3 (a)	Included in B3 (a)	-
(c)	Treatment or Services provided by Healthcare Professionals	-	500	700	1,000	-
B4	Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	Included in B1	-
C	**Repatriation of Mortal Remains or Funeral Expenses Overseas**					
C1	Repatriation of Mortal Remains or Funeral Expenses Overseas	150,000	Unlimited	Unlimited	Unlimited	-
D	**Travel Inconvenience & Other Travel Related Benefits**					
D1	Trip Curtailment	5,000	20,000	25,000	30,000	-
E E1	Trip Interruption	1,000	1,500	2,000	3,000	-
E2	Travel Misconnection (RM200 for every 6 consecutive hours)	200	600	800	1,200	-
F F1	Travel Delay (RM150 for every 6 consecutive hours)					
(a)	Overseas	1,500	3,900	4,200	5,100	-
(b)	Malaysia	300	450	450	900	300
F2	Travel Reroute (RM200 for every 6 consecutive hours)	200	600	800	1,200	-
G	**Baggage**					
G1	Loss of Personal Baggage Items	2,000	5,000	7,000	10,000	1,000
	Item Limit:					
(a)	Any one item including smartphones	500	500	500	500	500
(b)	Portable Computers including tablets	1,000	1,000	1,500	2,000	1,000
(c)	Baggage Damage per bag	250	250	250	250	250

Schedule of Benefits (cont'd):

Section	Benefit	Travel Guard Pro				
		Primary	**Essential**	**Superior**	**Premier**	**Domestic**
G2	Baggage Delay (RM200 for every 6 consecutive hours)					
(a)	Overseas	400	800	1,000	2,000	-
(b)	Malaysia	-	200	200	800	200
G3	Fraudulent Use of Credit Card	-	1,500	2,000	3,000	-
G4	Loss of Travel Document	2,000	5,000	6,000	8,000	-
G5	Loss of Personal Money	500	1,000	2,000	3,000	-
H	**Personal Accident**					
H1	Accidental Death & Permanent Disablement					
(i)	Age 30 days to 17 years	25,000	75,000	100,000	125,000	50,000
(ii)	Age 18 years to 85 years	100,000	300,000	400,000	500,000	50,000
I	**Personal Liability**	500,000	1,000,000	1,000,000	1,000,000	500,000
J	**Loss of Home Contents**	1,000	2,000	3,000	5,000	-
K	**Car Rental Excess Charges**	-	2,000	3,000	5,000	-
	Trip Assistance Solutions					
	24/7 Worldwide Travel Assistance	Included	Included	Included	Included	Included
L	**Optional Add-on**					
	Travel Delay Upgrade Overseas (RM150 for every 3 consecutive hours)	-	3,900	4,200	5,100	-
M	**Travel Cancellation - Covid 19**					
M1	Travel Cancellation - Covid 19	7,000	10,000	15,000	15,000	2,000
M2	Travel Alteration - Covid 19	7,000	10,000	15,000	15,000	2,000
N	**Medical Expense - Covid 19**	250,000	500,000	1,000,000	1,000,000	5,000
O	**Emergency Medical Evacuation and Repatriation – Covid 19**	500,000	500,000	500,000	500,000	-
P	**Hospital Allowance - Covid 19 (RM150 per day)**	7,500	7,500	7,500	7,500	3,000
Q	**Child Care Benefit - Covid 19**	-	5,000	7,000	7,000	-
R	**Death - Covid 19**	10,000	10,000	10,000	10,000	10,000
Additional Benefit						
S	Badal Haji (Only applicable to Muslim)	3,000	3,000	3,000	3,000	-
T	Wakaf (Only applicable to Muslim)	1,000	1,000	1,000	1,000	-
U	Qurban (Only applicable to Muslim)	1,000	1,000	1,000	1,000	-
V	Emergency Cash (Only applicable to Non-Muslim)	5,000	5,000	5,000	5,000	-

Premium Table



Primary

Travel Duration	Individual				Family			
	30 days to 70 years				30 days to 70 years			
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4
1 - 5 Days	37	48	-	-	86	128	-	-
6 - 10 Days	49	68	-	-	133	170	-	-
11 - 20 Days	79	107	-	-	181	267	-	-
per week	34	47	-	-	84	116	-	-

Essential

Travel Duration	Individual								Family							
	30 days to 70 years				71 to 85 years				30 days to 70 years				71 to 85 years			
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4
1 - 5 days	49	58	75	170	112	153	216	643	121	154	186	426	277	381	537	1,608
6 - 10 days	68	81	100	239	156	214	302	904	172	218	280	600	389	536	754	2,260
11 - 20 days	96	112	136	386	251	345	486	1,456	236	320	384	964	627	862	1,213	3,640
per week	37	49	74	219	152	206	291	872	95	129	182	546	376	516	727	2,181
Travel delay upgrade	4 per day (option)								10 per day (option)							

Superior

Travel Duration	Individual								Family							
	30 days to 70 years				71 to 85 years				30 days to 70 years				71 to 85 years			
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4
1 - 5 Days	60	73	92	200	131	180	252	755	168	215	257	500	325	447	629	1,888
6 - 10 Days	86	99	124	282	183	252	356	1,065	236	299	375	705	457	629	886	2,656
11 - 20 Days	122	141	177	455	295	405	570	1,711	359	487	556	1,134	736	1,012	1,426	4,276
per week	42	58	87	257	177	243	342	1,025	112	152	213	640	442	607	855	2,563
Travel delay upgrade	4 per day (option)								10 per day (option)							

All premium are in Ringgit Malaysia (RM)

Premium Table (cont'd)

Premier

Travel Duration	Individual								Family							
	30 days to 70 years				71 to 85 years				30 days to 70 years				71 to 85 years			
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4
1 - 5 Days	84	104	145	234	155	212	299	895	195	250	350	581	384	528	745	2,230
6 - 10 Days	123	146	201	328	217	299	418	1,256	269	328	464	821	540	743	1,047	3,138
11 - 20 Days	170	234	276	528	349	479	812	2,022	410	528	670	1,317	870	1,196	1,685	5,053
per week	49	67	99	299	210	287	408	1,212	129	177	249	746	521	717	1,010	3,028
Travel delay upgrade	4 per day (option)								10 per day (option)							

Domestic*

Travel Duration	Individual		Family	
	30 days to 70 years	71 to 85 years	30 days to 70 years	71 to 85 years
1 - 5 Days	21	74	50	185
6 - 10 Days	29	105	70	259
11 - 20 Days	46	168	113	418
21-30 Days	73	268	179	667

Annual Multi Trip

Plan	Individual							
	18 years to 70 years				71 to 85 years (subject to renewal)			
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 1	Cluster 2	Cluster 3	Cluster 4
Essential	323	443	581	1,743	646	878	1,228	3,681
Superior	455	571	688	2,033	756	1,025	1,445	4,346
Premier	586	705	892	2,373	878	1,195	1,682	5,035
Domestic Add-on	205				660			
Travel Delay Upgrade	208				208			

* Premium exclude 8% Service Tax for "Domestic plan"

All premium are in Ringgit Malaysia (RM)

Country Listing

Domestic	Malaysia, beyond 50km from your place of residence or business
Cluster 1	China (excluding Tibet), Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea,Taiwan, Thailand and Vietnam • Excluding Mongolia (Inner & Outer)
Cluster 2	Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka • Including all countries listed in C1
Cluster 3	Australia, Mauritius, Mongolia (Inner & Outer), Nauru and Uzbekistan • Europe (excluding Serbia) • Middle East (excluding Iraq, Palestine and Yemen) • Including all countries listed in C1 and C2
Cluster 4	Worldwide (all countries excluded sanction countries and countries at war) • Including all countries in all other clusters



Sanction Countries*

No coverage from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or Certain Regions of Ukraine (including Crimea, Sevastopol, Kherson, Zaporizhzhia, Donetsk People's Republic (DNR), and Luhansk People's Republic (LNR) regions of Ukraine), Russia Federation and Republic of Belarus

*The list of countries may be updated from time to time in accordance with sanctions measures issued by relevant authorities, regulators, and international bodies.

For more information please refer to:

Product Disclosure Sheet
https://mya.zurich.com.my/rdt/gi-travelguard-pds

Policy Wording
https://mya.zurich.com.my/rdt/gi-travelguard-pw

Product Disclosure Sheet

Policy Wording

This brochure is intended solely to raise awareness.
Before purchasing any plan, please refer to the Product Disclosure Sheet and policy documents for further information.



Claims Checklist

Claim Process

All that we ask in return is that you notify us immediately, or as soon as practically possible, of any potential claims so that we can assist you with your claim without delay.

Step 1

Submit your claim through our online claim portal,
https://web.edge.zurich.com.my/login
Alternatively, your travel agent can also assist you with the claim submission.

Step 2

Complete the claim form and upload all required supporting documents.

Step 3

Upon successful submission, you will receive an email containing your claim reference number. Please keep the reference number for future claims status enquiries.

1) All benefits are payable only upon occurrence of covered events and subject to policy terms, conditions and exclusions.
2) Personal information collected during policy administration and claims handling will be processed in accordance with Zurich's Privacy Notice. Please refer to Zurich Malaysia's Privacy Notice for details.

Travel Agent

To submit or manage claims on behalf of customers, log in to MyClaims via the zInsurance portal:
https://eins.zurich.com.my/zInsurance/LandingPage/Login

Travel Guard Assistance

Supported by 13 worldwide service centres and multilingual staff, we are only a phone call away – any time of day, from anywhere in the world.



24/7 Global Emergency Assistance

+603 3001 8800

Services include:

- Medical referrals
- Emergency evacuation coordination
- Embassy/ consular information
- Arrangement of hospital admission

Important Policy Exclusions

This policy does not cover, among others:

- Pre-existing medical conditions
- Travel against medical advice
- Claims arising from unlawful acts
- Alcohol or drug-related incidents
- Hazardous or professional activities

Please refer to the Policy Wording for full details.
Note: All benefits are payable only upon occurrence of covered events and are subject to policy terms, conditions and exclusions.