FAQ, Travel Insurance

<table>
<tr><td colspan="2">Product</td></tr>
<tr><td>What is the product about?</td><td>Gain peace of mind whenever you travel for work/leisure in Malaysia.</td></tr>
<tr><td>Who is the insurance provider?</td><td>Insurance provider is Zurich General Insurance Company Berhad. The product sold is Z-Travel(Domestic/Inbound) Policy.</td></tr>
<tr><td>Who can buy this policy?</td><td>Age groups between 30 days - 80 years old are available to purchase.</td></tr>
<tr><td colspan="2">Coverage</td></tr>
<tr><td>What are the cover/ benefits provided?</td><td>Benefits of Tourplus insurance
<u>Basic cover</u>
- Accidental Death & Permanent Disablement Medical Expenses (due to accident only)
- Duration of the trip: Min 1 day, maximum 60 days.

<u>Optional cover & Premium</u>
- Evacuation & Repatriation
- Journey cancellation
- Loss baggage & personal effects
- Personal Liability
- Golf equipment (theft or damage)
- Additional premium</td></tr>
<tr><td>What does Accidental Death/ Permanent Disablement cover?</td><td>The accidental death/ permanent disablement included as below:

<table>
<tr><td colspan="3">Table of Benefits</td></tr>
<tr><td>Item</td><td>Events</td><td>Percentage(%) of Maximum Benefits</td></tr>
<tr><td>1.</td><td>Accidental Death</td><td>100%</td></tr>
<tr><td>2.</td><td>Permanent Total Disablement</td><td>100%</td></tr>
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<tr><td>3.</td><td>Permanent and Incurable Paralysis of all Limbs</td><td>100%</td></tr>
<tr><td>4.</td><td>Permanent Total Loss of Sight of both Eyes</td><td>100%</td></tr>
<tr><td>5.</td><td>Permanent Total Loss of Sight of one Eye</td><td>75%</td></tr>
<tr><td>6.</td><td>Loss of or Permanent Total Loss of Use of two Limbs</td><td>100%</td></tr>
<tr><td>7.</td><td>Loss of or Permanent Total Loss of Use of one Limb</td><td>75%</td></tr>
<tr><td>8.</td><td>Loss of Speech and Hearing</td><td>100%</td></tr>
<tr><td>9.</td><td>Permanent Total Loss of Hearing in both Ear</td><td>75%</td></tr>
<tr><td>10.</td><td>Permanent Total Loss of Hearing in one Ear</td><td>50%</td></tr>
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<td>What are the major exclusions under this Policy?</td>
<td>This policy does not cover death, disablement, Bodily Injury, loss or expense, directly or indirectly, related to the following:
1. War, declared or undeclared, unless otherwise agreed and endorsed by Us;
2. Engaging in or testing of any kind of conveyance, manual work, aerial activities, mining or handling of explosives, military equipment or weapons;
3. Self-inflicted Bodily Injury, suicide or any attempt thereat, whilst sane or insane;
4. Professional competitive sports or racing on wheels;
5. Under the influence of alcohol or drugs, unless drug is taken in accordance with an authorized medical prescription;
6. Any prohibition or regulations by any government;
7. Ionizing radiation or contamination by radioactivity from any nuclear fuel or form any nuclear waste from the combustion of nuclear fuel and nuclear weapon materials; 8. Mental, behavioral or sleep disorders, including any known or suspected psychological or psychiatric disorder, anxiety or depression;</td>
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	9. Pre-existing medical conditions; 10. Not fit to travel or traveling against the advice of a Medical Practitioner; 11. Purpose of the Journey is to obtain medical care or treatment of any kind; 12. Any loss which is covered by any other insurance policy; 13. Illegal or unlawful act by an Insured Person or any confiscation, detention, destruction by customs or other authorities; 14. Air travel other than as a fare-paying passenger on a regular scheduled airline or license chartered aircraft; 15. Any Bodily Injury, Sickness, death, loss, expense or other liability attributable to HIV (Human Immuno Deficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named; 16. Any loss arising from the utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined; 17. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, under-water activities involving artificial breathing apparatus (except scuba diving limited up to 50 meters only), pot-holing, or rock climbing that ordinarily requires the use of ropes or guides.
Making a purchase	
How do I purchase Tourplus Insurance?	You can purchase through the website of Tourplus, here (https://www.tourplus.my/)
Can I purchase this for someone else?	Yes, however only the people attending the trip is eligible to purchase this insurance policy
How soon after purchase does the policy take effect?	It takes immediate effect based on the start date.
How long does it take for the insurance policy to be issued?	Certificate of insurance will be issued within 1 hour and e-mailed to the customer.
Post Purchase	
Where can I view details on my policy?	The email will entail insurance certificate and policy

	wording for detailed coverage
Can I cancel my Policy?	You're required to drop us an email that explains the reason for cancellation. The policy can only be cancelled before the trip commences.
Who can I contact for support for my Policy?	Liaise with Tourplus who is in charge?
What do I need to do if there are changes to my contact/ personal details?	Please email or contact Senang customer service to ensure all correspondence reaches you in a timely manner.
I didn't receive an email after I made a purchase	Liaise with Tourplus
Can I change the ownership of the policy?	No.
How do I nominate a beneficiary for this policy?	Please Email upon request.
Claims	
How do I make a claim?	You can submit your claim by logging into Senang Portal.
How long will it take to process my claim?	Your claim will be registered within 1 working day and you will receive a claim reference number. Your payment of claim will be 7 working days from the date of claim approved.
How many times can I make a claim?	1 Claim per benefit.
Should I inform my next-of-kin that I am having this Policy?	Yes.
What are the documents needed for a claim?	Documentation needed for claims are • Completed Claim Form-To be done via email to Tourplus (support@tourplus.my) • Police Report • Medical report (not required for claims below RM250.00) • Medical Certificates • Copy of identification card (both sides) • Original receipts/bills • If it's Permanent Disablement – Specialists' report • Copy of Post Mortem Report • Copy of Death Certificate • Copy of burial/cremation certificate • Letters of Administration if nomination not

	done ● Copy of identity card of the beneficiary ● For Motor accidents – Copy of Valid International driving license ● E-Payment Form