PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

ZURICH

01 Aug 2026

1 What is Travel Guard Pro?

Travel Guard Pro provides compensation in the event of injuries, disability or death caused by accident, medical related expenses, emergency assistance, travel inconvenience and immediate access to 24/7 worldwide travel assistance for domestic and overseas trip. You can purchase this policy to cover you, your accompanying spouse and your children with the option to cover per single-trip or annual multi-trip.

2 Know Your Coverage

There are four (4) plans available under this product. **As an illustration:** if you are aged 30**,** purchased a single trip policy for five (5) days trip to Japan at a premium of **RM 60.00,** you will receive the following **coverage** for Cluster 1 Superior Plan:

This Policy **covers**:

Benefits	Max Sum Insured (RM)
Trip Cancellation (Pre-Departure)	25,000
Medical Expenses	600,000
Emergency Medical Evacuation & Repatriation	Unlimited
Compassionate Visit	12,000
Child Guard	12,000
Follow-up Medical Treatment: In-patient	50,000
Daily Hospitalisation Income	250/day, up to 20,000
Emergency Telephone Charges and Internet Use	300
Repatriation of Mortal Remains; or Funeral Expenses	Unlimited
Trip Curtailment	25,000
Trip Interruption	2,000
Travel Missed Connection	200/6 hours up to 800
Travel Delay Overseas	150/6 hours, up to 4,200
Travel Delay Malaysia	150/6 hours, up to 450
Travel Re-route	200/6 hours, up to 800
Loss of Personal Baggage Items	7,000
Baggage Delay Overseas	200/6 hours, up to 2,000
Baggage Delay Malaysia	200/6 hours, up to 800
Accidental Death & Permanent Disablement	400,000
Personal Liability	1,000,000
Loss of Home Contents	3,000
Car Rental Excess Charges	3,000
24/7 Worldwide Travel Assistance	Included
Travel Cancellation due to Covid-19 up to	15,000
Travel Alteration due to Covid-19 up to	15000
Emergency Medical Evacuation & Repatriation - Covid 19	500,000
Hospital Allowance Due to Covid-19	150/day, up to 7,500
Child Care Benefit Due to Covid-19	7,000
Death Due to Covid-19	10,000
Emergency Cash (only applicable to Non-Muslim)	5,000
Badal Haji, Wakaf, Qurban (only applicable to Muslim)	5,000

This Policy **excludes:**

- existing health condition;
- taking part in manual work, missionary work, humanitarian work, deliberate, malicious, illegal act;
- engaging in an overseas secondment as part of your occupation;
- pregnancy and childbirth, including miscarriage, infertility, contraception or operations related to sterilization;
- war, civil war, invasion, revolution or any similar event;
- chemical, biological, radiological or nuclear events;
- use/ effect of alcohol or drugs;
- an incident or circumstances of which you were aware of at the time of you purchased this policy;
- any error or omission in your booking arrangements;
- financial default of a tour operator, transport or accommodation provider, or any other relevant firm or person;
- participation in competition sports, expeditions, hunting trip and safaris not provided by a licensed commercial operator, mountaineering, trekking above 3,000 metres;
- any sexually transmitted disease or condition;
- an epidemic or pandemic (not apply to Covid-19 benefits), fear of travel, quarantine, impact event, electromagnetic event, and cyber event;
- 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.

By paying an **additional premium,** you can expand the coverage **to include** the following optional benefits**:**

- Travel Delay Upgrade

Note: This list is **non-exhaustive**. **You MUST** refer to the Appendix for domestic plan or policy wording for the **full list of benefits and exclusions**.

The period of coverage depends on the number of days you travel for each trip. This policy is renewable if annual plan.

If you have any questions or require assistance on your travel insurance, you can:

Call us at 1-300-888-622

Visit us at https://www.zurich.com.my/insurance-products/protection/for-my-travel/travel-guard-pro

Email us at callcentre@zurich.com.my

3 Know Your Obligations

For this travel insurance, you must pay a premium of	
Standard Cover	*RM **60.00** per trip*
Additional Cover: Travel Delay Upgrade	*RM **20.00** per trip (RM4 per day, so 5 days = RM4 x 5 days = RM20)*
Total Premium you must pay is	*RM **80.00***
You also have to pay the following fees and charges:	
Stamp duty	*RM **10.00** (where applicable)*
Commission	• ***25%** of premium or RM **20***
Other applicable charges	• *Service Tax **0 %** or RM **0** (imposed on Domestic plan only, where applicable)*

Note:
1. Service tax of 8% is applicable for Domestic plans only. As the illustration above is for Overseas Cluster 1 Superior plan, hence no Service Tax on the premium is reflected above.
2. The insurance premium rate is applicable to standard risks. The policy terms and rates may vary depending on our underwriting requirements.

4 Other Key Terms

- **Importance of disclosure** - You must ensure that all the information you provide is full, complete, correct and honest and to the best of knowledge including any change in the information thereafter this policy has been issued to you.
- **Premium Method** – Premium can be paid by Debit/ Credit Card or Online Payment to us.
- **Importance of receipt keeping and Other Key Terms & Conditions: Please refer to this link** https://zurich.com.my/en/services/corporate/key-terms-and-conditions
- **Claim Procedure** - Claims documents can be submitted via online at https://web.edge.zurich.com.my/login not later than 90 days from the date of the incident.
- **Claims Payment -** All claims payment will be made to you, or at our discretion to the service provider directly.
  In the event of your death, we shall pay to your next of kin. Losses such as medical expenses benefit will be compensated on a reimbursement basis and only once for the actual loss suffered if you have purchased multiple policies.
- **Maximum Sum Insured** – The Schedule of Benefit in the policy wording shows the maximum amount we'll pay or reimburse for each of you, based on your cover plan. If you've chosen family plan, we'll pay up to 300% of the limit in the Schedule of Benefit, except for benefit Accidental Death and Permanent Disablement, Death due to Covid-19, Badal Haji, Wakaf, Qurban, Emergency Cash will be remained as per person limit.
- **Cash Before Cover** - You need to pay the premium and must be received by us before your insurance cover commences.
- **Duplication of Cover** - You can only be covered under one policy in respect of this insurance.
- **Covid-19 Coverage** – You must have had approved Covid-19 Vaccination to enjoy the benefit.
- **Maximum Travel Duration**:
  - i.Overseas Single Trip – Each trip shall not exceed one hundred and eighty (180) consecutive days;
  - ii.Domestic Single Trip - Each trip shall not exceed one hundred and thirty (30) consecutive days
  - iii.Annual-Multi Trip - The maximum duration for each overseas trip is ninety (90) consecutive days and each domestic trip is thirty (30) consecutive days.
- **Renewal and Upgrade -** Available for Annual Multi-Trip Plan only and is subject to our consent.
- **Eligibility** -
  - o You must be either a Malaysian citizen, Malaysian permanent resident, or a holder of a valid work permit or employment pass from Malaysia, dependent pass, student pass or long-term social visit pass not including travelling visa (issued by the relevant governmental authority in Malaysia) with full rights to enter and return to Malaysia;
  - o Purchase of policy needs to be made and paid for in Malaysia prior to the commencement of your trip.
  - o the trip must be solely arranged for leisure and business travel purposes;
  - o the trip must commence from Malaysia;
  - o You must return to Malaysia at the end of your journey (not applicable to One-Way Trip);
  - o Applicable age limits:
    (i) Single Trip: thirty (30) days up to eighty-five (85) years old; and
    (ii) Annual multi-trip: eighteen (18) up to seventy (70) years old, renewable up to eighty-five (85) years old
    all ages refer to the age at your policy expiry date.
- **Scale of benefit** - please note on the scale of benefits for death and disablement in your insurance policy.
- **Nomination** - You must nominate a nominee and ensure that your nominee is aware of the travel insurance policy that you have purchased.

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full terms and conditions.

Can I cancel my policy?

i. Per Trip policy:
  - Before trip commence: You may cancel the policy by writing notice to us. We will refund the premium to you provided no claim has been or will be submitted by you.
  - After trip commenced: No cancellation is allowed.

ii. Annual multi-trip policy – You may cancel the Policy at any time, by given a written notice to us. Provided no claims have been made, you will be entitled to a refund of premium based on policy short period rates. (please refer to the policy wording for the short period rate table).

Appendix:

Domestic Plan Benefits

No.	Benefit	Maximum Sum Insured (RM)
1	Trip Cancellation (Pre-Departure)	1,000
2	Accidental Medical Expenses	20,000
3	Emergency Medical Evacuation & Repatriation	20,000
4	Travel Delay (By Flight Only) - more than 6 hours	150/ 6 hours, up to 300
5	Baggage Delay (By Flight Only) - more than 6 hours	200/ 6 hours, up to 200
6	Loss of Personal Baggage Items	1,000
7	Accidental Death & Permanent Disablement	50,000
8	24/7 Worldwide Travel Assistance	included
9	Travel Cancellation or Alteration due to Covid-19	2,000
10	Medical Expenses due to Covid-19	5,000
11	Hospital Allowance Due to Covid-19	150/day, up to 3,000
12	Death Due to Covid-19	10,000

Domestic Plan Premium Table:

No. of Travelling Day(s)	Premium (RM)
	Individual
1-5	21
6-10	29
11-20	46
21-30	73

LEMBARAN PENDEDAHAN PRODUK

Pelanggan Yang Dihargai,
Lembaran Pendedahan Produk (LPP) ini direka untuk memberikan anda beberapa maklumat penting tentang perjalanan insurans anda.

Pelanggan lain telah membaca LPP ini dan mendapati ia dapat membantu; **anda harus membaca juga.**

01 Aug 2026

1 Apa itu Travel Guard Pro?

Travel Guard Pro memberikan pampasan sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan oleh kemalangan, perbelanjaan berkaitan perubatan, bantuan kecemasan, kesulitan perjalanan dan akses segera kepada bantuan perjalanan seluruh dunia 24/7 untuk perjalanan domestik dan luar negara. Anda boleh membeli polisi ini untuk melindungi anda, pasangan anda yang menemani dan anak-anak anda dengan pilihan untuk melindungi setiap perjalanan tunggal atau perjalanan berbilang tahunan.

2 Ketahui Manfaat Anda

Terdapat empat (4) pelan yang tersedia di bawah produk ini. **Sebagai ilustrasi,** jika anda berumur 30**,** untuk **RM 60.00** bagi lima (5) hari perjalanan tunggal ke Japan**,** anda akan menerima ciri-ciri manfaat berikut untuk Kluster 1 Pelan Superior:

Polisi ini **melindungi**:

Manfaat	**Jumlah Diinsuranskan Maksimum (RM)**
Pembatalan Perjalanan (Pra-perlepasan)	25,000
Perbelanjaan Perubatan	600,000
Penghantaran & Pemindahan Perubatan Kecemasan	Tiada had
Lawatan Ihsan	12,000
Penjagaan Kanak-kanak	12,000
Rawatan Susulan Perubatan: Pesakit dalam	50,000
Pendapatan Hospital Harian	250/hari, sehingga 20,000
Caj Panggilan Telefon Kecemasan dan Penggunaan Internet	300
Penghantaran Balik Jenazah atau Perbelanjaan Pengebumian di Luar Negara	Tiada had
Pemendekan Perjalanan	25,000
Gangguan Perjalanan	2,000
Terlepas Sambungan Perjalanan	200/6 jam hingga 800
Kelewatan Perjalanan Luar Negara	150/6 jam hingga 4,200
Kelewatan Perjalanan Malaysia	150/6 jam hingga 450
Perubahan Laluan Perjalanan	200/6 jam hingga 800
Kehilangan Item Bagasi Peribadi	7,000
Kelewatan Bagasi Luar Negara	200/6 jam hingga 2,000
Kelewatan Bagasi Malaysia	200/6 jam hingga 800
Kematian dan Hilang Upaya Kekal Akibat Kemalangan	400,000
Liabiliti Peribadi	1,000,000
Kehilangan Kandungan Rumah	3,000
Caj Lebihan Sewa Kereta	3,000
Bantuan Perjalanan Seluruh Dunia 24/7	Termasuk
Pembatalan Perjalanan Akibat Covid-19 sehingga	15,000
Perubahan Perjalanan Akibat Covid-19 sehinnga	15,000
Pemindahan Dan Penghantaran Perubatan Kecemasan Akibat Covid-19	500,000
Elaun Hospital Akibat Covid-19	150 /hari, hingga 7,500
Manfaat Penjagaan Kanak-kanak Akibat Covid-19	7,000
Kematian Akibat Covid-19	10,000
Wang Kecemasan (Hanya Untuk Orang Bukan Islam)	5,000
Badal Haji, Wakaf, Korban (Hanya Untuk Orang Islam)	5,000

Polisi ini **mengecualikan:**

- Keadaan kesihatan sedia ada;
- mengambil bahagian dalam kerja manual, kerja misionari, kerja kemanusiaan, tindakan sengaja, berniat jahat, menyalahi undang-undang;
- melibatkan diri dalam penempatan sementara di luar negara sebagai sebahagian daripada pekerjaan
- Kehamilan, keguguran, kelahiran, kemandulan, kontrasepsi atau pembedahan berkaitan pensterilan, atau sebarang komplikasi yang timbul daripadanya;
- Perang, perang saudara, pencerobohan, revolusi, pemberontakan atau mana-mana insiden yang serupa;
- peristiwa kimia, biologi, radiologi atau nuclear;
- penggunaan/kesan alkohol atau dadah;
- kejadian atau keadaan yang anda ketahui semasa anda membeli polisi ini;
- sebarang kesilapan atau ketinggalan dalam pengaturan tempahan anda;
- kegagalan kewangan pengendali pelancongan, pengendali pengangkutan atau penginapan, atau mana-mana firma atau orang lain yang berkaitan;
- penyertaan dalam sukan pertandingan, ekspedisi, perjalanan memburu dan safari yang tidak disediakan oleh pengendali komersial berlesen, mendaki gunung, trekking melebihi 3,000 meter;
- sebarang penyakit atau keadaan kelamin;
- wabak atau pandemic (tidak terpakai untuk manfaat Covid-19), ketakutan perjalanan, kuarantin, insiden impak, peristiwa elektromagnet dan peristiwa siber;
- perjalanan yang dirancang atau sebenar ke dalam, ke, atau melalui Cuba, Iran, Syria, Korea Utara, atau dan sebahagian wilayah Ukraine (termasuk Crimea, Sevastopol, Kherson, Zaporizhzhia, Republik Rakyat Donetsk (DNR), dan wilayah Republik Rakyat Luhansk (LNR) di Ukraine), Persekutuan Rusia dan Republik Belarus.

Dengan membayar **premium tambahan**, anda boleh menambah perlindungan **termasuk** pilihan tambahan berikut:

- Peningkatan Manfaat Kelewatan Perjalanan

Nota: Senarai ini **tidak lengkap**. Anda **MESTI** merujuk kepada Lampiran untuk pelan domestik atau kontrak polisi untuk **senarai penuh manfaat dan pengecualian**.

Tempoh perlindungan bergantung pada bilangan hari perjalanan anda setiap perjalanan. Polisi ini boleh diperbaharui bagi pelan tahunan.

Jika anda mempunyai sebarang soalan atau memerlukan bantuan atas perlindungan insurans perjalanan anda, anda boleh:

Telefon kami 1-300-888-622

Layari laman web kami
https://www.zurich.com.my/insurance-products/protection/for-my-travel/travel-guard-pro

Emel kami melalui
callcentre@zurich.com.my

3 Ketahui bahawa Kewajipan Anda

Untuk insurans perjalanan ini, anda mesti membayar premium sebanyak	
Perlindungan Standard	*RM **60.00** satu perjalanan*
Perlindungan Tambahan: Peningkatan Manfaat Kelewatan Perjalanan	*RM **20.00** satu perjalanan (RM4 sehari, jadi 5 hari = RM4 x 5 hari = RM20)*
Jumlah Premium yang Anda kena bayar	*RM **80.00***
Anda juga perlu membayar yuran dan caj berikut:	
Duti Setem	*RM **10.00** (yang mana berkenaan)*
Komisen	• ***Komisen 25**% daripada premium atau RM **20.00***
Caj lain yang dikenakan	• *Cukai Perkhidmatan **0%** atau RM **0.00** (dikenakan atas pelan domestic sahaja, yang mana berkenaan)*

Nota:
1. Cukai Perkhidmatan 8% Adalah terpakai untuk pelan Domestik Sahaja. Disebabkan ilustrasi tersebut Adalah untuk pelan Superior Luar Negara Kluster 1, maka tiada Cukai Perkhidmatan ditunjukkan ke atas premium tersebut.
2. Premium adalah tertakluk kepada risiko standard. Terma dan premium polisi mungkin berbeza bergantung pada keperluan taja jamin kami.

4 Syarat Utama Lain

- **Kepentingan pendedahan** - Anda mesti memastikan bahawa semua maklumat yang anda berikan adalah menyeluruh, lengkap, tepat dan benar serta berdasarkan pengetahuan terbaik anda, termasuk sebarang perubahan kepada maklumat tersebut selepas polisi ini dikeluarkan kepada anda.
- **Kaedah Premium** – Pembayaran premium dibuat melalui Kad Debit/ Kredit atau Pembayaran Dalam Talian kepada kami.
- **Kepentingan penyimpanan resit dan Terma & Syarat Penting Lain: Sila rujuk pautan ini:** https://zurich.com.my/en/services/corporate/key-terms-and-conditions
- **Prosedur Tuntutan** - Pemberitahuan melalui web: https://web.edge.zurich.com.my/login atau notis bertulis hendaklah diberikan dalam tempoh 90 hari selepas kejadian berlaku.
- **Bayaran Tuntutan** - Semua pembayaran tuntutan akan dibuat kepada anda, atau mengikut budi bicara kami kepada penyedia perkhidmatan secara langsung. Sekiranya berlaku tuntutan kematian anda, kami akan membayar kepada waris anda. Tuntutan seperti manfaat perbelanjaan perubatan akan diberi pampasan secara bayaran balik dan sekali sahaja untuk kerugian sebenar yang dialami jika anda telah membeli berbilang polisi.
- **Jumlah Maksimum Yang Diinsuranskan** – Jumlah yang dinyatakan di dalam Jadual Manfaat ialah had dan sub-had maksimum yang akan kami bayar atau bayar balik kepada anda, mengikut jenis pelan perlindungan anda. Jika anda telah memilih pelan keluarga, kami akan membayar sehingga 300% daripada had dalam Jadual Manfaat, kecuali untuk manfaat Kematian Akibat Kemalangan dan Hilang Upaya Kekal, Kematian Akibat Covid-19, Badal Haji, Wakaf, Korban, Wang Kecemasan akan kekal mengikut had setiap orang.
- **Tunai Sebelum Perlindungan** - Anda perlu membayar premium dan mesti diterima oleh kami sebelum perlindungan insurans anda bermula.
- **Penduaan Perlindungan -** Anda hanya boleh dilindungi di bawah satu polisi berkenaan dengan insurans ini.
- **Perlindungan Covid-19 –** Anda mesti menerima Vaksin Covid-19 yang diluluskan untuk menikmati manfaat ini.
- **Tempoh Perjalanan Maksimum :**
  - i. perjalanan Tunggal Luar Negara – setiap perjalanan tidak boleh melebihi seratus lapan puluh (180) hari berturut-turut.
  - ii. perjalanan Tunggal Domestik- setiap perjalanan tidak boleh melebihi tiga puluh (30) hari berturut-turut.
  - iii. Tahunan Perjalanan Berbilang - Tempoh maksimum bagi setiap perjalanan ke luar negara ialah sembilan puluh (90) hari berturut-turut dan setiap perjalanan domestik adalah tiga puluh (30) hari berturut-turut.
- **Pembaharuan dan Peningkatan** – terpakai untuk Pelan Berbilang Perjalanan Tahunan sahaja dan tertakluk kepada persetujuan kami.
- **Kelayakan –**
  - o Anda mestilah warganegara Malaysia, pemastautin tetap Malaysia, atau pemegang permit kerja atau pas pekerjaan yang sah, pas tanggungan, pas pelajar atau pas lawatan sosial jangka panjang tidak termasuk visa perjalanan (yang dikeluarkan oleh pihak berkuasa kerajaan yang berkaitan di Malaysia) dengan hak penuh untuk memasuki dan pulang ke Malaysia
  - o Pembelian polisi perlu dibuat dan dibayar di Malaysia sebelum memulakan perjalanan anda.
  - o perjalanan anda mestilah diatur semata-mata untuk tujuan riadah dan perniagaan;
  - o perjalanan mestilah bermula dari Rumah Anda di Malaysia;
  - o anda mestilah balik ke Rumah Anda di Malaysia pada akhir perjalanan anda (melainkan untuk Perjalanan Sehala) ;
  - o Had umur yang berkenaan:
    - (i) Perjalanan Tunggal: tiga puluh (30) hari hingga lapan puluh lima (85) tahun
    - (ii) Tahunan Perjalanan Berbilang: lapan belas (18) hingga tujuh puluh (70) tahun, diperbaharui sehingga lapan puluh lima (85) tahun

    (semua umur merujuk kepada umur pada tarikh tamat polisi anda.).
- **Skala Manfaat** – sila beri perhatian berkenaan skala manfaat bagi kematian and hilang upaya di dalam polisi insurans anda.
- **Penamaan** – Anda mesti mencalonkan penama dan pastikan penama anda tahu berkenaan polisi perjalanan yang telah anda beli.

Nota: Senarai ini **tidak lengkap**. Sila rujuk kepada kontrak polisi untuk senarai penuh terma dan syarat.

Bolehkah saya membatalkan polisi ini?

i. Polisi Perjalanan Tunggal:
- Sebelum perjalanan dimulakan: Anda boleh memberikan notis bertulis kepada kami untuk membatalkan polisi. Kami akan membayar balik premium kepada anda dengan syarat tiada tuntutan telah atau akan dikemukakan oleh anda.
- Selepas perjalanan dimulakan: Pembatalan tidak dibenarkan.

ii Polisi berbilang perjalanan tahunan – Anda boleh membatalkan Polisi pada bila-bila masa, dengan memberikan notis bertulis kepada kami. Dengan syarat tiada tuntutan dibuat, anda layak mendapat bayaran balik premium berdasarkan kadar tempoh singkat (sila rujuk kepada polisi untuk kadar tempoh singkat).

Zurich General Insurance Malaysia Berhad adalah dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Zurich General Insurance Malaysia Berhad atau PIDM (visit www.pidm.gov.my).

Lampiran:

Manfaat Pelan Domestik

No.	Manfaat	Jumlah Maksimum Diinsuranskan (RM)
1	Pembatalan Perjalanan (Pra-perlepasan)	1,000
2	Perbelanjaan Perubatan Kemalangan	20,000
3	Pemindahan Perubatan Kecemasan & Penghantaran Balik Jenazah	20,000
4	Kelewatan Perjalanan (Dengan Penerbangan Sahaja) – lebih daripada 6 jam	150/ 6 jam, sehingga 300
5	Kelewatan Bagasi (Dengan Penerbangan Sahaja) – lebih daripada 6 jam	200/ 6 jam, sehingga 200
6	Kehilangan Item Bagasi Peribadi	1.000
7	Kematian dan Hilang Upaya Kekal Akibat Kemalangan	50,000
8	Bantuan Perjalanan Seluruh Dunia 24/7	Termasuk
9	Pembatalan atau Perubahan Perjalanan Akibat Covid-19	2,000
10	Perbelanjaan Perubatan Akibat Covid-19	5,000
11	Elaun Hospital Akibat Covid-19	150/hari, sehingga 3,000
12	Kematian Akibat Covid-19	10,000

Jadual Premium Pelan Domestik:

No. hari Perjalanan	Premium (RM)
	Individu
1-5	21
6-10	29
11-20	46
21-30	73