

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.**

01 Sep 2025

1 What is Z-Travel Insurance (Domestic/Inbound)?

Z-Travel Insurance (Domestic/Inbound) provides compensation in the event of injuries, disability or death caused by accident, medical expenses incurred as a result of accident and travel inconvenience for your journey in **Malaysia**.

2 Know Your Coverage

There is a total of 2 plans available under this product. **As an illustration:** for **RM23** for twenty (20) travelling days under Basic plan, you will receive the following **main benefits** coverage:

This Policy covers:

Main Benefits	Sum Insured (RM)
Accidental Death and Permanent Disablement up to	50,000
Accidental Medical Expenses up to	5,000
Accidental Hospital Income up to	100/ day, maximum up to 60 days
Evacuation and Repatriation within Malaysia	Unlimited
Travel Cancellation up to	2,000
Travel Interruption (By Flight only) up to	2,000
Travel Delay (By Flight Only)	150/ 6 hours, up to 450
Baggage Delay (By Flight Only)	200/ 6 hours, up to 200
Baggage and Personal Effects up to	500
Personal Liability up to	500,000
Golf Equipment (Theft or Damage Only) up to	1,000

This Policy excludes:

- War, Civil War;
- Pre-existing condition;
- Suicide while sane or insane;
- Provoke Murder or Assault;
- Any kind of racing other than on foot;
- Radiation, Nuclear;
- HIV (Human Immunodeficiency Syndrome) or AIDS Related Complex (ARC);
- Epidemic and/or pandemic;
- Act of terrorism;
- 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.

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

- Travel Cancellation due to Covid-19
- Travel Alteration due to Covid-19
- Medical Expenses due to Covid-19
- Hospital Allowance due to Covid-19
- Death due to Covid-19

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

The duration of coverage depends on your number of travelling days per journey. This Policy is non-renewable.

If you have any questions or require assistance on your personal accident, you can:



Call us at 1-300-888-622



Visit us at: [Insurance For Domestic Travel | Z-Travel | Zurich Malaysia](#)



Email us at callcentre@zurich.com.my

3 Know Your Obligations

For this travel insurance, you must pay a premium of

Standard Cover	RM 23.00 per journey
Additional Cover	RM 10.00 per journey
Total Premium you must pay is	RM 33.00
You also have to pay the following fees and charges:	
Stamp duty	RM 10.00
Commission	• 25% of premium or RM 8.25
Other applicable charges	• Service Tax 8 % or RM 2.64

Note: 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 provide complete and accurate information during the application. You must disclose all material facts such as your personal pursuits including your travel details which would affect the risk profile and number of travel policies that you have purchased from other insurance companies.
- **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** - Notification through a web: <https://mya.zurich.com.my/Myclaims> or written notice must be given within 14 days upon return to your home.
- **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 type for each Insured Person. If you've chosen:
 - Individual and Spouse Cover: We'll pay up to 200% of the limit in the Schedule of Benefit.
 - Family Cover: We'll pay up to 300% of the limit in the Schedule of Benefit, except for benefit Accidental Death and Permanent Disablement, Accidental Hospital Income, Hospital Allowance due to Covid-19, Death due to Covid-19 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.
- **Maximum Travel Duration** – Each journey shall not exceed sixty (60) consecutive days.
- **Eligibility** -
 - at the time of purchasing this insurance, none of you have already begun for any journeys meant to be covered by your policy;
 - the journey must be solely arranged for leisure purposes;
 - Applicable age limits: (i) for an adult, eighteen (18) to eighty (80) years old; and (ii) for a child, thirty (30) days to twenty-three (23) years old (all ages refer to the age at your next birthday calculated at the commencement of the journey).
- **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?

No cancellation is allowed once the policy has been issued.

Zurich General Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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 Sep 2025

1 Apa itu Z-Travel Insurance (Domestic/Inbound)?

Z-Travel Insurance (Domestic/Inbound) memberikan pampasan sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan oleh kemalangan, perbelanjaan perubatan akibat kemalangan atau penyakit dan kesulitan perjalanan bagi perjalanan anda dalam **Malaysia**.

2 Ketahui Manfaat Anda

Terdapat 2 pelan yang tersedia di bawah produk ini. **Sebagai ilustrasi**, untuk **RM 23.00** untuk dua puluh (20) hari perjalanan di bawah pelan Asas, anda akan menerima ciri-ciri **manfaat utama** untuk perlindungan:

Polisi ini **melindungi**:

Manfaat Utama	Jumlah Diinsuranskan (RM)
Kematian dan Hilang Upaya Kekal Akibat Kemalangan sehingga	50,000
Perbelanjaan Perubatan Akibat Kemalangan sehingga	5,000
Pendapatan Hospital Akibat Kemalangan	100/ sehari, maksimum sehingga 60 hari
Pemindahan dan Penghantaran Pulang dalam Malaysia	Tiada Had
Pembatalan Perjalanan sehingga	2,000
Gangguan Perjalanan (Hanya Dengan Penerbangan) sehingga	2,000
Kelewatan Perjalanan (Hanya Dengan Penerbangan)	150/ 6 jam, sehingga 450
Kelewatan Bagasi (Hanya Dengan Penerbangan)	200/ 6 jam sehingga 200
Bagasi dan Barangan Peribadi sehingga	500
Liabiliti Peribadi sehingga	500,000
Peralatan Golf (Kecurian atau Kerosakan Sahaja) sehingga	1,000

Polisi ini **mengecualikan**:

- Peperangan, Perangan saudara;
- Keadaan sedia ada;
- Bunuh Diri sama ada dalam keadaan siuman atau tidak siuman ;
- Pembunuhan atau serangan Disebabkan Provokasi ;
- Sebarang jenis perlumbaan selain daripada yang menggunakan kaki;
- Radiasi, Nuklear ;
- HIV (Virus Kurang Daya Ketahanan Penyakit) atau Kompleks Berkaitan AIDS (ARC);
- Epidemik dan/atau pandemic;
- Tindakan keganasan;
- Kejadian atau keadaan di mana anda sedar atau sewajarnya sedar semasa pembelian insurans atau menempah perjalanan anda (yang mana berlaku kemudian) yang boleh dijangkakan dengan sewajarnya akan menyebabkan tuntutan di bawah polisi ini;
- Anda tidak mengambil langkah berjaga-jaga untuk mengelakkan tuntutan selepas terdapat amaran media massa tentang mogok, rusuhan, cuaca buruk atau keadaan lain;
- Sebarang keadaan yang sedia ada atau diketahui kepada orang ramai sebelum anda menempah perjalanan; dan
- sebarang aktiviti atau mendaki gunung atau di paras melebihi tiga ribu (3,000) meter.

Dengan membayar **premium tambahan**, anda boleh menambah perlindungan untuk **memasukkan** manfaat pilihan di bawah:

- Pembatalan Perjalanan akibat Covid-19
- Perubahan Perjalanan akibat Covid-19
- Perbelanjaan Perubatan akibat Covid-19
- Elaun Hospital akibat Covid-19
- Kematian akibat Covid-19

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

Tempoh perlindungan bergantung kepada bilangan hari perjalanan anda untuk setiap perjalanan. Polisi ini tidak boleh diperbaharui

Jika anda mempunyai sebarang soalan atau memerlukan bantuan atas perlindungan kemalangan peribadi anda, anda boleh:



Telefon kami 1-300-888-622



Layari laman web kami [Insurance For Domestic Travel | Z-Travel | Zurich Malaysia](https://www.zurich.com.my/Insurance-For-Domestic-Travel)



Emel kami callcentre@zurich.com.my

melalui

3

Ketahui bahawa Kewajipan Anda

Untuk insurans perjalanan ini, anda mesti membayar premium sebanyak

Perlindungan Standard	RM 23.00 satu perjalanan
Perlindungan Tambahan	RM 10.00 satu perjalanan
Jumlah Premium yang perlu dibayar ialah	RM 33.00

Anda juga perlu membayar yuran dan caj berikut:

Duti Setem	RM 10.00
Komisen	<ul style="list-style-type: none"> Komisen 25% daripada premium atau RM 8.25
Caj lain yang dikenakan	<ul style="list-style-type: none"> Cukai Perkhidmatan 8% atau RM 2.64

Nota: 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 memberikan maklumat yang lengkap dan tepat semasa permohonan. Anda mesti mendedahkan semua fakta penting seperti kegiatan peribadi anda termasuk maklumat perjalanan anda yang boleh mempengaruhi profil risiko dan bilangan polisi perjalanan yang anda langgani daripada syarikat insurans lain.
- **Kaedah Premium** - Pembayaran premium boleh dibuat secara 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://mya.zurich.com.my/Myclaims> atau notis bertulis hendaklah diberikan dalam tempoh 14 hari selepas anda pulang rumah.
- **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 perlindungan anda bagi setiap Orang Yang Diinsuranskan. Sekiranya anda memilih:
 - Perlindungan Individu dan pasangan: Kami akan membayar sehingga had 200% yang dinyatakan di dalam Jadual Manfaat.
 - Perlindungan Keluarga: Kami akan membayar sehingga had 300% yang dinyatakan dalam Jadual Manfaat, kecuali untuk manfaat Kematian dan Kehilangan Upaya Kekal Akibat Kemalangan, Pendapatan Hospital Akibat Kemalangan, Elaun Hospital akibat Covid-19, Kematian akibat Covid-19, dengan had dikekalkan sebagai had bagi setiap orang
- **Tunai Sebelum Perlindungan** - Anda perlu membayar premium dan mesti diterima oleh kami sebelum perlindungan insurans anda bermula.
- **Tempoh Perjalanan Maksimum** - Setiap perjalanan hendaklah tidak melebihi enam puluh (60) hari berturut-turut.
- **Kelayakan** -
 - o pada masa pembelian insurans ini, tiada seorangpun daripada anda sudah bermula untuk sebarang perjalanan yang akan dilindungi oleh polisi anda;
 - o perjalanan anda mestilah diatur semata-mata untuk tujuan riadah;
 - o Had umur yang berkenaan: (i) untuk orang dewasa, lapan belas (18) hingga lapan puluh (80) tahun; dan (ii) untuk anak-anak, tiga puluh (30) hari hingga dua puluh tiga (23) tahun (semua umur merujuk kepada umur pada hari lahir anda yang seterusnya dikira pada permulaan perjalanan).
- **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 kemalangan diri 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?

Pembatalan tidak dibenarkan setelah Polisi dikeluarkan.

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).