

COVERAGE	STANDARD (RM)	SUPERIOR (RM)
<b>PERSONAL ACCIDENT</b>		
1a. Double Indemnity for Accidental Death & Disablement (Auto/public conveyance) - For Children (Family Plan only)	200,000 50,000	400,000 100,000
1b. Accidental Death & Disablement - For Children (Family Plan only)	100,000 25,000	200,000 50,000
<b>OVERSEAS MEDICAL AND TRAVEL EXPENSES</b>		
2a. Overseas Medical Expenses - Worldwide (Excess RM50)	500,000	1,000,000
2b. Overseas Medical Expenses - Regional (Excess RM50)	250,000	500,000
3. Emergency Travel Expenses - Additional travel and accommodation expenses due to injury or illness	200	400
4. Compassionate Visit Overseas - Pays for incidental expenses of one relative if the Insured Person cannot be evacuated and requires hospitalization for more than 5 days	2,500	5,000
5. Return of Minor Children	2,500	5,000
6. Overseas Hospital Confinement Benefit: RM250 per day	7,000 (max. 28 days)	10,000 (max. 40 days)
7. Post Journey Medical Expenses	2,500	7,500
8. ACE Rescue - Emergency Medical Evacuation	500,000	Unlimited
9. ACE Rescue - Repatriation of Mortal Remains	500,000	Unlimited
<b>LIABILITY</b>		
10. Personal Liability	500,000	750,000
11. Legal Expenses	25,000	35,000
<b>TRAVEL INCONVENIENCES</b>		
12. Journey Cancellation (Excess RM50)	7,500	10,000
13. Journey Curtailment (Excess RM50)	7,500	10,000
14. Flight Delay STANDARD - RM200 per 6 consecutive hours SUPERIOR - RM300 per 6 consecutive hours	Up to 1,000	Up to 2,000
15. Travel Misconnection STANDARD - RM200 per 6 consecutive hours SUPERIOR - RM300 per 6 consecutive hours	Up to 1,000	Up to 2,000
16. Loss/Damage of Personal Property & Baggage (Excess RM50) - Including portable computers	3,000 (Max. RM1,000 per item)	3,000 (Max. RM1,000 per item)
17. Baggage Delay - RM100 per 6 consecutive hours	1,000	2,000
18. Loss of Personal Money & Travel Documents (Excess RM50) - Personal Money coverage is up to RM750	5,000	5,000
19. Flight Overbooked	---	1,000
20. Hijack: RM500 per complete day (24 hours period)	---	10,000
21. 24-hour Worldwide Medical Emergency Assistance Hotline)	Available	Available
22. 24-hour Travel Advice Hotline	Available	Available
23. Automatic Extension of Cover if Insured is sick or injured while overseas (Up to 7 days)	Yes	Yes

**Important Notes:**

- The amounts listed above are the maximum coverages payable for each benefit.
- All benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for benefit items 1,6,14,15,17 & 20.
- For benefit item 1, the maximum payable is 25% of the stated amount for Children covered under the Family category.
- "Pre-existing conditions" will not be covered.
- Please refer to the policy wordings for the full specifications, conditions and exclusions.
- Any occurrence of loss which may give rise to a claim, the Insured should advise immediately in writing to ACE Synergy Insurance Berhad, 3rd Floor, Bangunan KWSP, No.3, Changkat Raja Chulan, P.O.Box 10875, 50728 Kuala Lumpur.

\* Terms and conditions apply.

underwritten by:



ace insurance