

Vr 2.1 **AOQ ADD ON: ALLOWANCE FOR MANDATORY OVERSEAS QUARANTINE DUE TO COVID-19 INFECTION ADD ON**
(APPLICABLE ON A PER INDIVIDUAL BASIS AND FOR EACH AND EVERY TRIP)

TABLE OF BENEFITS (RM)					
BENEFITS			PLATINUM PLAN	GOLD PLAN	SILVER PLAN
Overseas Allowance	Mandatory	Quarantine	Up to 5,000	Up to 3,000	Up to 1,000

In consideration of additional premium, **We** will pay **You** Quarantine Allowance as specified in the Table of Benefits above, on reimbursement basis when **You** are diagnosed positive with COVID-19 infection and is compelled to be quarantined by a legitimate authority of the country while travelling **Overseas** during **Your Trip**.

Reimbursement basis for this **Add On** cover bills incurred for hotel accommodations, treatment, related testing, in respect of the quarantine.

This benefit is to be added on and applicable on a per individual and per **Trip** basis. The period of cover where this **Add On** is applicable is from **<date Trip begin>** to **<date Trip end>** based on **Your** declaration at the time of purchasing this **Add-On**.

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This benefit is only payable if **You** are:

- (i) Fully Vaccinated as defined by the Malaysian Health Ministry at the time of **Policy** inception; and
- (ii) Not COVID-19 positive as at time of purchasing this Add-On

SPECIFIC DEFINITION

Overseas shall mean beyond the territorial limits of Malaysia and not the **Insured Person's Home Country**.

All existing terms, conditions, provisions and exclusions of this **Policy** unless otherwise stated will continue to apply for this **Add-on**.

Note: This Add On must be purchased before 72 hours of Your Trip's departure date and must be on Cash-Before-Cover basis.

Vr2.1 **OTM ADD ON: OVERSEAS TRAVEL MEDICAL ADD ON (IN RESPECT OF COVID-19 INFECTION NECESSITATING HOSPITALISATION)**

(APPLICABLE ON A PER INDIVIDUAL BASIS AND FOR EACH AND EVERY TRIP)

TABLE OF BENEFITS (RM)					
BENEFITS			PLATINUM PLAN	GOLD PLAN	SILVER PLAN
(A)	Medical treatment for Hospitalisation while Overseas	SUB LIMIT	500,000	300,000	150,000
(B)	Emergency Medical Evacuation while Overseas		500,000	300,000	200,000
(C)	Repatriation while Overseas		500,000	150,000	50,000
(D)	Loss of Deposit or Trip Cancellation occurring within 72 hours prior to actual departure		15,000	7,500	5,000
(E)	Trip Curtailment		15,000	7,500	5,000
Subject to a Maximum Aggregate Add-On Limit:			500,000	300,000	200,000

In consideration of **You** paying the additional premium, based on **Your** destination country not later than 72 hours from the date of actual departure, **We** will extend **Your** Benefits as specified in the **Policy Schedule** to cover **You** with the Benefits provided in (A), (B), (C), (D) and (E) above, **subject to the stated Maximum Aggregate Add-On Limit for the Benefits under the Plan purchased by You**, in the event **You** are diagnosed positive with COVID-19 infection.

This benefit is to be added on and applicable on a per individual and per **Trip** basis. The period of cover for this **Add On** is applicable from **<date Trip begin>** to **<date Trip end>** based on **Your** declaration at the time of purchasing this **Add-On**.

Specified Conditions

1. In respect of the following Benefits, **You** must be confirmed of a COVID-19 infection at **Clinical Category Stage 3** or above necessitating **Hospitalisation** while travelling **Overseas** during **Your Trip**:

- (A). Medical treatment for **Hospitalisation** directly arising from COVID-19 infection and costs incurred while **Overseas** as provided in Sub Section 3.1;
- (B). Emergency Medical Evacuation as provided in Section 8;
- (C). Repatriation as provided under Section 9;
- (E) **Trip** Curtailment as provided under Section 12.

Benefit (A) will provide indemnity for **You** for the cost of **Your** Medical treatment for COVID-19 infection incurred by **You** in a **Hospital** registered under the laws of the relevant **Overseas** jurisdiction on reimbursement basis and shall be subject to the sub-limit and the **Maximum Aggregate Add-On Limit** mentioned in the Table of Benefits above and as provided for in Sub Section 3.1 of this **Policy**, according to the Plan **You** purchased.

Definition for Clinical Category Stage:

Stages 3, 4 and 5 of the Clinical Stages of syndrome associated with COVID-19 for the purpose of this **Add On** clause shall be guided by the following: -

CLINICAL CATEGORY STAGE	SYMPTOM
1	Asymptomatic
2	Symptomatic, No Pneumonia
3	Symptomatic, Pneumonia
4	Symptomatic, Pneumonia, Requiring supplemental oxygen
5	Critically ill with multi-organ involvement

2. In respect of the following Benefit, **Your** COVID-19 polymerase chain reaction (PCR) test must be positive within 72 hours prior to actual departure: -
(D) Loss of Deposit or **Trip** Cancellation as provided under Section 11;

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This benefit is only applicable if **You** are:

- (i) Fully Vaccinated as provided for by the Malaysian Ministry of Health; and
- (ii) Not COVID-19 positive at the time of purchasing this **Add-On**.

All existing terms, conditions, provisions and exclusions of this **Policy** unless otherwise stated will continue to apply for this **Add On**.

Note: This Add On must be purchased before 72 hours of Your Trip's departure date and must be on Cash-Before-Cover basis.