

## POLICY WORDING

**This policy wording serves to disclose the terms & conditions of the travel insurance policy underwritten by National Insurance Company Berhad with assistance services provided by Allianz Global Assistance.**

To understand this policy's significant features, benefits and risks, we advise that you read the following:

**Table of Benefits** outlines the maximum amounts payable and applicable sub limits for each policy benefit

**Important Matters** contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalisation or medical evacuation

**Policy Definitions** defines words with special meanings

**Policy Benefits** sets out what "We will pay" as well as what "We will not pay" for each area of coverage

**General Exclusions** that are applicable to all Sections

**Claims** sets out certain obligations that you and we have, which may determine the outcome of your claims settlement

## INTRODUCTION

- **Value Plan**

## ABOUT THE INSURANCE COVER

Each plan is offered with Single Trip Coverage:

- **Single Trip Coverage** provides cover for one journey only to the geographical area you have selected, up to a maximum of 90 days.

Coverage under our plans is limited to the policyholder and other individuals included in the group, as indicated on your certificate of insurance.

## GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in which your destination is located as indicated below.

- **Asia Region** means Singapore, Indonesia, Cambodia, Laos, Myanmar, Malaysia, Philippines, Thailand, Vietnam Australia, Bangladesh, Bhutan, China(Excluding Tibet), Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, and Taiwan, as well as other Pacific nations.
- **Worldwide** means Asia and anywhere in the world, including the United States of America and Canada.

## YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your certificate of insurance.

## CONTACT US

**For any General Enquiries call: 8013008**

Mon – Fri, 09:00 – 17:30 (Brunei Darussalam Time)

E-mail: [bntravelsales@allianz-assistance.com.sg](mailto:bntravelsales@allianz-assistance.com.sg)

**For Claims Enquiries call: 8013009**

Mon – Fri, 09:00 – 17:30 (Brunei Darussalam Time)

E-mail: [bntravelclaims@allianz-assistance.com.sg](mailto:bntravelclaims@allianz-assistance.com.sg)

**For 24 hour Emergency Assistance call: 8013009**

(Reverse call for those outside Brunei Darussalam)

## TABLE OF BENEFITS

	MAXIMUM AMOUNT PAYABLE PER PERSON	Value Plan
<b>MEDICAL AND TRAVEL ACCIDENT BENEFITS</b>		
1	Reimbursement of Medical Expenses	BND 125,000
2	Emergency Medical Evacuation or Repatriation	Unlimited
3	Repatriation of Mortal Remains	Unlimited
4	Emergency Dental Expenses	BND 500
5	Accidental Death & Disablement	BND 60,000
<b>TRAVEL INCONVENIENCE BENEFITS</b>		
6	<b>Loss of Baggage and Personal Effects</b> Sublimit pays per article, or pair of set of articles Sublimit pays per article, or set of articles for personal computer, (Video) camera, or golf equipment	BND 2,000 BND 300 BND 500
7	<b>Baggage Delay</b> Benefit paid for each complete 8 hour delay	BND 300 BND 100
8	<b>Travel Delay</b> Benefit paid for each complete 8 hour delay	BND 1,200 BND 100
9	Loss of Travel Documents	BND 2,000
10	Theft of Cash	BND 300
11	Trip Cancellation	BND 5,000
12	Trip Curtailment	BND 5,000
13	Personal Liability	BND 50,000
<b>24HR MEDICAL AND TRAVEL ASSISTANCE BENEFITS</b>		
14	Worldwide 24 hr Travel Assistance Helpline	Available free of Charge
15	Child Guard	BND 2,000
16	Compassionate Return Trip Home	BND 2,000
17	Compassionate Visit by a Relative	BND 2,000

**Maximum Limit of Liability:** The Company's maximum limit of liability resulting from the same occurrence, where the company insures more than one person will be an aggregate total of BND 1,000,000

## IMPORTANT MATTERS

### ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your certificate of insurance, and any endorsements written by us make up your contract with us. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

### WHO CAN PURCHASE THIS POLICY?

Coverage is available to resident(s) of Brunei Darussalam whose journey starts in Brunei Darussalam.

### WHO IS YOUR INSURER?

This travel insurance policy is underwritten by National Insurance Company Berhad. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

### Who is Allianz Global Assistance?

Allianz Global Assistance is a worldwide travel assistance service company whose subsidiary company is Mondial Assistance (Asia) Pte Ltd of 12 Marina View #13 - 04, Asia Square Tower 2, Singapore 018961

Allianz Global Assistance has been appointed by the insurer to act as service provider and to arrange the policy and provide general advice and other services on our behalf.

### YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know.
- Give us honest and complete answers.
- Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms.

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, mis-description, non-disclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

### YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for the Trip Cancellation benefit commences 30 days prior to your scheduled departure, and expires at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the departure date set out on your certificate of insurance, and expires on the expiry date set out on your certificate of insurance, or upon your return to Brunei Darussalam, whichever is earlier.

### POLICY AMENDMENT

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of a policy endorsement.

### POLICY CANCELLATION

If you decide that you do not want this policy, you may cancel this policy, however any premiums that have been paid are completely non refundable.

### POLICY EXTENSION

Your period of cover will automatically extend for up to a maximum 30 days from the policy expiry date without payment of any additional premium if you are delayed in your return by a claimable event, or if the carrier you are travelling on, or the carrier that has accepted your fare or luggage, is delayed.

If the delay is for any other reason, you must request the extension at least 7 days before your original policy expires and we must agree to this because extension may incur additional premiums.

We will not extend cover beyond the maximum term of cover. In no event will single trip coverage exceed 90 consecutive days from the departure date to the date of return to Brunei Darussalam.

### PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical conditions are not covered under this policy (see General Exclusions). The term “Pre-existing medical condition” has a special meaning and is defined in the Policy Definitions section.

### ASSISTANCE AND HOSPITALISATION

Allianz Global Assistance has been appointed by us to administer all emergency assistance services and benefits of this insurance. You may contact them in an emergency 24 hours a day, 7 days a week.

If you are hospitalised, you or a member of your travelling party, must contact Allianz Global Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed BND 2,000 you must contact Allianz Global Assistance.

## CHOOSING A MEDICAL PRACTITIONER

You are free to choose your own medical practitioner or we can appoint an approved medical practitioner to see you. You must, however, advise us of your admittance to hospital or your intended early return to Brunei Darussalam based on medical advice. To guarantee cover you must follow set instructions from Allianz Global Assistance.

If you do not get the medical treatment you expect, we can assist you but we are not liable for anything that results from that advice.

## JURISDICTION AND CHOICE OF LAW

This insurance policy document is subjected and interpreted in accordance to the laws of Brunei Darussalam.

## POLICY DEFINITIONS

Some words used in this Policy Wording have special meaning. When these words are used, they have the meaning defined below:

**"Accident/Accidental/Accidentally"** means a sudden, unexpected, unintended and external event, which causes Injury.

**"arises or arising"** means directly or indirectly arising or in any way connected with.

**"carrier"** means any bus, coach, ferry, ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

**"certificate of insurance"** means the document we give you which confirms that we have issued a policy to you and sets out the details of your policy.

**"dependant"** means your unmarried children or grandchildren that are not in full time employment, who are under the age of 18 (or under 23 years old if still studying full-time in a recognised institution of higher learning) and who are travelling with you on the journey.

**"depreciation"** means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.

**"emergency"** means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

**"epidemic"** means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

**"home"** means the place where you normally reside in Brunei Darussalam.

**"hospital"** means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Medical practitioner; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the Hospital's premises or in facilities available to the hospital on a pre-arranged bases.

A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness alcoholism, or drug addiction (or any ward, wing, or other section of the Hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes.)

**"injure", "injured" or "injury"** means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens on or after the departure date and before the expiry date as listed on your certificate of insurance, which occurs independently and does not result from any illness, sickness or other bodily disease.

**"insured person"** means the person(s) whose name(s) are set out on your certificate of insurance.

**"Journey" or "trip"** means your travel during the period of cover. Your journey starts from the time when you leave your home to go directly to the place you depart from, and ends when you return to Brunei Darussalam, or when your policy expires, whichever is sooner.

**"locked storage compartment"** means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not your carrier.

**"luggage and personal effects"** means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, golfing equipment, photographic and video equipment or lap-top computers, electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

**"medical practitioner"** means a qualified doctor of medicine or dentist registered in the place where you received the services/ treatment or who is licensed and legally entitled to practice medicine in the applicable field

for which services are delivered. A medical practitioner cannot be related to you.

**"overseas"** means a country outside of Brunei Darussalam.

**"pair or set of articles"** means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

1. A camera, lenses (attached or not), tripod and accessories;
2. A matched or unmatched set of golf clubs, golf bag and buggy (golf equipment);or
3. A matching pair of earrings

**"pandemic"** means a form of an epidemic that extends throughout an entire continent or even the entire human race.

**"permanent disability"** means you have lost either: all sight in one or both eyes, the loss of hearing or speech, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

**"personal computer"** means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

**"pre-existing medical condition"** means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
4. Any condition for which you have had surgery;
5. Any condition for which you see a medical specialist;
6. Pregnancy

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependant(s) or any other person.

**"policy holder"** means the individual who the policy has been issued to, as stated in the certificate of insurance.

**"public place"** means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

**"reasonable"** means:

1. For medical or dental expenses: the standard level of care given in the country you are in;
2. For other expenses: the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us; or
3. The actions that a reasonable person could be expected to take in a given scenario, as determined by us.

**"relative"** means any of the following who are resident in Brunei Darussalam: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

**"resident(s) of Brunei Darussalam"** means Brunei Darussalam citizens and permanent residents (holders of re-entry permits) as well as holders of the employment passes, work permits, students' passes or dependant's passes.

**"sick", "sickness" or "illness"** means a medical condition that is not an injury or not a pre-existing medical condition which first occurs during your period of cover.

**"terrorism"** means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

**"total disablement"** means injury of a permanent nature which solely and directly totally disables and prevents you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

**"travelling companion(s)"** means a person/ person(s) who made travel arrangements with you for at least 75% of your journey.

**"unsupervised"** means leaving your luggage and personal effects:

1. With a person you did not know prior to commencing your journey; or
2. Where it can be taken without your knowledge, or;
3. At such a distance from you that you are unable to prevent it being taken.

**"valuables"** means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

**"we", "our" and "us"** means the insurer of your policy, National Insurance Company Berhad, or its service provider Allianz Global Assistance

**"you" and "your"** means the person(s) whose name(s) are set out on your certificate of insurance, your travelling companion(s), and your dependant(s).

## POLICY BENEFITS

### 1. Reimbursement of Medical Expenses

#### 1.1

We will reimburse the reasonable medical or hospital expenses you incur until you return to Brunei Darussalam, if you become sick or injure yourself overseas whilst on your journey.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return to Brunei Darussalam for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

#### 1.2

We will not pay for losses:

- a) When you have not notified us as soon as possible of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist, unless approved by us.
- c) If you do not take our reasonable advice or that of any assistance company we appoint.
- d) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- e) For damage to dentures, dental prostheses, bridges or crowns.
- f) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- g) Incurred within Brunei Darussalam.
- h) Any treatment that can reasonably be delayed until your return to Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**

### 2. Emergency Medical Evacuation or Repatriation

#### 2.1

We will arrange for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which need to be passed on to your family, relatives or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency overseas hospitalisation.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
- e) Your medical repatriation back to Brunei Darussalam if you are sick or injured overseas, with appropriate medical supervision.
- f) If you require travel assistance including:
  - Rescheduling travel arrangements as a result of an emergency,
  - Referral for legal advice arising out of an incident during your journey,
  - Contacting the issuer when passports or travel documents are lost,
  - Arranging translator/interpreter assistance in an emergency, and/or
  - Arranging overnight hotel accommodation following flight delay or travel misconnection, the experienced Allianz Global Assistance team will help you.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

#### 2.2

We will not pay:

- a) If you decline to promptly follow the medical advice we have obtained, nor will we be responsible for subsequent medical, hospital or evacuation expenses.
- b) Relating to medical evacuation from Brunei Darussalam to an overseas country.
- c) Expenses incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.

**You must check General Exclusions for other reasons why we will not pay.**

### CONDITIONS OF PROVIDING ASSISTANCE

By using Allianz Global Assistance, you accept that solely Allianz Global Assistance makes decisions and organisation of the appropriate and necessary assistance measures.

- a) Allianz Global Assistance's decisions are taken solely in your medical interest.
- b) Allianz Global Assistance doctors contact the local medical facilities and, if needed, your usual doctor to collect information allowing Allianz Global Assistance to take the decisions best suited to your health condition.
- c) Any refusal on your part to comply in part or in full with the decisions taken by Allianz Global Assistance means you exempt us from any liability concerning the consequences of such an initiative and you will then lose all rights under this policy from the point you refused to comply with the decisions taken by Allianz Global Assistance.
- d) Allianz Global Assistance is entitled to the right to decide the means of evacuation and repatriation and the final destination according to your health condition and the treatment needed by you.
- e) The means of evacuation and repatriation assistance are based on Allianz Global Assistance's opinion of your medical condition and will include the arrangement of necessary transportation vehicles, necessary medical escorts and any other medically necessary items, at the discretion of Allianz Global Assistance. Necessary transportation vehicles can be air ambulance, road ambulance, commercial airline, railway or any other appropriate means.

- f) Expenses incurred in the repatriation of mortal remains include service and material fees for embalming, preservation, cremation, delivery and cinerary casket.
- g) Allianz Global Assistance interventions are carried out under the national and international laws and regulations. Allianz Global Assistance services are subject to the required authorizations by the relevant authorities.
- h) Allianz Global Assistance and the Insurer cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any other Act of God.
- i) You must transfer ownership of any transport tickets to Allianz Global Assistance and you must undertake to send the unused transport tickets back to Allianz Global Assistance or reimburse Allianz Global Assistance with the amount recovered from the organization having issued the transport tickets.
- j) Allianz Global Assistance reserves the right to amend or upgrade the transport tickets in order to deliver the assistance detailed under this section. Any benefits will be transferred to us. Allianz Global Assistance at its option will deduct the value of the unused transportation ticket from any claim amount payable to you.

### 3. Repatriation of Mortal Remains

#### 3.1

We will arrange and pay for the approved, reasonable cost of either an overseas funeral or cremation or for the reasonable costs of repatriating your remains back to Brunei Darussalam if you die as a result of an injury or a sickness during your journey overseas.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

#### 3.2

We will not pay expenses:

- a) Relating to funeral services or cremation or bringing your remains back to Brunei Darussalam unless it has been first approved by us.
- b) For the transportation of your remains to any country other than Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**

### 4. Emergency Dental Expenses

#### 4.1

We will reimburse the reasonable emergency dental expenses you incur until you get back to Brunei Darussalam if you injure yourself whilst Overseas on your Journey.

- a) The treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth

The maximum amount we will pay for all claims combined under this Section is shown under the table of benefits.

#### 4.2

We will not pay for expenses:

- a) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- b) Incurred in Brunei Darussalam
- c) Relating to any treatment that can be reasonably delayed until your return to Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**

### 5. Accidental Death and Permanent Disablement

#### 5.1

We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay a portion of the Maximum Amount Payable outlined in the Table of Benefits, according to the below Schedule of Compensation.

Schedule of Compensation	Percentage of Capital Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total loss of hearing in:	
a) both ears	75%
b) one ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the permanent total loss of use of one limb	50%

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

## 5.2

We will not pay:

- a) For accidents or disablements caused by any reason other than injury.
- b) For accidents incurred in Brunei Darussalam.
- c) For accidents incurred while travelling on an aircraft, unless it is a fixed wing aircraft operated by a commercial airline company, and is operating between two commercial airports.

**You must check General Exclusions for other reasons why we will not pay.**

## 6. Loss of Baggage or Personal Effects

### 6.1

We will pay the replacement value, less depreciation, of luggage and personal effects which are stolen, or permanently lost.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
- b) We also have the option to replace the luggage and personal effects instead of paying you.
- c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia N95 will be assessed as mobile phones.
- e) Luggage and personal effects left in a motor vehicle are only covered, during daylight hours and must have been in a locked storage compartment and forced entry must have been made. The most we will pay if your luggage and personal effects are stolen from the locked storage compartment of an unoccupied vehicle is BND 250 for each item and BND 1,000 in total for all stolen items.

The single article limit for a pair or set of articles is BND 300; the single article limit for personal computer, Video Games or Golf equipment is BND 500.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 6.2

We will not pay for losses:

- a) Above the original purchase price, replacement price of any item, whichever amount is lower.
- b) If you do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss is not supported by proof of ownership, value and age.
- d) Relating to cash, or traveler's cheques.
- e) If your valuables, personal computer equipment or camera/camera equipment or other electronic items/ equipment is transported in the cargo hold of a carrier.
- f) If the loss, theft is to items left behind in a taxi, hotel or motel room after you have checked out or items left behind after you have disembarked from the carrier.
- g) If the loss, theft is to watercraft of any type (other than surfboards) or bicycles.
- h) If the luggage or personal effects was being sent unaccompanied or under a freight contract.
- i) If the loss arises from any process of cleaning, repair or alteration.
- j) If the loss of arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, electrical or mechanical breakdown, insects, rodents or vermin.
- k) If the luggage or personal effects was left unsupervised in a public place.
- l) If the luggage and personal effects were left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or were left overnight in a motor vehicle even if it was in the locked storage compartment.
- m) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched - unless either:

- it is the lens of spectacles, binoculars or photographic or video equipment; or
- the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.

- n) If the loss, theft occurs in Brunei Darussalam.
- o) If the loss is to sporting equipment whilst in use (including surfboards).

**You must check General Exclusions for other reasons why we will not pay.**

## 7. Baggage Delay

### 7.1

We will pay you for each full, consecutive 8 hour delay if your Baggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at your travel destination.

Any payments made under this Section will be deducted from claims made under Section 6 for the same event.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 7.2

We will not pay:

- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
- b) If you are entitled to be adequately reimbursed by the carrier who was responsible for your delayed baggage.
- c) If your baggage is delayed on the flight returning you to Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**



## 8. Travel Delay

### 8.1

We will pay you for each full consecutive 8 hour delay if a disruption to your journey, for a period of at least 8 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 8.2

We will not pay:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) If you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.
- d) Due to hijacking.
- e) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay

**You must check General Exclusions for other reasons why we will not pay.**

## 9. Loss of Travel Documents

### 9.1

We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveler's cheques and other necessary travel documents, which are essential for you to complete the trip, when such loss arises from robbery, burglary, or theft while you are overseas on your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 9.2

We will not pay for losses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveler's cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If the expenses are incurred due to the fraudulent use of traveler's cheques or credit cards.
- c) For reasonable transport and accommodation expenses that have not been first approved by us.
- d) Loss of credit cards or replacement of credit cards, or replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses.
- e) Loss of cash cards or any other cards having a stored value.

**You must check General Exclusions for other reasons why we will not pay.**

## 10. Theft of Cash

### 10.1

You are covered up to the amount specified on your policy schedule for theft of your own cash. Cash is only covered whilst being carried on your person or secured in a locked safety deposit box.

In the event of a claim for loss of cash you must provide evidence of the initial withdrawal of the cash.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 10.2

We will not pay for losses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the theft occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If you do not exercise reasonable care in protecting your cash.
- c) Regarding shortages due to error, omission, exchange or depreciation in value.
- d) Regarding loss of money not in the personal custody of the insured person.

**You must check General Exclusions for other reasons why we will not pay.**

## 11. Trip Cancellation

### 11.1

We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled within 30 days of your scheduled departure (except for item c)), due to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package

- a) Death, serious injury, serious illness, or quarantine suffered to you, your relative, your children, or your dependant, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required your presence on the premises on the departure date.
- d) Witness summons or jury service requiring your presence.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 11.2

We will not pay for losses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) Incurred due to prohibition or regulation by any government.
- c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) Relating to the death, injury or sickness of any person who resides outside of Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**

## 12. Trip Curtailment

### 12.1

We will pay the un-utilised and non-refundable portion of travel and accommodation expenses paid in advance by you, and / or the additional, reasonable travel and accommodation expenses incurred after the commencement of your overseas journey, due to any of the following events that requires your immediate return to Brunei Darussalam:

- a) An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to Brunei Darussalam immediately.
- b) The hijacking of the carrier in which you are travelling as a passenger.
- c) A typhoon, earthquake or tsunami which prevents you from continuing your scheduled journey.
- d) The unexpected outbreak of strike, riot or civil commotion arising.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 12.2

We will not pay for losses or expenses relating to the death, injury or sickness of any person who resides outside of Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**

## 13. Personal Liability

### 13.1

We will cover your legal liability for payment of compensation in respect of:

- Death or bodily injury to someone else, and/or
- Physical loss or damage to someone else's property as a result of an incident that happens during your journey.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We will decide whether the costs were reasonable.

You must not accept liability or promise to pay the claim without prior written approval from us.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

### 13.2

We will not pay for losses or expenses:

- a) Relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.
- b) Relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Arising out of the conduct of a business, profession or trade.
- e) Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) Caused by disease that is transmitted by you.
- h) Concerning any relief or recovery other than monetary amounts.
- i) Relating to liability arising from a contract that imposes on you a liability which you would not otherwise have.
- j) Due to assault and/or battery committed by you or at your direction.

- k) Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

**You must check General Exclusions for other reasons why we will not pay.**

## 14. Worldwide 24 Hr Travel Assistance

### 14.1

Allianz Global Assistance is a worldwide travel assistance service of 143 Cecil street #13-01 GB Building, Singapore 069542. You may contact us 24 hours a day, 7 days a week.

All emergency assistance calls made to us will be free of charge and should you be unable to place a reverse call charge to us, we shall reimburse you up to BND 100.

### 14.2

We will not pay for expenses:

- a) Relating to non-emergency calls

**You must check General Exclusions for other reasons why we will not pay.**

## 15. Child Guard

### 15.1

We will pay and arrange a one way economy airfare to Brunei Darussalam for your children who are travelling with you, if they are left without supervision following your hospitalization for at least 7 consecutive days.

Also, we will pay one reasonable return economy class airfare and hotel accommodation expenses for a relative or family member to accompany them back to Brunei Darussalam.

You must first use any prepaid travel arrangements or adjust them accordingly. We will only pay the difference or any amendment fees. We will not pay more than the original ticket value.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits.

### 15.2

We will not pay for expenses:

- a) Relating to travel arrangements that have not yet been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under section 1 of this policy wording.
- c) If you do not first attempt to utilize prepaid travel arrangements.

**You must check General Exclusions for other reasons why we will not pay.**

## 16. Compassionate Return Trip Home

### 16.1

We will arrange and pay for the reasonable economy travel costs and hotel accommodation expenses for you to return directly to Brunei Darussalam in the event a relative dies unexpectedly in Brunei Darussalam while you are overseas on your Journey.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits.

### 16.2

We will not pay for expenses:

- a) Relating to travel arrangements that have not yet been first approved by us.
- b) If you do not first attempt to utilize prepaid travel arrangements.
- c) Relating to the death, injury or sickness of any person whom resides out of Brunei Darussalam.

**You must check General Exclusions for other reasons why we will not pay.**

## 17. Compassionate Visit by a Relative

### 17.1(a)

In the event of your death due to an accident or sickness whilst overseas and no adult member was present at your death, We will pay the reasonable economy travel costs and hotel accommodation expenses necessarily incurred by one relative to assist in the final arrangement of your funeral, cremation or repatriation.

### 17.1(b)

We will pay the reasonable economy travel costs and hotel accommodation expenses necessarily incurred by one relative to visit and stay with you in the event that you are hospitalized overseas for more than 5 consecutive days and your medical condition forbids repatriation and no adult member of your family is with you.

This policy will only pay for any claim under any one Section 17(a) or 17(b) for the same event, but not for more than one of these sections.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits.

### 17.2

We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) If you do not first utilize prepaid travel arrangements.
- c) That are not related to an illness or injury incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1 of this policy wording.

**You must check General Exclusions for other reasons why we will not pay.**

## GENERAL EXCLUSIONS

### We will not pay under any circumstances if:

1. You do not act in a reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.
2. You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.
3. Your claim arises from a consequential loss of any kind, including loss or lack of enjoyment.
4. Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.
5. You are claiming for the cost of utilised services including transport or accommodation.
6. At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.
7. You can recover your losses or additional expenses from any other party.
8. Your claim concerns anything that is covered under any other local, public, or private insurance policy, whether in your country or residence or overseas. We will be liable only for the amount your liability exceeds the limits of cover under any other policy.
9. Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
10. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
11. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
12. Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything.

13. Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
  - Against travel to a particular country or parts of a country, or
  - Of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemic).And you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
14. Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
15. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
16. Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
17. Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.
18. Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.
19. Your claim arises from quarantine, unless otherwise stated in the benefit.
20. Your claim arises or is in anyway related to you being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for Brunei Darussalam.
21. Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering, skiing or rock climbing using ropes or climbing equipment (other than for hiking), any kind or parachuting/ hang gliding.
22. Your claim arises due to participation by you or any Travelling Companion in trekking trips, skiing trips or expeditions (Unless otherwise agreed by us.)
23. Your claim arises from or is related to professional sport.
24. Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction.
25. Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.
26. Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.

27. Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defence service or operation.
28. You travel in, to or through Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
29. Your claim arises from, is related to, or associated with a pre-existing medical condition.
30. Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.
31. Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.
32. Your claim arises directly or indirectly from any Journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
33. Your claim arises from or is any way connected to any elective medical, surgery or dental treatment.
34. Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.
35. Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.
36. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
37. Your claim arises from or is any way related to suicide or attempted suicide.
38. Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).
39. You were under the influence of, or affected by alcohol or drugs, unless the drugs were prescribed by a medical Adviser and taken in accordance with their instructions.
40. For your mysterious, unexplained disappearance.
41. Despite their advice otherwise following your call to Allianz Global Assistance, you received private Hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
42. Your claim arises from or is related to the death or Hospitalisation of any person aged 85 years and over, not listed on the certificate of insurance, regardless of their country of residence.
43. Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

## CLAIMS

Allianz Global Assistance is authorised by the insurer to also provide claims handling services as our service provider. Allianz Global Assistance acts under an agreement with the insurer which means that Allianz Global Assistance can handle claims and make recommendations of claim settlements to the insurer and is jointly referred to as “we”, “our” and “us” in this policy wording for this purpose only.

### REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimised. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

### HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, You must give written notification to Us. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

1. For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
2. For permanent loss of your unchecked luggage and personal effects, report it immediately to the police or carrier you were travelling with when the damage, loss or theft occurred within 24 hours and obtain a written statement of your report. For damage, loss, or theft by your carrier, please include any offer of settlement that they have made.

Please note that we will never pay more than your actual loss.

### PHONE CHARGES

For local calls made to our General Enquiries hotline or our Claims hotline, we may or may not provide you with a toll-free number. In any case we will not be responsible for any charges incurred by you, when you are contacting us for any non-emergency matters.

For urgent, overseas phone calls placed to our 24 Hour Emergency Assistance hotline, please use a reverse charge call (collect call) to contact us from outside Brunei Darussalam. In the event that you were unable to place a reverse charge call, we will reimburse you up to a maximum of BND 100 for any phone charges incurred for you to call us from overseas.

### CLAIMS PROCESSING

We endeavour to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Brunei Dollars. The rate of currency exchange that will apply is the rate at the date of loss occurrence. No indemnity from us will carry any interest.

### TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for your loss of life is payable to your estate. All other indemnities of this Policy are payable to you. All the relevant claim forms should be completed and submitted by you, If not, an authorization letter signed by you is required to proof that others have the right to make a claim instead of you.

In the event funds for emergency medical treatment or emergency assistance are guaranteed to the provider by Allianz Global Assistance or their authorised representative, indemnities will be payable directly to the provider.

### YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

### RECOVERIES

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you.

We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

### SUBROGATION

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

## DUPLICATION OF COVER

If You are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void.

In the event that you are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including us, you must seek compensation from other companies before submitting your claim to us. We will reimburse the balance if you do not get full compensation from the other companies.

## AGE

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.

## INTERPRETATION

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

## CLERICAL ERROR

A clerical error by Allianz Global Assistance shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

## ARBITRATION

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

## CUSTOMER SATISFACTION

Should you have a complaint arising out of this insurance or our employees, authorised representatives or service providers, please contact us. We will respond to your complaint within 5 business days, provided we receive all necessary information and we have completed any investigation required. If we need more time, we will agree on a reasonable alternative time frame.

## CONTACT DETAILS

### For any General Enquiries call: 8013008

Mon – Fri, 09:00 – 17:30 (Brunei Darussalam Time)

E-mail: [bntravelsales@allianz-assistance.com.sg](mailto:bntravelsales@allianz-assistance.com.sg)

### For Claims Enquiries call: 8013009

Mon – Fri, 09:00 – 17:30 (Brunei Darussalam Time)

E-mail: [bntravelclaims@allianz-assistance.com.sg](mailto:bntravelclaims@allianz-assistance.com.sg)

### For 24 hour Emergency Assistance call: 8013009

This insurance is underwritten by National Insurance Company Berhad with services provided by Allianz Global Assistance.