

*Inspiring Confidence.  
Accelerating Progress.*



**TOKIO MARINE**  
INSURANCE GROUP

**ALL-NEW**

**Tokio Marine**  
**Explorer**



Tokio Marine  
Insurans (Malaysia) Berhad  
198601000381 (149520~J)

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty



## Check out what's new



### **Best-in-Class Cancellation for Any Reasons (CFAR) Coverage**

Not in the mood to travel?  
Just call off your trip and get some  
money back!



### **Complimentary Mastercard® Flight Delay Pass for Essential & Deluxe Plans**

Experiencing a travel delay?  
Enjoy a complimentary lounge  
pass on us.



### **5% Group Discount for all Group Travellers**

Traveling with friends and family?  
Enjoy a 5% group discount.

Other key highlights:

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- Cashless Overseas Hospital Admission
- Unlimited Emergency Medical Evacuation & Repatriation
- Comprehensive COVID-19 Coverage at No Extra Cost

# Table of Coverage

Family plan sum insured is 3 times of individual sum insured.

Maximum Sum Insured Per Person (RM)

## Section 1

### Personal Accident

	Domestic	International		
		Basic	Essential	Deluxe
<b>1. Accidental Death or Permanent Disablement</b>	200,000	350,000	550,000	550,000
<b>2. Medical Related Expenses*</b>	50,000	750,000	1,000,000	1,000,000
2.1 Sublimit for Alternative Medicine	1,000	1,000	1,500	1,500
2.2 Sublimit for Follow-up Medical Expenses	✘	30,000	50,000	50,000
2.3 Sublimit for Follow-up Alternative Medicine	✘	1,000	1,500	1,500
<b>3. Inconvenience Benefits*</b>	2,000	5,000	10,000	10,000
<b>4. Daily Hospital Allowances* (up to 30 days)</b>	100 per day	350 per day	500 per day	500 per day
<b>5. Trauma Care Allowances</b>	7,500	7,500	7,500	7,500
<b>6. Emergency Medical Evacuation &amp; Repatriation*</b>	500,000	1,000,000	Unlimited	Unlimited

\* For Domestic trips, covers are applicable to accidental causes only.

\* For International trips, covers are applicable to accidental causes and illnesses.

## Section 2

### Travel Protection

<b>7. Travel Inconvenience Allowances</b>	1,000	3,000	5,000	5,000
7.1 Flight Delay, Reschedule				
7.2 Travel Misconnection				
7.3 Missed Departure				
7.4 Flight Overbooked				
7.5 Sublimit for Luggage Delay	200	600	800	800
Payout for every 6 hours of consecutive delay	50	150	200	200
<b>8. Travel Inconvenience Expenses</b>	✘	35,000	70,000	70,000
8.1 Travel Cancellation				
8.2 Travel Postponement				
8.3 Travel Curtailment				
8.4 Travel Disruption				
8.1.1 Cancellation for Any Reasons (CFAR)	✘	✘	✘	5,000
<b>9. Personal Belongings Benefits</b>	✘	5,000	10,000	10,000
9.1 Sublimit for Personal Luggage	✘	300/unit	300/unit	300/unit
Sublimit for Other Single Item	✘	500/unit	1,000/unit	1,000/unit
9.2 Sublimit for Personal Money	✘	500	1,000	1,000
9.3 Sublimit for Travel Documents	✘	500	1,000	1,000

## Section 3

### Lifestyle Benefits

<b>10. 10.1 Fraudulent Use of Stolen Credit Cards</b>	✘	1,000	5,000	5,000
10.2 Personal Liability	✘	1,000,000	1,500,000	1,500,000
10.3 Rental Car Cover	✘	✘	1,000	1,000
10.4 Home Care	✘	✘	1,500	1,500
10.5 Golfer Cover	✘	✘	1,000	1,000
10.6 Extreme Activities	✘	✘	✘	Included

✘ Indicates coverage **Not Included**

# Table of Premium

5% discount applicable to group policy

## International Trip

### AREA 1

Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam

Plan type	Trip Duration (No. of days)	Basic (RM)	Essential (RM)	Deluxe (RM)
Individual	1 - 5	47.00	58.00	86.00
	6 - 10	68.00	84.00	130.00
	11 - 18	110.00	135.00	187.00
	19 - 31	144.00	179.00	238.00
	Each additional week thereafter	34.00	44.00	58.00
	Annual Policy		365.00	455.00
Senior	1 - 5	128.00	161.00	185.00
	6 - 10	192.00	237.00	277.00
	11 - 18	300.00	368.00	412.00
	19 - 31	395.00	483.00	531.00
	Each additional week thereafter	95.00	115.00	127.00
	Annual Policy		1,031.00	1,264.00
Family	1 - 5	120.00	149.00	219.00
	6 - 10	173.00	216.00	331.00
	11 - 18	278.00	343.00	476.00
	19 - 31	365.00	455.00	605.00
	Each additional week thereafter	85.00	111.00	148.00
	Annual Policy		924.00	1,114.00





## International Trip

AREA 2

Worldwide excludes Malaysia, USA, Canada, Nepal and Tibet

Plan type	Trip Duration (No. of days)	Basic (RM)	Essential (RM)	Deluxe (RM)
Individual	1 - 5	71.00	83.00	121.00
	6 - 10	102.00	123.00	176.00
	11 - 18	164.00	198.00	260.00
	19 - 31	216.00	265.00	334.00
	Each additional week thereafter	50.00	66.00	83.00
	Annual Policy	506.00	650.00	851.00
Senior	1 - 5	192.00	237.00	271.00
	6 - 10	287.00	353.00	401.00
	11 - 18	449.00	548.00	601.00
	19 - 31	592.00	721.00	779.00
	Each additional week thereafter	143.00	173.00	187.00
	Annual Policy	1,432.00	1,747.00	1,920.00
Family	1 - 5	178.00	213.00	308.00
	6 - 10	258.00	314.00	449.00
	11 - 18	415.00	505.00	660.00
	19 - 31	546.00	673.00	847.00
	Each additional week thereafter	128.00	166.00	209.00
	Annual Policy	1,281.00	1,525.00	2,033.00

## International Trip

AREA 3

Worldwide excludes Malaysia

Plan type	Trip Duration (No. of days)	Basic (RM)	Essential (RM)	Deluxe (RM)
Individual	1 - 5	175.00	215.00	324.00
	6 - 10	253.00	310.00	466.00
	11 - 18	408.00	496.00	671.00
	19 - 31	538.00	705.00	899.00
	Each additional week thereafter	126.00	164.00	212.00
	Annual Policy	1,137.00	1,438.00	2,006.00
Senior	1 - 5	478.00	583.00	688.00
	6 - 10	716.00	871.00	1,021.00
	11 - 18	1,121.00	1,360.00	1,525.00
	19 - 31	1,478.00	1,792.00	1,972.00
	Each additional week thereafter	357.00	432.00	477.00
	Annual Policy	3,218.00	3,907.00	4,447.00
Family	1 - 5	441.00	502.00	779.00
	6 - 10	641.00	754.00	1,149.00
	11 - 18	1,033.00	1,231.00	1,674.00
	19 - 31	1,362.00	1,651.00	2,140.00
	Each additional week thereafter	319.00	415.00	536.00
	Annual Policy	2,875.00	3,358.00	4,796.00

## Domestic Trip

TRAVEL WITHIN MALAYSIA

Trip Duration (No. of days)	Individual (RM)	Senior (RM)	Family (RM)
1 - 5	23.00	62.00	57.00
6 - 10	30.00	83.00	76.00
11 - 18	45.00	124.00	114.00
19 - 31	60.00	165.00	152.00
Each additional week thereafter	15.00	41.00	38.00
Annual Policy	230.00	620.00	570.00

8% Service Tax apply for domestic travel policies. | RM10 Stamp duty apply for all policies.



## Cancellation For Any Reasons (CFAR)

Have a change of plans?

Enjoy more flexibility & make sure you buy **Tokio Marine Explorer Deluxe Plan** to cover the unexpected personal issues of having a trip cancelled.

### Eligibility Criteria

- Eligible expenses cover flight & accommodation.
- Pay 75% of the eligible expenses or up to a maximum of RM5,000.
- Eligible expenses will be covered for bookings made within 14 days before buying the insurance
- No coverage for cancellation occurring within 48 hours of the scheduled departure date
- Eligible expenses will not be covered if recovery or refund is received from other parties

# How does CFAR work?



## ELIGIBILITY CHECK

- Eligible expenses cover flight & accommodation.
- Pay 75% of the eligible expenses or up to a maximum of RM5,000.
- Eligible expenses will be covered for bookings made within 14 days before buying the insurance.
- No coverage for cancellation occurring within 48 hours of the scheduled departure date.
- Eligible expenses will not be covered if recovery or refundable received from other parties.

If the eligibility criteria outlined above are met, you are

**Eligible to claim CFAR!**  
(Cancellation For Any Reasons)



# Terms and Conditions

1. Age eligibility  
Individual : From 30 days to 70 years old  
Senior : From 71 to 85 years old  
Family : From 18 to 70 years old (for Parent/Legal Guardian) & from 30 days to 23 years old (for Children)
2. Family plan is applicable to a group of family members at the following relationships to the policyholder.
  - Legal spouse (limited to only 1 legal spouse)
  - Legal child(ren) and/or legally adopted children
3. For policy insured as Family plan, the maximum benefit amount per family will be 3 times of the individual limits stated in Table of Coverages
4. Extreme activity is applicable to age from 30 days up to 70 years old.
5. Maximum period of cover: 180 consecutive days.
6. For international trip commencement includes 72 hours prior departure out of Malaysia, or 72 hours upon arrival to Malaysia.
7. Pre-existing condition will not be covered.
8. Tokio Marine Travel Assistance
  - For Overseas Cashless Admission arrangement & for Emergency Medical Evacuation/Repatriation, you must contact Tokio Marine Travel Assistance to obtain approval in advance.
  - Territorial limit for Emergency Medical Evacuation/Repatriation: Worldwide except Crimea, Sevastopol, Iran, North Korea, Syria and Cuba.
9. Maximum aggregate limit of liability per conveyance is RM20,000,000.
10. Automatic extension of Period of Insurance:
  - 14 days if unavoidable delay due to carrier
  - 30 days if due to medical condition.
11. We will not be liable for the same claim under more than one Policy and/or Certificate of Insurance for the same Insured Person relating to the same trip.



This list is not exhaustive. Agent is not authorized to bind cover unless written confirmation by Tokio Marine Insurans (Malaysia) Berhad.



# Product Overview

Your trusted partner for safe and worry-free travels. Whether you're exploring new destinations or revisiting favourite spots anywhere in the world, our comprehensive coverage ensures you're protected every step of the way.



Cancellation for any reasons



Complimentary Lounge access for flights delay



5% Group Discount for all Group Travellers

Get in touch with  
Tokio Marine Travel Assistance



(603) 7628 3877  
(603) 7841 5770

24-hours hotline.



MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**Tokio Marine  
Insurans (Malaysia) Berhad**

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Negara Malaysia

This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.