



redefining / standards

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# Proposal Form Travellers' Short Term Personal Accident And Baggage Insurance

**Client A/C No.:**   
**Intermediary:**   
**Cover Note No.:**

## IMPORTANT NOTICE

**KENYATAAN MENGIKUT SEKSYEN 149(4) AKTA INSURANS 1996, MALAYSIA:** Anda adalah diminta menandatangani dengan penuh dan benar segala butir-butir yang anda tahu atau harus tahu di atas cadangan insurans ini, jika tidak polisi yang dikeluarkan menurut cadangan ini adalah tidak sah.  
**PEMBERITAHUAN KHAS:** Pencadang dengan ini diberitahu bahawa Syarikat ini telah melantik Pengantara-pengantar/Wakil-wakil yang mempunyai kuasa untuk menguruskan atau mengunsurkan kontrak-kontrak insuran bagi pihak Syarikat ini. Semua Pengantar-pengantar/Wakil-wakil yang diberi kuasa adalah dibekalkan dengan kad-kad kuasa.

**STATEMENT PURSUANT TO SECTION 149(4) OF THE INSURANCE ACT 1996, MALAYSIA:** You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.

**SPECIAL NOTIFICATION:** The Proposer is hereby notified that the Company has appointed Intermediaries/Representatives who have the authority to solicit or negotiate Contracts of insurance on behalf of the Company. All authorised Intermediaries/Representatives are issued with authorisation cards.

一九九六年保險法令第一四九條第四款規定：投保人須於投保申請書內，就其所知或應知之事全部據實填報，否則保險單可能無效。  
投保書特別告示：茲通知所有投保人、保險代理/代表皆由公司委派。唯有彼等被授權接洽或指導訂立保險合約。所有授權代理/代表均持有代理員身份。

1. Your attention is drawn to the 60 days premium warranty attached to the policy.
2. The personal data submitted by and collected from you may be used by us and/or any company within the AXA Group of companies and/or any of its associated companies, within or outside Malaysia, for administration or direct marketing purposes and in this connection, we may transfer or disclose that information to any of those other companies. We will cease to use the Personal Data for direct marketing purposes if you request us to do so.
3. 60 Days PREMIUM WARRANTY: By this warranty, the insurance policy is automatically cancelled unless the full premium is paid to the insurer within 60 days from the commencement date of cover. Please note that if this insurance is transacted through your insurance broker, the broker is acting on your behalf for the purpose of formation of this contract of insurance. It is important that you make full payment of the premium to your broker as soon as possible and in any case within the 60 days period of the premium warranty so as to enable your broker to remit the premiums early to your insurer. You are advised to request your broker to furnish you with the broker's and insurer's receipt on the premium that you paid.

**ALL QUESTIONS MUST BE FULLY ANSWERED - TICKS OR DASHES WILL NOT SUFFICE**

## A. PARTICULARS OF PROPOSER

Salutation:  Mr  Mrs  Ms  Madam  Dr  Others If others, please specify: \_\_\_\_\_ Gender:  Male  Female

Name as in new NRIC/Passport/Company Registered Name (in Block Letters):

Correspondence Address (in Block Letters):

Postcode:  New I/C No./Passport No./Polls/Army No./Business Registration No.:

Marital Status:  Single  Married  Other Email:

Ethnic Group:  Malay  Chinese  Indian  Others

Tel. No. (H/P):  Tel. No. (Office):  Tel. No. (Home):

Age: \_\_\_\_\_ years old Date of Birth: dd/mm/yy

Business or Profession/Occupation:

Your Position:  Director/Owner  Profession/Technical  Managerial  Admin/Clerical  Others

Do you hold:  a Degree or Diploma  a Professional Qualification

Period of Insurance: From dd/mm/yy To dd/mm/yy

If Proposer is a Company  
Total Workforce: \_\_\_\_\_

Turnover/(Year): RM \_\_\_\_\_ / ( \_\_\_\_\_ year )

Sole Proprietorship     Partnership     Limited Company

Contact Person & Designation: \_\_\_\_\_

**PERSONAL ACCIDENT**

**TABLE OF PREMIUMS - MINIMUM RM35/=**

Premiums apply only to healthy, sober and temperate persons without physical defect or infirmity engaged in non-hazardous occupations. These rates will be reduced by 20% where all flying is excluded.

Period of Insurance	1 day	2 days	3 days	5 days	7 days	9 days	14 days	21 days	1 mth	45 days	2 mths	3 mths	4 mth	5 mths	6 mths
Rate per Unit of Insurance	1.00	1.50	2.00	2.80	3.25	3.50	4.50	5.37	6.25	7.50	8.75	11.25	15.00	18.75	22.50

1. Name below all persons to be insured		Age	Number of Units of Insurance
(a)	Proposal (named above)		
(b)			
(c)			
(d)			
(e)			
(f)			

**NOTE:** 1. Death Benefit for an Insured person below 16 years of age is limited to RM\$15,000.  
2. Temporary Total Disablement shall not apply to an insured person who is not gainful employed.  
3. Temporary Total Disablement and Medical Expenses shall not in any event exceed the scale of benefit for 20 units of insurance.

2. Have you at any time proposed for insurance in respect of Accident Cover? If so, State:  Yes  No  
(a) Name of Company or Underwriters, and whether accepted

(b) Has the risk ever been declined, the policy cancelled or renewal refused?  Yes  No  
(c) Has an increased premium been required or have special terms been imposed?  Yes  No

3. Have you ever met with an Accident?  Yes  No  
If so, state particulars \_\_\_\_\_

4. Are you already insured with this or any other Company against Accidents or do you propose to insure elsewhere?  Yes  No  
If so, please give particulars \_\_\_\_\_

5. Please state the itinerary of the Journey \_\_\_\_\_

6. If flying to be included?  Yes  No

**BAGGAGE**

**TABLE OF PREMIUMS - MINIMUM RM35/=**

Period of Insurance	1 day	2 days	3 days	5 days	7 days	9 days	14 days	21 days	1 mth	45 days	2 mths	3 mths	4 mth	5 mths	6 mths
Rate per RM1,000 of Accompanied Baggage			RM 3.00				RM 4.00	RM 6.00	RM 7.00	RM 8.00	RM 9.00	RM 11.00	RM 15.00	RM 17.00	RM 20.00

1. Have you at any time proposed for insurance in respect of, Fire, Burglary or "All Risks"? If so, state:  Yes  No  
(a) Name of Company or Underwriters, and whether accepted. \_\_\_\_\_  
(b) Has the risk ever been declined, the policy cancelled or renewal refused?  Yes  No  
(c) Has an increased premium been required or have special terms been imposed?  Yes  No

2. Have you ever sustained a loss by Fire, Theft or any other risk now to be insured?  Yes  No  
If so, state particulars

3. State the full name of any member of your family whose Baggage is included in the amount proposed for insurance

4. Will all the property to be insured accompany you when travelling?  Yes  No  
If not, please state details

5. Does the amount proposed for insurance represent the actual value of the whole of your Baggage?  Yes  No

**Each item of the Insurance is subject to Average**

**DESCRIPTION OF PROPERTY TO BE INSURED**

**SUM TO BE INSURED**

6. (a) Baggage, Wearing Apparel and Personal Effects (excluding all Jewellery, Watches, Furs, Tape Recorders, Cameras, Field Glasses and Cycles)

RM

(b) Sundry Watches, Articles of Jewellery, Furs, Tape Recorders, Cameras and Field Glasses RM 250 limit any one article

RM

Watches, Jewellery, Furs, Cameras and Field Glasses may be insured for sums exceeding RM 250 provided each article is specified and its value stated

(i) \_\_\_\_\_

(ii) \_\_\_\_\_

(iii) \_\_\_\_\_

(iv) \_\_\_\_\_

TOTAL

**B. DECLARATION**

I/We to the best of my/our knowledge hereby confirm that the statements contained in this proposal form are true and correct and I/we have not concealed, misrepresented or mis-stated any material fact.

I/We agree that the statements and declaration contained in this proposal form shall be the basis of the contract of insurance with the Company and are deemed to be incorporated in the contract.

Signature of Proposer:

Date: dd/mm/yy

**C. DECLARATION BY INTERMEDIARY/INSURER**

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport/Certificate of Registration and verified the details of the applicant.

Intermediary/AXA Officer's Signature

Date: dd/mm/yy

Note: Please attach a copy of the Proposer's NRIC/Passport where the premium is more than RM50,000.

**IMPORTANT**

Cover for "Travellers Short Term Personal Accident" and "Baggage" Insurance is provided subject to the Company's usual terms and conditions for this type of insurance. A specimen copy of the policy wording is available on request.

No cover is in force until the proposal has been accepted in writing by the Company.

## SECTION A - PERSONAL ACCIDENT

Death or Bodily Injury by accident occurring anywhere in the world.

### BENEFITS PER UNIT OF INSURANCE

In the Event of Accident resulting in -

A. DEATH

RM10,000  
RM10,000

B. Loss of ONE or BOTH HANDS, ONE or BOTH FEET or SIGHT OF ONE OR BOTH EYES

The above benefits are payable only if the event occurs within twelve calendar months of the accident.

C. Temporary TOTAL DISABILITY - For each week up to 100 weeks

D. MEDICAL EXPENSES up to one-fourth of other benefit payable - maximum amount to any one accident

RM150  
RM250

### EXCLUSIONS

The following is a synopsis of the Exclusion provided by this Policy.

(i) Death by suicide

(ii) Death injury or disablement wholly or in part caused by or traceable to -

(a) Any physical defect or infirmity which existed prior to the accident

(b) Any illness or disorder aggravated by an accident hereby insured against

(c) Medical treatment or surgical operation or exhaustion consequent thereon unless such treatment or operation is necessitated by injury hereby insured against

(d) Intentional self-injury

(e) The use of any drug

(f) Venereal disease

(g) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof

(h) Childbirth or pregnancy although such death injury or disablement may have been accelerated by accident.

(iii) Any accident (of whatever nature occurring whilst the insured shall be

(a) under the influence of intoxicating liquors or

(b) engaged in mountaineering or rock climbing involving the use of ropes or guides, winter sports, playing polo or organised football or rugby football, big game shooting, pig sticking, or racing of any kind (other than on foot) or

(c) committing any unlawful act or

(d) of unsound mind (whether temporarily or permanently)

(e) motor cycling either as a driver or passenger.

(iv) Accident or loss due to Earthquake, War, Riot, Civil Commotion and kindred risks, and flying cover is restricted to recognised airlines over established air routes or in any full licensed standard type multi-engined aircraft operated by a recognised Air Charter Company, unless otherwise agreed.

(v) Insured Persons taking part in or is present at any Military or Naval operation during actual warfare or any insurrection or expedition or operation of a warlike character either as a combatant or a non-combatant.

## SECTION B - BAGGAGE

The cover given by the Policy includes loss by Burglary, Fire, Theft from the person, loss in Transit, Accidental Loss and Accidental Damage subject to the following:-

### EXCLUSIONS

(a) Cash, Notes, Stamps, Travel Tickets, Letter of Credit, Cheques, Bonds, Securities or Documents of any kind.

(b) Travel by sea other than as a passenger by any established shipping company.

(c) Loss or Damage due to Wear or Tear, Moth, Mildew or other deterioration, or occasioned by or happening through any process of cleaning, restoring, repairing or alteration or arising from Damage to or Breakage of Sports Gear, China Glass (other than Lenses) and/or any other material of a brittle nature unless caused by Fire, Theft or an accident to a conveyance.

(d) Loss or Damage or Loss of possession occasioned by or in consequence of Confiscation, Nationalisation, Requisition or Willful Destruction by any Government of Municipal or Local Authority.

(e) Loss due to Earthquake, War, Riot, Strikes, Civil Commotion and kindred risks and flying cover is restricted to recognised airlines over established air routes or in any fully licensed standard type multi-engined aircraft operated by a recognised Air Charter Company, unless otherwise agreed.

(f) Radioactive contamination.

No benefit shall be payable if the Insured takes part in or is present at any Military or Naval operation during actual warfare or any insurrection or expedition or operation of a warlike character either as a combatant or a non-combatant. The full terms, definitions, exceptions and conditions are set out in the Company's Policy, a specimen of which will be forwarded on request.