PRODUCT DISCLOSURE SHEET (PDS)	AL KHAIRI INSURANCE LIMITED
Read this Product Disclosure Sheet (PDS) before you decide to participate in ***My Trip Pass – Malaysia Inbound Tourist Personal Accident & Medical Insurance.*** *Please be sure to also read the general terms and conditions.*	***My Trip Pass – Malaysia Inbound Tourist Personal Accident & Medical Insurance*** ***Date: 01/01/2026***

1. What is this product about?

This is a ***Malaysia Inbound Tourist Personal Accident & Medical Insurance*** that provides benefit on the occurrence of specific events to the insured person from international countries that may arise during domestic travel in Malaysia, for leisure or business. Benefits include death or permanent disability due to accident, medical arising due to accident or illness, funeral expenses and medical evacuation or repatriation.

2. What are the coverages/benefits provided?

Coverage/Benefit (per person):		**MTP – LITE PLAN**	**MTP – BASIC PLAN**
Durations:		**Maximum up to 15 Days**	**Maximum up to 30 Days**
1. Death / Permanent Disablement due to Accident only	2 - 70 years old	Maximum **USD 30,000**	Maximum **USD 50,000**
	71 - 80 years old	Maximum **USD 15,000**	Maximum **USD 25,000**
2. Hospitalization due to Accident only	2 - 70 years old	Maximum **USD 30,000**	Maximum **USD 50,000**
	71 - 80 years old	Maximum **USD 15,000**	Maximum **USD 25,000**
3. Outpatient due to Accident and Sickness only	2 - 70 years old	Maximum **USD 500**	Maximum **USD 500**
	71 - 80 years old	Maximum **USD 250**	Maximum **USD 250**
4. Funeral Expenses due to Accident only	2 - 80 years old	**Unlimited**	
5. Emergency Medical Evacuation and Repatriation due to Accident only	2 - 80 years old	**Unlimited**	
Limit per conveyance - USD 250,000			

3. How much premium do I have to pay?

Premium (per person):	**MTP – LITE PLAN**	**MTP – BASIC PLAN**
Durations:	**Maximum up to 15 Days**	**Maximum up to 30 Days**
2 - 80 years old	**USD 15.00**	**USD 25.00**

4. What are some of the key terms and conditions that I should be aware of?

a. A Duty to Comply with the Conditions
You must provide complete and accurate information in the application form.

b. Eligible Person
This policy applies to Foreigners or Tourists travelling to Malaysia Only with applicable age limits starting from two (2) years old up to eighty (80) years old only based on the next birthday year. The policy does not cover or apply to Foreigners or

		Tourists holding a Visa with Reference (VDR) for employment, study, or medical treatment purposes, including holders of medical eVisa.
	c.	**Coverage Duration** Maximum coverage duration is within fifteen (15) or thirty (30) days based on selected plan and must commence before entering Malaysia, valid for one trip during and within Malaysia Only. Additional coverage may be purchased for any extend of stay beyond fifteen (15) or thirty (30) days together with initial purchase or before Your departure to Malaysia.
	d.	**Payment of Premium – Cash before Cover** Full premium must be paid and receive by Al Khairi Insurance Limited before coverage commences. The policy is automatically null and void if this condition is not complied with.
	e.	**Pay & Claim** All medical expenses incurred under the Hospitalization Due to Accident and Outpatient Due to Accident and Sickness benefits shall be payable on a Pay and Claim basis.
	f.	**Currency** All payments under this Policy shall be made in the legal currency of United State Dollar (USD).
	g.	**Claim Notification** Written notice of any event likely to give rise to a claim must be submitted to Us by email to customer@alkhairiinsurance.com as soon as reasonably possible and in any case not later than thirty (30) days from the date of the Accident causing such injury.
	h.	**Policy Termination** The policy covering any Insured person shall terminate on the earliest happening of the following event: i) On the date of expiry of the policy coverage ii) On the date of departure from Malaysia determined as the termination of the coverage iii) On the death of the insured person or the confirmation of the insured person being permanently disabled whichever is earlier iv) On the maximum utilization of benefits accorded to each plan applicable We also may terminate the policy, and no refund will be provided, if: i) provide false information needed for this insurance, or, ii) any fraud or misrepresentation of information provided.
Note: This list is non-exhaustive. You should refer to the policy conditions for the full details of the terms and conditions.		

5.	**What are the major exclusions under the certificate?**
a.	Pre-existing illness conditions
b.	Dialysis Treatment or all forms of treatment related to kidney dialysis
c.	Any form of major surgery or elective surgery except where medically necessary due to an accident
d.	Cancer treatment including chemotherapy, radiotherapy, targeted therapy, and palliative care
e.	Dental or orthodontic treatment unless required as a direct result of an accidental injury
f.	Self-inflicted injuries or suicide or attempted suicide, while sane or insane
g.	Pregnancy, childbirth including surgical delivery, abortion, miscarriage and all related complication
h.	The effect or influence consumption of alcohol, non-prescribed or illegal drugs or narcotics
i.	Any condition from complication of infection with HIV, AIDS and any opportunistic infections found in the presence of HIV.
j.	Any contagious disease or any communicable disease such as COVID 19 or other related illnesses
k.	Psychiatric, mental disorder illness or nervous medical conditions
l.	Sexually transmitted diseases or disorders, and conditions arising from these diseases or disorders
m.	Injuries sustained while participating in hazardous activities
n.	Provoked murder or assault, War and related risk
o.	Injury or illnesses arising from Government Regulations or Acts or Authorities
p.	Manual labour in connection with any trade, employments or profession
q.	Travelling in a non-public licensed passenger carrying vehicles other than as a fare paying passenger in public transportation

6. What are the extensions under the certificate?
a. Hijacking Clause
b. Drowning Clause
c. Strike Riot and Civil Commotion Clause
d. Motorcycling Clause
e. Amateur Sports Clause
f. Murder and Assault Clause
g. Terrorism Extension Clause
h. Loss Notification Clause (30 Days)
Note: This list is non-exhaustive. You should refer to the policy conditions for the full details of the extension.

7. Can I cancel my policy?

Yes, you may cancel the policy before the effective date of your certificate by giving a written notice to us by email to customer@alkhairiinsurance.com and get a 90% refund of contribution provided that no claim is made under your policy. However, no cancellation refund is allowed on or after the effective date of your policy.

8. What do I need to do if there are changes to my contact details?

It is important that you update or inform us by email to customer@alkhairiinsurance.com of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about ***Malaysia Inbound Tourist Personal Accident & Medical Insurance***, please refer to the program details or brochure available at our website www.alkhairiinsurance.com. If you have any enquiries, please contact us at:

Al Khairi Insurance Limited,
C/O Brighton Place, LOT U0213-U0215,
Jalan Bahasa, 87014, Labuan FT, Malaysia.

C-42-G, Star Avenue Commercial Center,
Jalan Zuhal U5/179, Bandar Pinggiran Subang,
40150, Shah Alam, Selangor, Malaysia
(Co-Located Office)

Hotline : +603-7859 7000
Email : customer@alkhairiinsurance.com

IMPORTANT NOTE:
YOU SHOULD READ AND UNDERSTAND THE POLICY CONDITIONS AND CONTACT US DIRECTLY FOR MORE INFORMATION.

This product is managed by Al Khairi Insurance Limited (Company No.: LL18365) who is licensed under Labuan General Insurer licensed under the Labuan Financial Services and Securities. Act 2010

The information provided in this Product Disclosure Sheet is valid as of January 2026.