TRAVIST247
TRAVELLER ASSISTANCE

Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to subscribe to any TRAVISTt247 plan. Be sure to also read the General Terms and Conditions.)

Prepared for: _____ Date Printed: _____

Assistance Service Provider : Atvokat Assistance Sdn. Bhd. (1697062-D) ("Atvokat"/"TRAVIST247"/" Us"/" We"/" Our")
Product Name : TRAVIST247 ASEAN ASSIST

1. **What is the product about?**
The TRAVIST247 ASEAN ASSIST Plan provides 24-hour travel assistance to international tourists from any country travelling within the TRAVIST247 coverage area, comprising Cambodia, Indonesia, Laos, Malaysia, the Philippines, Singapore, Thailand, and Vietnam. Such assistance may include advice, guidance, information, coordination, and immediate emergency support in respect of any matter or circumstance arising during the Subscriber's travel throughout the period of coverage.

2. **What emergency travel assistance does this Plan provide?**
This Plan provides emergency pickup, emergency transportation, emergency accommodation, emergency meal assistance, family notification, death/funeral coordination, country briefings, travel guideline and legal referral services at no additional charge in response to unexpected incidents arising during the Subscriber's travel abroad, subject to the terms and conditions of this Plan. "Country Briefings" and "Travel Guideline" will be provided when You subscribe to this Plan while "Emergency Pickup Assistance", "Emergency Transportation Assistance", "Emergency Accommodation", "Emergency Meal Assistance", "Family Notification", "Death/Funeral Coordination" and "Legal Referral Service" shall be available when the Subscriber contacts the TRAVIST247 Emergency Call Centre, subject to the applicable eligibility requirements, conditions, and limits set out in this Plan.

(a) "24-hour travel assistance" means the assistance provided through the TRAVIST247 Emergency Call Centre, which is available at all times to provide advice, guidance, and information, and to coordinate and initiate appropriate emergency assistance where the Subscriber encounters an emergency situation.
(b) "Emergency Pickup Assistance" means the arrangement for a TRAVIST247 representative to attend at the Subscriber's location within the covered countries and transport the Subscriber to the nearest police station, hospital, clinic, pharmacy, embassy or consulate, government office, accommodation facility, vehicle repair facility, towing location, other safe location, or such other place as TRAVIST247 may reasonably determine to be necessary to assist the Subscriber in addressing the emergency incident.
(c) "Emergency Transportation Assistance" means the arrangement by TRAVIST247 to help Subscriber reach the nearest police station, hospital, clinic, pharmacy, embassy or consulate, government office, accommodation facility, vehicle repair facility, towing location, other safe location, or such other place via land..
(d) "Emergency Accommodation Assistance" means the arrangement of temporary accommodation.
(e) "Emergency Meal Assistance" means the arrangement of meals, including food and beverages.
(f) "Family Notification" means a service that enables the Subscriber to notify their designated emergency contact of the Subscriber's emergency situation, relevant developments, and the status of the matter until its resolution.
(g) "Death/Funeral Coordination" means coordination between TRAVIST247 and the designated emergency contact regarding funeral coordination in the event of the Subscriber's death.
(h) "Country Briefings" means a document provided to Subscriber on monthly basis about current situation of their destination countries.
(i) "Travel Guideline" means a document provided to Subscriber about tips, reminder and travelling advice in the covered countries.
(j) "Legal Referral Service" means service of collecting and handing over of material facts to the local legal practitioner.

3. **What are the major emergency incidents covered under this Plan?**
The major travel incidents and emergencies covered under this Plan include:

(a) Loss of travel documents, including passports or identification documents required for lawful border crossing;
(b) Loss of cash or loss of access to personal banking facilities, including debit cards, credit cards, cheques, or online banking, as a result of criminal acts such as pickpocketing, theft, extortion, scams, or robbery;
(c) Sudden serious illness, medical emergency, or death;
(d) Motor vehicle accident, vehicle breakdown, or vehicle theft;
(e) Hotel fire, sudden hotel closure, or cancellation of a confirmed room booking;
(f) Being questioned, detained, or otherwise subject to action by local authorities; and
(g) The Subscriber going missing or being reported missing.

4. **How do I request assistance in an emergency?**
You may visit travist247.com and use the "Request Assistance" button to contact Us via text or free voice call. Alternatively, You may refer to the travel guidelines provided under this Plan for the applicable emergency contact numbers.

5. **What language does TRAVIST247 support?**
The TRAVIST247 Emergency Call Centre provides assistance in English. The Subscriber may communicate with TRAVIST247 by voice call or text communication when requesting assistance.

6. **What are the limits applicable to each assistance provided under this Plan?**

Service	Plans					
	Standard (Single)	Standard (Couple)	Standard (Family)	Premium (Single)	Premium (Couple)	Premium (Family)
Area of coverage	Cambodia, Indonesia, Laos, Malaysia, the Philippines, Singapore, Thailand, and Vietnam					
Travel Assistance Helpline	24-hour	24-hour	24-hour	24-hour	24-hour	24-hour
Emergency Pickup	50 kilometres	50 kilometres	50 kilometres	80 kilometres	80 kilometres	80 kilometres
Emergency Transportation Assistance	250 kilometres	250 kilometres per person	250 kilometres per person	420 kilometres	420 kilometres per person	420 kilometres per person
Emergency Meal Assistance	3 meals	3 meals per person	3 meals per person	6 meals	6 meals per person	6 meals per person
Emergency Accommodation Assistance	2 days, one night	2 days, one night	2 days, one night	3 days, two nights	3 days, two nights	3 days, two nights
Legal Referral Assistance	No	No	No	Yes	Yes	Yes
Funeral Coordination	Yes	Yes	Yes	Yes	Yes	Yes
Family Notification	Yes	Yes	Yes	Yes	Yes	Yes
Country Briefing & Travel Guideline	Yes	Yes	Yes	Yes	Yes	Yes

7. **How much is the subscription fee for this TRAVIST247 ASEAN ASSIST Plan and how to apply.**

Service	Standard (Single)	Standard (Couple)	Standard (Family)	Premium (Single)	Premium (Couple)	Premium (Family)
Person covered	1 person	2 persons	5 persons	1 person	2 persons	5 persons
Subscription fee	US$40	US$78	US$190	US$65	US$128	US$315
Period of coverage	60 days	60 days	60 days	90 days	90 days	90 days

You may purchase your preferred Plan online through our website at travist247.com, either before departing from your home country or after arriving in a country within the coverage area. A forty-eight (48) hour waiting period shall apply from the time of purchase, and coverage under the Plan shall commence only upon expiry of such period.

8. **Are there any other Plans available that are suitable for students, frequent travellers, or foreign residents residing in the covered countries?**
Yes. Most of these plans are on annual basis. Please refer to Our website at travist247.com.

9. **What should I do if there are changes to my contact or personal details?**
You should promptly inform Us of any changes to Your contact or personal details to ensure that all correspondence and important information can reach You in a timely manner. You may update Your details by contacting Our Customer Service or by email.

Note: Importance of providing emergency contact details during registration
You are required to provide accurate and up-to-date Emergency Contact Details when subscribing to any TRAVIST247 Plan. This will enable TRAVIST247 to contact and liaise with Your nominated emergency contact person in the event of an emergency, including when You are reported missing or in the event of Your death. You

are also encouraged to inform Your nominated emergency contact person of Your TRAVIST247 subscription and provide them with the relevant TRAVIST247 emergency contact details.

10. What are the major exclusions under this Plan?

This Plan does not provide financial reimbursement, compensation, or payment for expenses incurred by the Subscriber as a result of an emergency incident. This Plan also does not provide assistance in respect of any emergency incident that is directly or indirectly caused by, arising from, or connected with any of the following:

(a) War and related events, including invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or criminal or terrorist activities;
(b) Suicide, attempted suicide, insanity, or intentional self-inflicted injury or accident;
(c) Intoxication or the use of illegal drugs, including driving while exceeding the applicable legal blood alcohol limit or while under the influence of illegal drugs;
(d) A notifiable disease for which isolation or quarantine is required by law;
(e) Childbirth, miscarriage, pregnancy, or any pregnancy-related complication, unless the condition is solely caused by an accident;
(f) Provoked murder or assault;
(g) Travel as an aircraft crew member or while travelling on an aircraft licensed for passenger service;
(h) Committing or attempting to commit an unlawful act; and
(i) Participation in professional sports.

11. Can I cancel my Subscription?

(a) Termination by the Subscriber

If You give notice to TRAVIST247 to terminate Your Subscription or Your individual Subscription under a group subscription, the termination shall take effect on the day immediately following the expiry of the applicable subscription period, regardless of the date on which the notice is received or any earlier termination date specified in the notice. Any Subscription charges already paid shall not be refundable, and Your coverage under this Plan shall expire on the last day of the applicable subscription period.

(b) Termination by TRAVIST247

TRAVIST247 may terminate this Plan or Your coverage under this Plan in the event of any misstatement or omission of a material fact as provided under this Plan, or where termination is required by a regulatory or governmental authority. TRAVIST247 shall give You written notice of such termination by email. The termination shall take effect thirty (30) days from the date of the notice. TRAVIST247 shall refund the applicable amount on a pro-rata basis for Your paid Subscription charges for any period extending beyond the effective date of termination, provided that:
(i) no assistance has been provided to You during the applicable subscription period; and
(ii) such refund is not prohibited by any applicable law or requirement of a regulatory authority.

12. Where can I get further information?

Should You require additional information about this product, please refer to Our website at travist247.com. In the event of any inconsistency or discrepancy between the language versions, the English-language version shall prevail. If You have any enquiries, please contact Us at:

TRAVIST247 Customer Service Centre
Atvokat Assistance Sdn. Bhd.
Lot 19-ACD, Level 5, Suite A,
Menara Pandan B, Persiaran MPAJ
55100 Kuala Lumpur.
Email: customer.service@travist247.com