



Explore the world with AYA Joy Travel

### 1. Coverage

Provides coverage for people travelling around the world in the event of bodily injury, disability, or death caused solely by violent, accidental, external, and visible means during the trip. This policy also reimburses the expenses incurred as a result of travel inconveniences during the trip.

	Benefit	Express Plan		Eco Plan	
		Individual Plan	Family plan	Individual Plan	Family plan
Basic	Accidental Death	10,000,000	10,000,000(Per Adult) 3,000,000(Per Child)	10,000,000	10,000,000(Per Adult) 3,000,000(Per Child)
	Medical, Hospital & Other Up tp 70 years old	Up to 100,000,000	Up to 300,000,000 Up to 100,000,000(Per Adult and Child)	Up to 50,000,000	Up to 100,000,000 Up to 50,000,000(Per Adult and Child)
	Personal Liability	Up to 100,000,000	Up to 100,000,000	Up to 100,000,000	Up to 100,000,000
Option 1	Hospital Allowance	3,000,000 100,000(Per day)	10,000,000 100,000(Per Day, Per Adult and Child)	Up to 3,000,000 Up to 100,000(Per day)	Up to 10,000,000 100,000(Per Day, Per Adult and Child)
Option 2	Flight Delay (MMK 50,000 for every 6 full consecutive hours delay and MMK 70,000 for every 6 full consecutive hours thereafter)	1,000,000	2,000,000	1,000,000	2,000,000
Option 3	Baggage Delay (MMK 50,000 for every 6 full consecutive hours if your check-in baggage is delayed upon arrival at the	300,000	800,000	300,000	800,000

	scheduled destination abroad)				
Option 4	Loss to Baggage and Personal Effects (Maximum MMK 200,000 any one article or pair or set of articles)	Up to 1,000,000	Up to 3,000,000	Up to 1,000,000	Up to 3,000,000

## 2. Eligibility

### Adult

Aged below 70 years old and must be a Myanmar citizen, Myanmar Permanent Resident, or otherwise legally employed in Myanmar and/or their Spouse and Children.

### Children

Aged between 30 days and 18 years old, or up to 23 years old if studying full-time in a recognised institution.

## 3. Type of Plan

### Individual Plan

This plan will cover you who is below 70 years old and must be a Myanmar citizen, Myanmar Permanent Resident, or otherwise legally employed in Myanmar.

### Family Plan

This plan will cover you, your legal spouse and all your unemployed and unmarried children.

## 4. Premium

<Provide Travel Quote (Customer can choose the plan to get quote)>

## 5. Exclusion

1. Pre-existing Medical Conditions
2. Suicide or attempted suicide, intentional self-injury
3. By the effect or influence of alcohol or drugs
4. Directly or indirectly by AIDS or ARC and HIV related diseases
5. Pregnancy, childbirth (including surgical delivery), abortion, miscarriage and its related complications except miscarriage due to bodily injury as a direct result of an Accident.
6. Travelling on, or against medical advice
7. For the purpose of obtaining treatment and medical check-up.
8. Physiological or psychosomatic disorders.
9. Engaging in sports or games in a professional capacity

10. Dangerous and adventure activities eg. racing, motor rallies and competitions, mountaineering, rock climbing, and hiking/trekking, pot-holing, parachuting, sky diving, high diving and hot air balloon.
11. Related to any illegal activities.
12. Loss or damage to hired or leased equipment; testing of any kind of conveyance.
13. Employment on oversea in connection with any trade, employment or profession.
14. War, invasion, act of foreign enemy hostilities, civil war, rebellion, revolution, insurrection, strike, riot or civil commotion, terrorist
15. Ionizing radiations or contamination by radioactivity, nuclear component
16. Consequential loss or damage of any kind

