



Travel Insurance



Travel For More+

More Benefits. More Features. More Coverage.



Great Eastern General Insurance (Malaysia) Berhad (198301007025)

Member of PIDM

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Great Eastern General Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

More Benefits. More Features. More Coverage.



Travel For More+ is the travel insurance plan you need, offering you a comprehensive travel protection with MORE value and peace of mind. Our travel plans offer extensive medical coverage and MORE benefits to suit your needs.

Description of benefits

Accidental Death

In the event of accidental death, we will pay a payout within the specified limits of your chosen plan.

Permanent Disablement

We will provide a payout should you sustain an injury and become permanently disabled within 365 days after an accident.

Accidental Death or Permanent Disablement due to Terrorism

We will pay a lump sum compensation in the event of accidental death or permanent disablement arising from terrorism which is confirmed by the relevant government as an act of terrorism.

Child Education Fund

In the event of your or your spouse's accidental death, we will pay the amount according to the selected plan for each surviving child up to a maximum of four (4) children.

Medical Expenses

Should you be accidentally injured while travelling, we will reimburse you the medical expenses incurred up to a limit as specified in the Schedule of Benefits. This benefit is also extended to include medical expenses incurred if you fall ill while overseas.

Follow-up Medical Treatment in Malaysia

We will reimburse you up to the maximum sum insured applicable to the selected plan as specified in the Schedule of Benefits for follow-up treatment in Malaysia for injury or sickness which the Insured Person sustained whilst overseas.

Alternative Medicine

We will reimburse for follow-up alternative medical treatment at a Registered Chinese Physician, Chiropractor, Sinseh, Bonesetter, Physiotherapist for an injury or sickness sustained overseas.

Compassionate Visit Benefit

We will reimburse the reasonable travel (by economy class) and hotel accommodation expenses necessarily incurred by one of your relative or friend up to the limit of the selected plan in the event of death, injury or sickness while you are travelling overseas.

Child Companion

We will reimburse the reasonable travel (by economy class) and hotel accommodation expenses up to the limit stated in the Schedule of Benefits for your relative or friend to accompany your children traveling with you who are left unattended, as a result of your hospitalisation while overseas, back to Malaysia.

Hospital Allowance

We will reimburse for each day you are hospitalised due to an injury or sickness during overseas trip up to the specified limits.

Emergency Medical Evacuation & Repatriation of Mortal Remains

Enhanced

We will pay for expenses of emergency medical evacuation up to the sum insured as a result of injury or sickness sustained while you are overseas.

If you are hospitalised abroad and it is medically necessary for you to be repatriated back to Malaysia to continue treatment, we will pay the necessary repatriation costs up to the specified limits.

In the event of death, we will pay for the cost of transporting the mortal remains back to Malaysia, up to the specified limits.

Baggage Delay

We will pay an allowance should your baggage be delayed for every full six (6) consecutive hours from the time of arrival at the scheduled destination.

Loss of Baggage/Personal Effects

We will reimburse you for the loss of or damage to your luggage and/or personal effects while travelling up to a limit as specified in the Schedule of Benefits.

Loss of Travel Documents and Personal Money

We will reimburse you for any one claim or series of claims arising from the same incidence including cost of replacing lost travel documents during any one journey up to the limit as specified in the Schedule of Benefits.

For loss of cash, travellers' cheques or banknotes belonging to him/her due to robbery, burglary, theft whilst the insured person is overseas, we will pay up to RM1,000 subject to a police report being lodged.

Flight Delay

We will pay RM200 if the flight is delayed from the scheduled departure time for each six (6) consecutive hours.

Personal Liability

Should you become legally liable to pay a third party for accidental bodily injury or accidental property damage while travelling, we will pay up to the specified limits.

Hijacking Inconvenience

In the event of the hijack by criminal elements of the conveyance in which you are travelling, we will pay the amount up to the limit as specified in the Schedule of Benefits.

Trip Cancellation / Postponement

Should your trip be cancelled or postponed arising from causes beyond your control, we will reimburse your necessary pre-paid expenses or charges up to the sum insured.

Trip Curtailment Expenses

We will reimburse for the irrecoverable loss of prepaid travel and/or accommodation expenses and extra flight charges (if any) incurred to return home.

Travel Missed Connections

If your flight is delayed for more than six (6) full consecutive hours, causing you to miss your connecting flight, we will pay an allowance as specified in the Schedule of Benefits.

Travel Extension

We will reimburse you up to the specified limits for additional accommodation and travel expenses necessarily and reasonably incurred up to two (2) nights due to bad weather.

Travel Overbooked

We will pay in the event of an overbooked common air carrier and no alternative transportation is made available to you within six (6) full consecutive hours of the flight's actual arrival time.

Travel Reroute

We will pay as specified in the Schedule of Benefits if the arrival of the scheduled carrier is delayed for six (6) full consecutive hours due to rerouting.

Missed Departure

We will reimburse the additional accommodation expenses necessarily and reasonably incurred, as a result of mechanical breakdown of public transport services to get you to the departure point, or should you or your travelling companion lose your travel documents.

Emergency Flight Landing

We will reimburse you up to the specified limits for additional accommodation and travel expenses necessarily and reasonably incurred due to an emergency landing of the flight which is not at the intended destination.

Home Content Benefit

We will pay for damages to your home contents as a result of fire when your house is left vacant while you are travelling outside of Malaysia.

Rental Car Excess Cover

Reimbursement for any excess/deductible up to a limit as specified in the Schedule of Benefits which you become legally liable to pay in respect of loss or damage to rental car during the rental period due to accident.

Emergency Telephone Charges

Reimbursement up to the limit as specified in the Schedule of Benefits for the phone charges incurred for the sole purpose of engaging the services of our appointed service provider during a medical assistance/emergency.

Automatic Extension of Cover

We will extend the cover for a further period up to 30 days for you to complete the planned journey due to bodily injury, illness or delayed of booked transport beyond your control.

Adventurous Activity Cover (Optional)

This plan is extended to cover the Insured Person up to age 70 years old in respect of Benefit 1, Benefit 2 and Benefit 5 and accidental damage to equipment which may be sustained during the journey (overseas travel only) as a result of engaging in adventurous activities. We will extend the cover of the Insured Person up to age 70 years old in respect of death, permanent disablement, any medical expenses incurred and accidental damage to equipment which may be sustained resulting from engaging in or practicing for adventurous activity. For the full list of the selected adventurous activities, please refer to the Policy Contract.

Note: For terms and conditions of all benefits, please refer to the Policy Contract.

Schedule of Benefits

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
A. Travel Personal Accident						
1	Accidental Death if occurring within 365 days after the date of accident	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (Above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
2	Permanent Disablement as specified below, if occurring within 365 days after accident	% As Per Accidental Death Sum Insured				
(i)	Total and incurable paralysis, complete and incurable insanity or injuries resulting in permanent bedridden	100%	100%	100%	100%	
(ii)	Loss of two limbs at or above wrist or ankle	100%	100%	100%	100%	
(iii)	Loss of sight of both eyes	75%	75%	75%	75%	
(iv)	Loss of hearing of both ears	50%	50%	50%	50%	
(v)	Loss of speech	50%	50%	50%	50%	
(vi)	Loss of one limb at or above wrist or ankle	50%	50%	50%	50%	
(vii)	Loss of sight of one eye	50%	50%	50%	50%	
(viii)	Loss of hearing of one ear	25%	25%	25%	25%	
3	Accidental Death or Permanent Disablement due to Terrorism	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (Above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
4	Child Education Fund	10,000	10,000	10,000	5,000	

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
B. Medical and Other Expenses						
5	Medical Expenses reimbursement up to	Each Insured Person (Up to age 70)	50,000	300,000	300,000	50,000
	(Overseas: Plan A and B: due to Injury or Illness Plan C: due to Injury, Illness or hospitalisation due to COVID-19 Domestic: due to injury only)	Each Insured Person (Above age 70)	25,000	150,000	250,000	25,000
		Per Family	100,000	600,000	600,000 (up to 450,000 due to COVID-19)	100,000
6	Follow-up Medical Treatment in Malaysia (Reimbursement for follow up treatment within 90 days upon return to Malaysia)	Each Insured Person (Up to age 70)	10,000	30,000	30,000	NA
		Each Insured Person (Above age 70)	5,000	15,000	15,000	NA
		Per Family	30,000	90,000	90,000	NA
7	Alternative Medicine (RM 80 per visit) (Reimbursement for follow-up medical treatment by a Registered Chinese Physician, Chiropractor, Sinseh, Bonesetter or Physiotherapist)	Each Insured Person	500	1,000	1,000	NA
		Per Family	1,500	3,000	3,000	NA
8	Compassionate Visit Benefit (Reimbursement for travel and accommodation of one relative/ friend)	Each Insured Person	5,000	7,500	7,500	NA
		Per Family	15,000	22,500	22,500	NA
9	Child Companion (up to)	Each Insured Person	5,000	10,000	10,000	NA
		Per Family	15,000	30,000	30,000	NA
10	Hospital Allowance	Each Insured Person	100 per day up to 5,000	300 per day up to 10,000	300 per day up to 10,000	NA
		Per Family	100 per day up to 15,000	300 per day up to 30,000	300 per day up to 30,000	NA

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
C. Emergency Medical Evacuation and Repatriation (by ASIA ASSISTANCE NETWORK (M) SDN BHD)						
11	Emergency Medical Evacuation and Repatriation of Mortal Remains	Per Event (Up to age 70)	Unlimited	Unlimited	Unlimited (up to 150,000 due to COVID-19)	NA
		Per Event (Above age 70)	Unlimited	Unlimited	Unlimited (up to 75,000 due to COVID-19)	NA
D. Travel Inconveniences						
12	Baggage Delay (RM200/every 6 hours)	Each Insured Person	400	800	800	400
		Per Family	1,200	2,400	2,400	1,200
13	Loss of Baggage / Personal Effects (up to) (An excess of RM50 is applicable)	Each Insured Person	2,000	6,000	6,000	1,000
		Per Family	6,000	18,000	18,000	3,000
		Per Article	1,000	1,000	1,000	500
14	Loss of Travel Documents and Personal Money (Reimbursement for cost of obtaining replacement travel documents.) (Loss of money due to theft is covered up to RM 1,000 per insured person)	Each Insured Person	3,000	8,000	8,000	NA
		Per Family	15,000	25,000	25,000	NA

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
D. Travel Inconveniences						
15	Flight Delay (RM200/every 6 hours)	Each Insured Person	1,000	3,000	3,000	400
		Per Family	3,000	9,000	9,000	1,200
		Per Family	15,000	25,000	25,000	5,000
16	Personal Liability (up to)		1,000,000	1,000,000	1,000,000	NA
17	Hijacking Inconvenience	Each Insured Person	500 per day up to 5,000	1,000 per day up to 10,000	1,000 per day up to 10,000	NA
		Per Family	1,500 per day up to 15,000	3,000 per day up to 30,000	3,000 per day up to 30,000	NA
18	Trip Cancellation / Postponement (up to) (Overseas: Plan A and B: due to specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	5,000	20,000	20,000 (up to 5,000 due to COVID-19)	2,500
		Per Family	15,000	60,000	60,000 (up to 15,000 due to COVID-19)	7,500
19	Trip Curtailment Expenses (Reimbursement for proportion of irrecoverable prepaid costs, if it is necessary and unavoidable to curtail your trip)	Each Insured Person	5,000	20,000	20,000	2,500
		Per Family	15,000	60,000	60,000	7,500

No.	Benefits	Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
D. Travel Inconveniences						
20	Travel Missed Connections (Pays for common air carrier misconnection and no alternative transportation is available within 6 hours)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
21	Travel Extension (Reimbursement for additional accommodation and travel expenses incurred due to bad weather)	Each Insured Person	NA	1,000	1,000	NA
		Per Family	NA	3,000	3,000	NA
22	Travel Overbooked (Pays for overbooked common air carrier and no alternative transportation is available within 6 hours) (RM200/6 hours)	Each Insured Person	1,000	3,000	3,000	NA
		Per Family	3,000	9,000	9,000	NA
23	Travel Reroute (Pays if the arrival of the scheduled carrier is delayed for at least 6 hours due to rerouting)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
24	Missed Departure (Reimbursement for additional accommodation and travel expenses necessarily and reasonably incurred)	Each Insured Person	NA	1,000	1,000	NA
		Per Family	NA	3,000	3,000	NA

No.	Benefits		Sum Insured (RM)			
			Overseas			Domestic
			Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)	
D. Travel Inconveniences						
25	Emergency Flight Landing (Reimbursement for additional accommodation and travel expenses due to emergency flight landing)	Each Insured Person	NA	1,000	1,000	NA
		Per Family	NA	3,000	3,000	NA
26	Home Content Benefit (Reimbursement for damage resulting from fire)		NA	10,000	10,000	NA
27	Rental Car Excess Cover (Reimbursement for any excess or deductible imposed)		1,000	1,000	1,000	NA
28	Emergency Telephone Charges		100	100	100	NA
29	Automatic Extension of Cover		Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days
E. Optional Cover [NOT APPLICABLE TO AGE GROUP 71-80]						
30	Adventurous Activities Cover					
	A. Accidental Death/ Total Permanent Disablement	Per Adult	100,000	300,000	300,000	NA
		Per Child	25,000	75,000	75,000	NA
		Per Family	250,000	700,000	700,000	NA
	B. Medical Expenses (up to)	Per Adult	50,000	300,000	300,000	NA
		Per Child	25,000	150,000	150,000	NA
		Per Family	100,000	600,000	600,000	NA
	C. Accidental Damage to Equipment (Any one article or pair or set of articles – RM1,000)	Per Event	Up to 5,000	Up to 5,000	Up to 5,000	NA

Note: For terms and conditions of the benefits, please refer to the Policy Contract.

Premium table

Overseas Travel

Destination	Duration	Plan A (RM)			Plan B (RM)			Plan C (RM) (with COVID-19 Benefits Extension)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Area 1	1-7 days	31	54	78	58	101	144	77	134	191
	8-14 days	63	110	157	115	201	287	152	266	379
	15-21 days	95	166	237	173	303	433	228	399	570
	22-28 days	127	222	317	231	405	579	304	533	761
	After 28 days: Each Additional Day	6	10	14	10	18	25	13	24	33
Area 2	1-7 days	59	103	146	109	191	273	128	224	320
	8-14 days	121	212	303	223	389	557	260	454	649
	15-21 days	184	322	460	337	590	843	392	686	980
	22-28 days	247	432	617	450	788	1,126	523	916	1,308
	After 28 days: Each Additional Day	11	20	28	20	35	50	23	41	58

Domestic Travel

Destination	Duration	Insured Only	Insured & Spouse	Family
Domestic	1-7 days	18	32	45
	8-14 days	27	48	68
	15-21 days	35	62	88
	22-28 days	40	70	100
	After 28 days: Each Additional Day	3	6	8

Annual Policy

Destination	Plan A (RM)			Plan B (RM)			Plan C (RM) (with COVID-19 Benefits Extension)		
	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Overseas (Area 1 & 2) and Domestic Travel	282	493	705	447	782	1,118	638	1,116	1,596

Optional Benefit: Adventurous Activity

Destination	Duration	Plan A (RM)			Plan B & Plan C (RM)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Area 1	1-7 days	12	21	30	36	70	100
	8-14 days	19	33	47	56	98	140
	15-21 days	24	42	60	72	126	180
	22-28 days	27	47	68	81	142	203
	After 28 days: Each Additional Day	1	2	3	4	6	9
Area 2	1-7 days	20	35	50	59	116	165
	8-14 days	31	54	77	92	161	230
	15-21 days	40	69	99	119	208	297
	22-28 days	45	78	111	134	234	334
	After 28 days: Each Additional Day	2	3	5	6	10	15
Annual Plan		100	175	250	300	525	750

Notes:

1. The premium due must be paid and received by us before cover commences, otherwise this insurance is automatically null and void.
2. The above premium is exclusive of Government Tax and inclusive of commission.
No Government Tax shall be applicable if you are purchasing Travel for More+ solely for Overseas Travel Policy only. However, Government Tax will be applied if you wish to purchase Domestic Travel Policy and the Annual Policy.
3. The benefits for Travel For More+ Annual Policy shall follow the prescribed benefits for Domestic Travel and the selected plans for Overseas Travel as set out in the Schedule of Benefits above.
4. For Annual Policy, the renewal premium amount is not guaranteed and may be revised upon policy renewal, subject to overall claims experience.
5. The Government Tax payable as stated in this Product Disclosure Sheet will be adjusted accordingly based on the prevailing rate of Government Tax, in accordance with the directions of relevant Government authorities.
6. The maximum period for any one journey is 120 days.

Geographical Area of Travel

Area 1: Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Thailand, South Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, Taiwan and Vietnam.

Area 2: Worldwide EXCLUDING Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria and Venezuela.

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

- **Importance of disclosure** – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- **Eligibility** – You and/or your spouse, and/or your children must be a Malaysian or Malaysian permanent resident or a holder of a valid work permit, dependent pass, student pass or long-term social visit pass but not including travelling visa with full rights to enter into and return to Malaysia, aged between three (3) months and eighty (80) years old.
- In addition, you must ensure that the following requirements have been fulfilled in order to be covered under the COVID-19 Benefits Extension (applicable to Overseas Travel (Plan C) only):
 - a) you must be fully vaccinated as prescribed in the vaccination certificate issued by the Government of Malaysia or your country of residence; and
 - b) you must adhere to the latest travel requirements and guidelines issued by the relevant government of every country you will travel to and transit through, which includes your departure country, your transit country, and country of your destination. Otherwise, there is no cover for Benefit 5 – Medical Expenses, Benefit 11 – Emergency Medical Evacuation & Repatriation of Mortal Remains.
- **Journey**
 - a) Overseas Travel
Your coverage will commence from the time you leave your home for a journey and ends upon return to your home, on the expiry date of the policy or twenty-four (24) hours upon arrival in Malaysia, whichever occurs first.

For one-way Overseas Travel under Annual Policy, cover will cease seventy-two (72) hours after the scheduled time of arrival at the final destination abroad. Any stop-over for one-way travel should not exceed thirty (30) days.

b) Domestic Travel

Your coverage will commence from the time you leave your home for a direct trip in Malaysia and ends upon return to your home or on the expiry date of the policy, whichever occurs first.

In any event, a journey shall not exceed one hundred twenty (120) consecutive days.

- **Trip Cancellation/Postponement** – We will not pay for any loss if this insurance is purchased less than 14 days prior to commencement of the scheduled journey.
- For Benefit No. 13, 16 and 26, if there are any other policies covering the same or part of the same loss, damage or liability, we will only pay a share of the total loss, damage or liability proportionally.

What are the major exclusions under this policy?

- This policy does not cover death or injury caused by the following events:
 - a. War, radiation or contamination by radioactivity, nuclear weapons material.
 - b. Nuclear, chemical or biological terrorism.
 - c. Pre-existing physical or medical conditions, physical or mental defects or infirmity.
 - d. Childbirth, pregnancy, miscarriage or any complications thereof.
 - e. HIV and/or HIV related illness including AIDS, and any communicable diseases which require quarantine by law (except as provided under the COVID-19 Benefits Extension).
 - f. Self-inflicted injury and provoked murder or assault.
 - g. Suicide or attempted suicide while sane or insane.

- h. Motor sports rallies or competition, speed testing, reliability trials or racing of any kind other than on foot, professional or semi-professional sports.
 - i. Flying or any aerial activities otherwise than as a fare-paying passenger in a common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
 - j. Serving in any branch of the armed forces or fire-fighting services or agencies (whether voluntary or otherwise) including police of any country or international authority (whether in time of peace or war).
 - k. Criminal or illegal activities.
- The COVID-19 Benefits Extension will not cover if you buy this insurance after you are diagnosed with COVID-19.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

Can I cancel my policy?

If the policy is issued as an Annual Policy, you may cancel your policy by giving written notice to us at any time before or after the commencement date of cover but before the departure for any of your journey. Upon cancellation, you are entitled to a refund of the premium for the unexpired period of insurance, calculated based on our usual short-term rates provided no claim was made during the period of insurance.

If the policy is issued as other than an Annual Policy, your travel insurance will be non-cancellable and the premium is non-refundable once the policy is issued.

IMPORTANT NOTICE

What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact/life profile including your occupation and personal pursuits, which would affect the risk profile.

How can I make a claim?

- Notify and submit a duly completed and signed Personal Accident Claim Form together with the supporting documents to GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD via:
 1. Online submission (Please browse Great Eastern General Insurance (Malaysia) Berhad's website and click "Make a claim"); or
 2. Telephone call at 1300-13-1088; or
 3. Email at claimscare-my@greateasterngeneral.com
- Notification should be made immediately upon the occurrence of any incident which may give rise to a claim under the policy, within the timeframe stipulated in the terms and conditions of the policy contract.
- For the full list of the required documentation, please refer to our 'Document Checklist for Personal Accident Claim' at our corporate website or contact our Claims Hotline number at 1300-13-1088.

All the defined terms in this brochure shall have the same meaning as the definitions in the Policy Contract. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, you are to disclose to your agent fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be invalidated.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet for detailed important features and benefits of the plan before purchasing the plan. You should satisfy yourself that the plan(s) will best serve your needs and the premium payable under the Policy is an amount you can afford.

For further information, reference shall be made to the terms and conditions specified in the Policy Contract.

Great Eastern General Insurance (Malaysia) Berhad (198301007025 (102249-P)) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

In the event of any ambiguity, discrepancy or omission between the English text and other translated text, the English text shall prevail.

For more information, please contact your Great Eastern agent or our Customer Service Careline at 1300-1300 88.

Reach for Great

HEAD OFFICE

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