

Travel Insurance Frequently Asked Questions

1. What is Travel Insurance?

- Travel Insurance is a comprehensive insurance plan for domestic and overseas travel.
- The major benefits provided are medical related benefits, personal accidents benefits, travel inconvenience & other travel-related benefits and 24-hours worldwide travel assistance.
- Additionally, you can choose to purchase our optional rider benefit which extends your coverage to include your golfing equipments and your participation in special sports such as winter sports activities & scuba diving.

2. How much premium do I have to pay?

- The premium varies depending on your choice of plan, destination and duration of cover selected.
- Premiums are inclusive of Service Tax (ST) of 6% and is applicable for Domestic trips.

3. How do I buy my Travel Insurance?

- You can buy your Travel Insurance [here](#).

4. Who is eligible to purchase?

- An individual who travels domestically within Malaysia or overseas for the purpose of leisure and/or business. However, we do not cover directly or indirectly from planned or actual travel in, to or through Cuba, Iran, Syria, North Korea or Crimea Region.
- Any residents of Cuba, Iran, Syria, North Korea, or the Crimea region will not allowed to purchase this policy.
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5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure:
 - i. You must disclose all material facts which will affect the risk profile such as your age and occupation.
 - ii. Any fraud, deliberate misrepresentation of material facts or non-disclosure of information in connection with the application for this policy or when making a claim will invalidate the policy and any benefit due will be forfeited and any benefit that has previously been paid must be repaid to us in full.

6. When does my coverage for the overseas trip begin?

- a) Travel Cancellation Per Trip plan – 24 hours from the purchase of the policy, unless due to an accident in which cover commences from the policy purchase date.
Annual plan – 24 hours from the purchase of the policy or after travel is booked whichever occurs later, unless due to an accident in which cover commences from the travel booking date. Cancellation of a scheduled trip due to death, permanent total disablement or hospitalization must occur within 60 days prior to your original scheduled departure and for other covered events, it must occur within 14 days prior to your original scheduled time of departure.
- b) Travel Delay and Accidental Death & Disablement within 12 hours prior to departure from Malaysia.
- c) All other benefits upon departure from Malaysia.

7. I am holding a one-way ticket. Can I purchase Travel Insurance?

- Yes. For one-way travel, coverage terminates 5 days upon your departure from Malaysia.

8. Can I buy more than one Travel Insurance policy for the same trip?

- If you are covered by more than one policy, we will cover you based on the policy which provides the highest benefit level.

9. Are activities such as winter sports & scuba diving covered?

- Our Special Sports rider (optional) extends your coverage if you choose to participate in winter sporting activities & scuba diving (up to 30m), with the proper conduct, guidance and supervision by a licensed operator.*

*Does not involve engaging, practicing or participating in a semi-professional or in a professional capacity or where income or remuneration can be earned from in such sports.

10. Is the benefit payable by per incident or per trip?

- Sum insured listed in the schedule of benefit is payable based on per incident.

11. Who do I contact for an emergency assistance or if I need to be admitted to a hospital while overseas?

- Please call our 24 Hours, 7 Days worldwide travel assistance at +603-2772 5600.
- You may reverse charge the call where this service is available.
- If you are unable to do so during an emergency, seek treatment first, and contact our worldwide travel assistance at +603-2772 5600 as soon as possible.

12. What is the definition of Immediate Family Members?

- It refers to the legal spouse, child, parent and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew of the insured.

13. I am travelling to multiple countries, do I need to buy a separate plan for each country? Which region should I select?

- If you are travelling to multiple destinations within the same trip, you can be covered under one policy. Please select the furthest region as listed under our area of coverage.

14. Can I cancel my policy and get a refund?

- No refund of premium is allowed once the policy has been incepted.

15. How do I submit a claim and how long does it take to process a claim?

- Please click [here](#) to view our 3 easy steps to make a claim.
- It takes 30 working days to process a claim, upon receiving complete documentation and provided that there is no further information or investigation required.

16. What should I do if the airlines loses my baggages?

- Lodge a report and seek compensation from the airline. You may file in your claim for the loss not compensated by the airline.

17. Will I be covered for an illness that I am already suffering from or have suffered in the past?

- No. We do not cover any pre-existing condition occurring within 1 year prior to the policy effective date.

18. Can I continue my medical treatment in Malaysia for injuries sustained overseas?

- Yes. If you suffer from a disability while travelling on an overseas trip and subsequently seek follow-up treatment in Malaysia, we will reimburse the medically necessary expenses

incurred within 30 days upon arrival to Malaysia, subject to the medical expenses limit specified in the schedule of benefit.

19. If I fall down overseas but do not seek treatment overseas, can I claim for medical expenses if I seek treatment after returning to Malaysia?

- Yes, only if the treatment is sought within 24 hours from the date of arrival in Malaysia. We will reimburse the medically necessary expenses incurred within 30 days upon arrival to Malaysia, subject to the medical expenses limit specified in the schedule of benefit.

20. Are dental expenses or pregnancy-related matters covered?

- No, dental expenses and pregnancy-related matters are not covered, unless they are direct consequences of an accident.

21. I need to cut-short my trip because my father is hospitalized in Malaysia. What am I covered for?

- We will reimburse the reasonable and necessary additional cost of travel, accommodation and the unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties.

22. Can I file a claim if my baggage is stolen where it is left outside on a bench while I am checking in?

- No, we do not cover for loss of baggage left unattended in any public place, as the policy excludes any failure of the insured to take reasonable efforts to safeguard his/her property.

23. Can I claim for travel cancellation if I cancel my trip because of political unrest at my planned destination?

- Yes, travel cancellation covers any event below which occurs within 14 days prior to original scheduled departure which:
 - a) leads to widespread violence;
 - b) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state; puts your life in danger; and
 - c) following the advise and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media.
- However, this policy excludes strikes or events due to an act of war, assertion of sovereignty, insurrection, revolution and use of military power.

24. What should I do if I lose money whilst abroad?

- You must make a report to the local police within 24 hours after the incident. Please click [here](#) to view our 3 easy steps to make a claim.

25. Will I be covered if my belongings are pick-pocketed while traveling overseas?

- Yes. You must make a report to the local police within 24 hours after the incident. Please click [here](#) to view our 3 easy steps to make a claim.

26. Does Travel Insurance cover for natural disasters?

- Yes. Natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire are covered events under our policy.

27. If I transit in the Middle East (region 3) during my trip to Europe (region 2) but I am not stopping over in the Middle East, what region should I buy?

- If you transit in the Middle East with no stop over, you may purchase a Region 2 plan.
- If you transit in the Middle East with a maximum stop over of 1 night because there is no connecting flight, you may also purchase a Region 3 plan.

28. Can a child purchase an individual policy and what is the premium and benefits?

- A child (aged between 31 days and above and up to 18 years) can purchase an individual policy but the policy must be issued under a parent or legal guardian's name, i.e. on the life of (OTLO) the child's name.
- For example:
"Jack Tan OTLO Tan Mei Mei".
The payable premium for a child is the same as for an adult.
- Under the Family plan, a child is entitled to 25% of the Accidental Death and Permanent Disablement benefit and all other benefits are payable at 100%.

29. Can I purchase travel insurance after I depart and still be covered?

- No. You must purchase the policy prior to your scheduled departure.

30. Can I extend my policy period after the commencement of my trip?

- Coverage shall be extended at our sole discretion for up to 30 days from the expiry of the period of insurance without payment of any additional premium if you are hospitalized and/or quarantined overseas as recommended by a doctor or as a result of any circumstances beyond your control which is deemed reasonable by us prohibiting your return to Malaysia prior to the insurance expiry.

31. When does the Home Away Protection cover starts?

- For domestic trips, coverage starts as soon as you depart from your place of residence or work. For overseas trips, coverage starts as soon as you depart from Malaysia. Coverage is valid if the travel period is a minimum of 2 days and terminates upon your return or upon completion of 31 consecutive days of travel, whichever is earlier.

32. What is Golf Insurance Rider and does the cover extend worldwide?

- It covers you for any loss or damage to your golfing equipment or any liability to a third party for property damage or bodily injury and hole-in-one expenses.
- Cover is worldwide except for United States of America and/or Canada and to countries where such payment would violate any prohibition or regulation or sanction that has been imposed by the Malaysian Government, the American Government and/or the United Nations.