

TravelRight Plus Insurance Add-On: Alternative Transport Top Up (FAQ)

No.	Question	Answer																								
1.	Can this add-on be purchased for the TravelRight Plus single trip cover, or is it only applicable to the annual cover?	This add-on can be purchased for the single trip and annual covers.																								
2.	Is this add-on applicable to organised group travel?	No. It is not applicable to a trip with more than 10 travellers in a group.																								
3.	Which geographical areas are covered by this add-on?	This add-on covers all geographical areas listed under the single trip and annual covers, with different premium charged for each area.																								
4.	Can a customer purchase this add-on for his/her family members?	Yes, this add-on offers individual, spouse, and family plans.																								
5.	Can a customer purchase this add-on after he/she has purchased a TravelRight Plus single trip or annual cover policy?	No, a customer is only allowed to purchase this add-on at the same time as when purchasing a new policy or renewing a policy.																								
6.	Is a mid-term change of the policyholder's selected add-on plan allowed?	No, mid-term change to the selected add-on plan is not allowed. Upgrade or downgrade of the add-on plan is allowed only during renewal of the annual policy.																								
7.	What is the total benefit entitlement for Alternative Transport Arrangement if a customer purchases this add-on?	<p>The total benefit entitlement will depend on the add-on plan purchased by the customer:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th colspan="3">TravelRight Plus: Section 21 Alternative Transport Arrangement</th> </tr> <tr> <th>Plan 1 (RM)</th> <th colspan="2">Plan 2 (RM)</th> </tr> </thead> <tbody> <tr> <td colspan="3">1,000</td> </tr> <tr> <th colspan="3">Add-on: Alternative Transport Top Up</th> </tr> <tr> <th>Plan 1 (RM)</th> <th>Plan 2 (RM)</th> <th>Plan 3 (RM)</th> </tr> <tr> <td>1,000</td> <td>2,000</td> <td>3,000</td> </tr> <tr> <th colspan="3">Total Benefit Entitlement (RM)</th> </tr> <tr> <td>2,000</td> <td>3,000</td> <td>4,000</td> </tr> </tbody> </table>	TravelRight Plus: Section 21 Alternative Transport Arrangement			Plan 1 (RM)	Plan 2 (RM)		1,000			Add-on: Alternative Transport Top Up			Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	1,000	2,000	3,000	Total Benefit Entitlement (RM)			2,000	3,000	4,000
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8.	Can a customer mix and match the add-on plans with the TravelRight Plus plans, i.e., purchase add-on Plan 2 with TravelRight Plus Plan 1?	Yes, customer can choose any add-on plan regardless of the plan type chosen for TravelRight Plus Insurance.																								
9.	If an insured has made a valid claim under this add-on but not for the full limit, can the balance be carried forward for future use?	No, the benefit limit under this add-on is on a per trip basis. No carry forward of the remaining benefit amount is allowed. Any remaining amount not utilised shall be forfeited upon completion of an insured trip.																								

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No.	Question	Answer
10.	Can the policyholder cancel this add-on and receive full premium refund if there is no claim being made?	For single trip policy, policyholder may cancel this add-on before the commencement of his/her journey by giving 7 days' written notice and is entitled to refund of premium paid. For annual policy, policyholder may cancel this add-on by giving 7 days' written notice and is entitled to a short rate refund as stated in the policy provided no claim has been made during the period of insurance.
11.	Can the policyholder cancel this add-on after making a claim and request for a pro-rated premium refund?	There will be no premium refund for cancellation of this add-on after a claim has been made.
12.	What are the documents required to claim under this add-on?	In the event of claim, please let us have the written confirmation from the airline/shipping lines confirming the duration of delay and the reason(s) together with the original receipts for additional expenses incurred.
13.	Is this add-on to be issued separately with stamp duty?	This is an add-on; stamp duty is only applicable to TravelRight Plus policy.