



OPTIONAL COVER: COVID-19 ADD-ON

You will only be covered under this section if you have chosen the **COVID-19** add-on and have paid the appropriate extra premium to us.

This add-on cover forms part of your TravelRight Plus policy and is subject to definitions, general conditions, general exceptions, terms and conditions of Section 2, 7 and 8 of the policy.

YOUR COVID-19 SCHEDULE OF BENEFITS

You will be covered in accordance to the plan you have selected as stated in your policy schedule / certificate of insurance.

| | Benefits | Plan 1 (RM) | Plan 2 (RM) | Plan 3 (RM) |
|------------------|--|-------------|-------------|-------------|
| Section 2 | Medical and Other Expenses | | | |
| | Overall Limit for COVID-19 Medical Expenses | 100,000 | 200,000 | 450,000 |
| | Follow-up Treatment in Malaysia** (up to max 45 days) | 30,000 | 75,000 | 100,000 |
| | ** subject to Overall Limit for COVID-19 Medical Expenses | | | |
| | Emergency Medical Evacuation & Bringing Back to Malaysia | 250,000 | 350,000 | 500,000 |
| | Repatriation of Mortal Remains (including Burial & Cremation) | 250,000 | 350,000 | 500,000 |
| | Hospital Income | | | |
| | - per day | 200 | 300 | 400 |
| | - maximum up to | 6,000 | 9,000 | 12,000 |
| Section 7 | Travel Cancellation | 5,000 | 12,500 | 25,000 |
| Section 8 | Travel Curtailment | 5,000 | 12,500 | 25,000 |

DEFINITION OF WORDS FOR THIS ADD-ON COVER

COVID-19 means coronavirus disease 2019 (COVID-19), an infectious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any variant or related strain thereof.

Quarantine means a restriction on movement or travel by a medical or governmental authority on an individual who is, or is suspected to be a carrier of **COVID-19** infection, or a contact of a person confirmed to have **COVID-19** infection.



MSIG Insurance (Malaysia) Bhd
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BENEFIT DESCRIPTION

Section 2: Medical & Other Expenses

COVID-19 Medical Expenses and Follow-Up Treatment in Malaysia

We will reimburse you up to the limit specified in the **COVID-19 Schedule of Benefits** for reasonably and customary medical treatment charges incurred whilst confined to a **hospital overseas** as a direct, sole and independent result of a **COVID-19** infection suffered by you, including follow-up medical expenses incurred in Malaysia following **your** return from **your journey**. You must contact MSIG Assist to obtain approval in advance for any medical treatment in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

Emergency Medical Evacuation & Bringing Back to Malaysia

If you are diagnosed with **COVID-19** during **your journey**, we will reimburse you up to the limit as specified in the **COVID-19 Schedule of Benefits** for emergency medical evacuation cost which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving you to the nearest **hospital** where appropriate **COVID-19** medical care is available. We will not pay to evacuate you from Malaysia to a foreign destination. You must contact MSIG Assist to obtain approval in advance for any emergency medical evacuation in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

Repatriation of Mortal Remains (including Burial & Cremation)

In the event of **your** death resulting from a **COVID-19** Infection, we will reimburse reasonable charges for burial or cremation in the location where the death occurs including reasonable costs of transporting **your** ashes or body back to Malaysia up to the limit specified in the **COVID-19 Schedule of Benefits**. Costs of transportation of **your** ashes or body from Malaysia to a foreign country is not covered. Advance approval is required from MSIG Assist for any repatriation in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

Hospital Income

We will pay you the specified amount in the **COVID-19 Schedule of Benefits** for each full day you are confined to a **hospital overseas** as an in-patient due to a **COVID-19** Infection as declared by a recognized public health authority of the country which you are visiting during the period of the **journey** up to a maximum period of 30 days.

Section 7: Travel Cancellation

We will reimburse up to the limit as specified in the **COVID-19 Schedule of Benefits** for loss of personal accommodation or transport charges, additional travel expenses paid or contracted to be paid by or for you and loss of excursion charges pre-booked and prepaid in Malaysia by or for you which are not recoverable from any other source if **your journey** is unavoidably cancelled at the time of departure arising from you being diagnosed with **COVID-19** infection within seven (7) days prior to **your journey**. This benefit is applicable if you have purchased this add-on no later than seven (7) days before the commencement date of **your journey**.



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Section 8: Travel Curtailment

We will reimburse up to the limit as specified in the **COVID-19 Schedule of Benefits** for the refund of the unused and non-refundable part of **your** trip in proportion to the unused days paid or contracted to be paid by **you** or for **you** in Malaysia in the event of necessary and unavoidable cancellation by **you** arising from **you** being diagnosed with **COVID-19** infection during **your** journey.

ADDITIONAL CONDITIONS FOR THIS ADD-ON COVER

The **COVID-19** add-on cover is only applicable to **you** as a short-term visitor for a **period of insurance** of a Single Trip Cover not exceeding 185 days other than **one way cover**.

For each insured person we will not pay for:

1. **Your** travel to a country, specific area or event when the World Health Organization or regulatory authority in a country to/from which **you** are travelling has advised against all but essential travel.
2. **Your** failure to get COVID-19 vaccinations or testing that **you** may need for **your** journey.
3. **Your** failure to comply with the local laws and regulations and/or failure to obtain necessary approvals or complete requirements of taking a **COVID-19** test and obtaining negative results prior to departing.
4. **Your** expenses incurred on pre-trip **COVID-19** testing, **COVID-19** testing at a departure or arrival airport, or post-trip **COVID-19** testing.
5. **Your** quarantine whilst at **overseas** or upon returning to Malaysia.
6. **Your** travel cancellation or curtailment resulting solely due to **quarantine**, border closures, **your** disinclination to travel or epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.