

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.

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.

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 COVID-19 ADD-ON

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 **COVID19** 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.

