

Travel Advisory on Sri Lanka Bombings

Following a series of bombings across Sri Lanka on 21 April 2019, this has caused major disruptions of the public transport especially at Colombo's Bandaranaike International Airport which may result in delays, disruptions or cancellations in the forthcoming days.

Flight delay, cancellations or reroute due to Sri Lanka suicide bomb attack could lead to claims being submitted under the following benefits/sections. We have prepared a list of FAQs as below:

FAQs

If insurance is purchased before 21 April 2019:

- 1. Is there any benefit(s) claimable by the Insured who purchase MSIG TravelRight Plus policy?**

The policy will cover for death or bodily injury sustained through acts of terrorism provided that such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.

There is no provision to cover other sections under the policy. The event falls under policy General Exception 1(b):

any acts of terrorism including but not limited to

- the use or threat of force, violence and/or*
- harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or*

any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

- 2. Does the insurance cover reschedule of flight before the Journey?**

No, there is no provision to cover reschedule of flights before the Journey.

- 3. Do the airlines provide compensation?**

Certain airlines are providing updates on their websites. We advise the Insured to check the websites of their respective airlines regularly for the latest flight updates and contact their travel agents or airlines.

- 4. The Insured has rescheduled his/her holiday to Sri Lanka to a later date, is his/her current insurance valid and does he/she need to buy travel insurance again?**

In view of the instability situation at Sri Lanka, we will accommodate requests of postponement or deferment of trip for travel period commencing 21 April 2019 to 20 July 2019 subject to the following:-

- a) *Insured must inform MSIG of his/her intention to postpone the trip*
- b) *Insured must provide the details of the alternative travel arrangement for endorsement of cover on the insurance certificate*
- c) *The insurance will lapse if the Insured did not replace the trip within 90 days of the original travel date.*
- d) *In any event, no refund of premium is allowed.*

This postponement is only applicable to the current situation in Sri Lanka and should not be taken as a precedent for future cases.

5. Is the Insured's travel insurance valid if purchased on or after 21 April 2019?

If the insurance is purchased on or after 21 April 2019, our policy does not cover claims for losses caused by an event that was known at the time of purchasing. Hence, cover is not available for claims arising from the situation in Sri Lanka. This is stated under General Exception 2 e - claims caused by reason which is of public knowledge when the insurance is purchased or when the trip is booked.

Policy limits, conditions and exclusions still apply. Please refer to the policy booklet for full details.

Reference:

<https://www.channelnewsasia.com/news/asia/scale-of-sri-lanka-blasts-exceeds-bali-bombings-mumbai-attacks-11469512>

<https://www.nytimes.com/2019/04/22/world/asia/sri-lanka-bombing-explosion.html>