

TravelRight Plus Insurance Advisory on Lombok

On 5 August 2018, a 6.9 magnitude earthquake struck Lombok and which has also affected Bali. Although flights are reported to be operating as usual, there may be delays, disruptions or cancellations in the forthcoming days.

Flight delay or cancellations from the earthquake 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 5 August 2018:

1. **If the Insured is in Lombok when the earthquake struck or Bali, what can the Insured claim?**

The Insured may claim the unused, non-refundable and prepaid part of the Journey under Section 8 - Trip Curtailment and the delay of flight exceeding 6 hours under Section 9 - Travel Delay. Claims which are not related to the earthquake activity such as medical expenses from a road accident are still covered.

However, there is no cover available for any part of the Journey that has been utilised nor is there is a provision to claim for additional travel, accommodation and meal expenses because of the flight cancellation.

2. **Is flight delay covered?**

The Insured may claim for compensation under Section 9 - Travel Delay provided he/she is in the affected areas during the Journey when the incident occurred.

3. **If the Insured is stranded in affected places, can he/she claim under travel delay/missed connection probably due to rerouting by airlines? Or can he/she claims for expenses if he/she opts for alternative routes?**

MSIG will only pay for one claim arising from the above event made either under Section 9 - Travel Delay, Section 10 - Missed Connection or Section 13 - Travel Reroute. There is no provision to cover expenses incurred using alternative routes.

4. **If the Insured is in Malaysia and not departed yet, what can the Insured claim?**

The Insured may claim for the cancellation of pre-booked travel arrangements under Section 7 - Trip Cancellation.

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

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

6. 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.

7. The Insured has rescheduled his/her holiday to Lombok or Bali to a later date, is his/her current insurance valid and does he/she need to buy travel insurance again?

In view of the earthquake aftershocks, we will accommodate requests of postponement or deferment of trip for travel period commencing 7 August 2018 to 7 November 2018 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 Lombok and should not be taken as a precedent for future cases.

8. Is the Insured's travel insurance valid if purchased on or after 5 August 2018?

If the insurance is purchased on or after 5 August 2018, 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 any earthquake activity. 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.

Summary

Section	Benefit	Plan 1 Limit (RM)	Plan 2 Limit (RM)	Excess (RM)	Remarks
7	Travel Cancellation	18,000	50,000	50	Refer to FAQ 4. Policy pays for either Section 7 or 8.
8	Travel Curtailment	18,000	50,000	50	Refer to FAQ 1. Policy pays for either Section 7 or 8.
9	Travel Delay	200 every 6 hours up to RM3600	200 every 6 hours up to RM4000	-	Refer to FAQ 2 and 5. Policy will only pay for one claim under either Section 9, 10, 11, 12 or 13.
10	Missed Travel Connection	600	1,000	-	Refer to FAQ 3. Policy will only pay for one claim under either Section 9, 10, 11, 12 or 13.
11	Travel Overbooked	500 every 6 hours up to RM1000	500 every 6 hours up to RM1000	-	Policy will only pay for one claim under either Section 9, 10, 11, 12 or 13.
12	Missed Departure	1,000	1,000	50	Policy will only pay for one claim under either Section 9, 10, 11, 12 or 13.
13	Travel Reroute	250	500	-	

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

