

TRAVEL ADVISORY ON BALI

Following the eruption of Mount Agung on 21 November 2017, the spread of volcanic ash has forced the closure of Ngurah Rai International Airport in Bali and Lombok Airport. This has led to the cancellation of flights since 7:15 a.m. on Monday, 27 Nov 2017 local time.

There will be expected delays and disruptions to travel and transport services within Bali which has also affected Lombok and potentially flight routes that fly over Bali en-route to cities like Kolkata, Mumbai or Sydney etc.

Flight delay or cancellations from the volcano eruption could lead to claims being submitted under the following benefits/sections. We have prepared a list of FAQs as below:

FAQs

If your insurance is purchased before 21 Nov 2017:

1. If I am in Bali when the volcano erupted, what can I claim?

You 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 volcanic 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 my flight delay covered?

You may claim for compensation under Section 9 - Travel Delay provided you are in the affected areas during the Journey when the incident occurred.

3. If I am stranded in Bali, can I claim under travel delay/missed connection due to rerouting by airlines? Or can I claim for expenses if I opt 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 I am still in Malaysia and have not departed yet, what can I claim?

You 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 alternatives such as ticket refunds, rerouting, cancellation or changing the travel dates etc. We recommend you to check the websites of their respective airlines for the latest flight updates and contact your

TRAVEL ADVISORY ON BALI

travel agent or airline regarding the best available options. You may also refer to <http://www.mavcom.my/en/consumer/flight-delays-cancellations/> for information.

7. I have rescheduled my holiday to Bali to a later date, is my current insurance valid and do I need to buy travel insurance again?

In view of the closure of airport, we will accommodate requests of postponement or deferment of trip for travel period commencing 28 November 2017 to 28 February 2018 subject to the following :-

- a) *You must inform MSIG of your intention to postpone the trip*
- b) *You must provide the details of the alternative travel arrangement for endorsement of cover on the insurance certificate*
- c) *The insurance will lapse if you 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 Bali and should not be taken as a precedent for future cases.

8. Is my travel insurance valid if purchased on or after 21 Nov 2017?

If the insurance is purchased on or after 21 Nov 2017, 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 volcanic 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	Limit (RM)	Excess (RM)	Remarks
7	Travel Cancellation	18,000	50	Refer to FAQ 4. Policy pays for either Section 7 or 8.
8	Travel Curtailment	18,000	50	Refer to FAQ 1. Policy pays for either Section 7 or 8.
9	Travel Delay	200 every 6 hours up to 3600	-	Refer to FAQ 2 and 5. Policy pays for one claim under either Section 9, 10, 11, 12 or 13.
10	Missed Travel Connection	600	-	Refer to FAQ 3. Policy pays for one claim under either Section 9, 10, 11, 12 or 13.
11	Travel Overbooked	500 every 6 hours up to 1000	-	Policy pays for one claim under either Section 9, 10, 11, 12 or 13.
12	Missed Departure	1000	50	Policy pays for one claim under either Section 9, 10, 11, 12 or 13.
13	Travel Reroute	250	-	

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