



## TRAVEL ADVISORY ON COVID-19 OUTBREAK

(UPDATED 01 April 2020)

A novel coronavirus (COVID-19) has infected thousands since the outbreak began in Wuhan, China. Common signs of infection include respiratory symptoms, fever, coughing, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death. As travellers, you are rightly concerned about the spread of the virus. We have prepared a list of Frequently Asked Questions in relation to your MSIG TravelRight Plus in the face of the COVID-19 outbreak.

### FAQs

*Single Trip - For insurance purchased **before** 23 January 2020*  
*Annual Cover - For insurance purchased and trip booked **before** 23 January 2020*

1. How am I covered with the MSIG TravelRight Plus policy when it comes to a situation like this?

***Before commencement of journey:***

*If you are confirmed to have been infected by COVID-19 (resulting in hospitalisation or death before your journey), the policy will cover for travel cancellation, provided you had purchased it no later than 7 days before your journey began.*

***During the journey:***

*If you are confirmed to have been infected by COVID-19 during your journey, the policy will cover:*

- *medical expenses*
- *emergency medical evacuation*
- *travel curtailment*
- *repatriation of mortal remains*

2. Are there any benefits claimable if I decide to cancel or shorten my trip due to the COVID-19 outbreak?

*No, there are no provisions under Travel Cancellation or Travel Curtailment to cover the disinclination to travel in view of the COVID-19 outbreak.*

3. Does the insurance cover the additional costs incurred if I would like to reschedule my trip or flight before the journey?

*No, there are no provisions to cover the additional costs incurred if you would like to reschedule your trip or flight before the journey.*

**4. Are there any benefits claimable if there is a travel restriction and I am unable to enter my destination due to COVID-19?**

*No benefit would be claimable as it would fall under policy General Exception 1(d):*

*delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulation by Customs or other Government Officials or Authorities of any country.*

*Single Trip - For insurance purchased from 23 January 2020 onwards  
Annual Cover - For insurance purchased and trip booked from 23 January 2020 onwards*

**5. Is my travel insurance valid if I had purchased on or after 23 January 2020?**

*If the insurance is purchased on or after 23 January 2020, 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 in relation to COVID-19. 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 cancellation and trip postponement (applicable to Single Trip Travel Insurance only)*

**6. <Update> I would like to cancel my trip, can I cancel my travel insurance?**

*If you are travelling to China, Hong Kong or Macau, we will accommodate the cancellation of your Single Trip travel insurance with premium refund for journeys that are commencing 07 February 2020 to 23 March 2020 subject to submission of your flight ticket. Premium refund is not applicable to Annual Cover.*

**7. I would like to reschedule my trip to a later date, will I need to buy travel insurance again?**

*We will accommodate requests to amend the travel date of your Single Trip travel insurance if there is postponement or deferment for journeys commencing 13 March 2020 to 31 August 2020 subject to the following:-*

- a) *You must inform MSIG of your intention to postpone the trip before the commencement of your trip.*
- b) *You must provide the details of your new travel arrangement for endorsement of cover on the insurance certificate*
- c) *Your insurance will lapse if the Insured does not replace and commence the trip by 31 December 2020. Additional premium may be applicable for extension of travel duration or change of geographical area.*
- d) *Only a one-time amendment is allowed.*
- e) *If you opt for this option, there will be no refund of premium.*

*For Annual Cover, do ensure that the travel dates of your rescheduled trip falls within the period of insurance of your policy.*

*This postponement is only applicable to the current COVID-19 outbreak and should not be taken as a precedent for future cases.*

8. **<Update>** My trip to China, Hong Kong, Macau or other countries has been cancelled by the tour agency or airline, can I cancel my policy?

*Yes, you may cancel your policy. Please provide documentation by the tour agency or airline confirming the trip cancellation. We shall refund the premium paid accordingly.*

*This is applicable to Single Trip only and for trips commencing within the period 13 March 2020 to 31 August 2020.*

**Summary:**

Travel Postponement for Single Trip Travel Insurance

Journey Commencement	Destination	Condition
13 March 2020 to 31 August 2020	All countries	<ul style="list-style-type: none"> <li>Rescheduled trip to commence before 31 December 2020</li> </ul>

Policy Cancellation for Single Trip Travel Insurance

Journey Commencement	Destination	Documentations required for premium refund
07 February 2020 to 23 March 2020	China, Hong Kong, Macau	<ul style="list-style-type: none"> <li>Flight ticket</li> </ul>

**- Not Applicable -**

13 March 2020 to 31 August 2020	All countries	<ul style="list-style-type: none"> <li>Confirmation of trip cancellation by tour agency</li> <li>Confirmation of flight cancellation by airlines</li> </ul>
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*Policy extension (applicable to Single Trip Travel Insurance and Annual Cover)*

9. **<Update>** My return trip to Malaysia is impacted by travel restriction, can I extend the period of insurance of my policy?

*We will accommodate request to extend the period of insurance of your travel insurance if you are unable to return to Malaysia due to travel restriction subject to the following:-*

- You must inform MSIG of your intention to extend your period of insurance before the expiry of your policy.*
- You must provide your new return date for endorsement of cover on the insurance certificate.*

- c) *Additional premium will be charged in accordance to the extension duration **on weekly basis**. Please refer Appendix 1 for the additional premium calculation.*
- d) *Only a one-time amendment is allowed. In any event, no refund of premium is allowed.*

*This extension is only applicable to the current COVID-19 outbreak and should not be taken as a precedent for future cases.*

**Note:**

*“Journey”, as outlined by your policy document, refers to a trip that commences when you leave your home or workplace in Malaysia (whichever is the later) for a direct journey to the intended destination and ends when you return to Malaysia. It ends either:*

- a) *after 24 hours upon your arrival in Malaysia,*
- b) *upon reaching your home or workplace in Malaysia (whichever is the earlier),*
- c) *expiry of the Period of Insurance.*

Other policy limits, terms, conditions and exclusions still apply.

For more information, please contact your Insurance Advisor or our Customer Service team at 1-800-88-MSIG (6744) or [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

## Appendix 1: Additional premium calculation for policy extension

### Single Trip (Max No. of Days per Trip = 185 days)

Period of Insurance (POI) : 01/03/2020 to 31/03/2020  
 Destination : Japan (Area 1)  
 Coverage Type : Plan 1, Insured Only  
 Premium paid : RM 101 (including stamp duty)  
 Each Additional Week's Premium : RM24

### Extension of POI

Insured A	Insured B
Extend to 05/04/2020	Extend to 17/04/2020
Additional premium: RM 24	Additional premium : RM 24 x 3 = RM 72

### Annual Cover ( Max No. of Days per Trip = 90 days)

Period of Insurance (POI) : 01/04/2019 to 31/03/2020  
 Coverage Type : Plan 1, Area 1  
 Insured's Age : 18-69 years old

Scenario	Travel date	Extend to	Extended journey duration	Remarks
Extension within POI	01/03/2020-20/03/2020	25/03/2020	25 days	No additional charges for extension.
Extension within POI	28/12/2019-20/03/2020	30/03/2020	94 days	Subject to additional Single Trip premium for extension of 4 days = RM24.00
Extension exceeds POI	01/03/2020-20/03/2020	30/04/2020	61 days	Policy to be renewed subject to renewal annual premium, no additional charges for extension.  Premium to be paid = RM 266.52 (inclusive service tax and stamp duty)
Extension exceeds POI	01/01/2020-20/03/2020	03/04/2020	94 days	Policy to be renewed subject to renewal annual premium and single trip premium for extension of 4 days = RM24.00  Premium to be paid = RM 266.52 + RM 24.00 = RM290.52