



MSIG

MSIG Insurance (Malaysia) Bhd

Registration No. 197901002705 (46983-W)

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A Member of **MS&AD** INSURANCE GROUP

Frequently Asked Questions – Alternative Transport Top Up

1. Can I include this add-on to my travel insurance single trip or annual cover?

Yes, you can include this add-on to your travel insurance single trip or annual cover.

2. Which geographical areas are covered by this add-on?

This add-on covers all geographical areas listed under the single trip and annual covers, with different premium charged for each area.

3. Can I purchase this add-on for my family members?

Yes, this add-on offers individual, spouse, and family plans.

4. Can I purchase more than 1 add-on?

Yes, there are 4 available add-on:

- (i) Alternative Transport Top Up;
- (ii) Cruise Benefit;
- (iii) Golf Benefit; and
- (iv) Pet Benefit

5. Can I purchase this add-on after I have purchased a travel insurance single trip or annual cover policy?

No, you are only allowed to purchase this add-on at the same time as when purchasing a new policy or renewing a policy.

6. Can I mix and match the add-on plans with the basic travel insurance plans, i.e., purchase add-on Plan 2 with basic travel insurance Plan 1?

Yes, you can choose any add-on plan regardless of the plan type chosen for basic travel insurance.

7. Is a mid-term change of the policyholder's selected add-on plan allowed for annual policy?

No, mid-term change to the selected add-on plan is not allowed. Upgrade or downgrade of the add-on plan is allowed only during renewal of your annual policy.

8. Can I change the selected add-on plan for single trip before departure?

Yes,

- (i) You can upgrade/downgrade and pay the premium difference or get the refund premium.
- (ii) You can change from insured only to:
 - i. insured and spouse; or
 - ii. family.



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9. What is the total benefit entitlement for Alternative Transport Arrangement if I purchase this add-on?

The total benefit entitlement will depend on the add-on plan purchased:

Basic Travel Insurance Plan: Section 21 Alternative Transport Arrangement		
Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1,000		
Add-on: Alternative Transport Top Up		
Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1,000	2,000	3,000
Total Benefit Entitlement (RM)		
2,000	3,000	4,000

10. If I have made a valid claim under this add-on but not for the full limit, can the balance be carried forward for future use?

No, the benefit limit under this add-on is on a per trip basis. No carry forward of the remaining benefit amount is allowed. Any remaining amount not utilised shall be forfeited upon completion of an insured trip.

11. Can I cancel this add-on and receive full premium refund if there is no claim being made?

For single trip policy, you may cancel this add-on before the commencement of your journey by giving 7 days' written notice and is entitled to refund of premium paid.

12. Can I cancel this add-on after making a claim and request for a pro-rated premium refund?

There will be no premium refund for cancellation of this add-on after a claim has been made.

13. What are the documents required to claim under this add-on?

In the event of claim, please let us have the written confirmation from the airline/shipping lines confirming the duration of delay and the reason(s) together with the original receipts for additional expenses incurred.