



MSIG Insurance (Malaysia) Bhd  
Registration No. 197901002705 (46983-W)  
Head Office: Customer Service Centre, Level 15, Menara Hap Seng 2,  
Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur  
Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1-800-88-MSIG (6744)  
[www.msig.com.my](http://www.msig.com.my)  
A Member of **MS&AD** INSURANCE GROUP

## Frequently Asked Questions – Alternative Transport Top Up

**1. Can I include this add-on to my TravelRight Plus single trip or annual cover?**

Yes, you can include this add-on to your TravelRight Plus 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 2 available add-on:

- (i) For TravelRight Plus Single Trip policies: COVID-19 Benefit and Alternative Transport Top Up
- (ii) For TravelRight Plus Annual Cover: Alternative Transport Top Up Add-on only

**5. Can I purchase this add-on after I have purchased a TravelRight Plus 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 TravelRight Plus plans, i.e., purchase add-on Plan 2 with TravelRight Plus Plan 1?**

Yes, you can choose any add-on plan regardless of the plan type chosen for TravelRight Plus 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.



MSIG Insurance (Malaysia) Bhd  
Registration No. 197901002705 (46983-W)  
Head Office: Customer Service Centre, Level 15, Menara Hap Seng 2,  
Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur  
Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1-800-88-MSIG (6744)  
[www.msig.com.my](http://www.msig.com.my)  
A Member of **MS&AD** INSURANCE GROUP

**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:

TravelRight Plus: 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.