



MSIG Insurance (Malaysia) Bhd
Registration No. 197901002705 (46983-W)
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www.msig.com.my
A Member of **MS&AD** INSURANCE GROUP

FAQ - COVID 19 Benefit

1. What are the Conditions of Purchase of COVID-19 Benefit?

- You have been fully vaccinated with the full regimen of COVID-19 vaccine recognized by the Ministry of Health, Malaysia.
- You shall only travel to a destination provided the public authorities of Malaysia have not issued warning against such travel prior to departure.
- You shall only travel to a destination where the local public authorities will accept your entry and stay.
- You shall comply with official health guidelines issued by public authorities at the travel destination that aim to minimise the risk of contracting COVID-19.

2. Can I purchase COVID-19 Benefit two days before I depart from Malaysia for my overseas single trip?

Yes, you can. However, you will not be eligible for the Travel Cancellation benefit of this add-on.

3. If I have been infected by COVID-19 before, can I purchase COVID-19 Benefit?

Yes, it will subject to underwriting consideration. We will need to assess your medical history, recovery status and travel plan.

4. Can I include COVID-19 Benefit to my TravelRight Plus policy while I am travelling at overseas?

No, you have to purchase this COVID-19 Benefit before you depart from Malaysia.

5. How to take up if the return date is not fixed yet?

You may opt for one-way cover if the return date is not fixed. Do note that changes to the policy is not allowed once your trip has commenced.

6. What should I do if there is an unexpected extension of my stay abroad?

If you are unable to return to Malaysia prior to the expiry of your policy due to unexpected circumstances beyond your control, please contact us for assistance.

7. Can I change my travel dates on the policy if I decide to postpone my travel to a later date due to COVID-19?

Yes, you will be able to change the travel dates of your policy before the commencement of your trip.

8. Can I request for a premium refund if I wish to cancel the COVID-19 Benefit?

You may cancel your COVID-19 Benefit by giving us seven (7) days' written notice prior to your insurance commencement date and we will reimburse the premium paid provided no claim has been made.



9. Can I upgrade my COVID-19 plan before my travel departure date?

Single Trip

- i. Yes, you may make changes prior to the commencement of your trip.
- ii. To upgrade your COVID-19 plan, you also need to upgrade your TravelRight Plus plan.
- iii. If your upgrade is done within 7 days before the commencement date of your journey, you are not eligible for the Travel Cancellation benefit.

Annual Cover

No upgrade of COVID-19 plan is allowed within the period of insurance. You may do so upon renewal of your policy provided that your TravelRight Plus plan is upgraded.

10. Can I include this COVID-19 Benefit add-on during mid-term of my TravelRight Plus Insurance Annual Cover policy?

Mid-term inclusion of COVID-19 Benefit is not allowed. You may do so upon policy renewal.

11. Which treatment is covered in regard to medical care for COVID-19?

Medical treatments & prescriptions: COVID-19 is covered as any other illness and, therefore, treatment costs incurred whilst you are confined to hospital overseas as a result of COVID-19 infection suffered by you, including follow-up medical expenses incurred in Malaysia following your return from journey, will be reimbursed. You must contact MSIG Assist to obtain approval in advance for any medical treatment in relation to COVID-19.

COVID-19 testing: The testing will only be paid in case of an infection and if prescribed by a doctor, whilst you are confined to hospital overseas. The testing will not be paid in case that it is needed as a preventive measure, e.g. requested by airline, hotel or at the border to enter a country.

Quarantine: Additional costs for preventive quarantine will not be covered.

Hospital Income: You will be paid if you are confined to a hospital overseas for each full day of stay as an in-patient due to a COVID-19 infection during the period of journey up to a maximum period of 30 days.

12. What happens if I need urgent medical care when I am overseas?

As a MSIG Insured, you have access to MSIG Assist, our 24-hour emergency service. You will receive immediate help in case of an emergency.

13. How can I receive reimbursement for medical expenses in the event of COVID-19 infection?

If you are confined to hospital overseas for COVID-19 treatment, you could submit your claim by sending us your medical documents and invoices together with a completed claim form to our MSIG office.



14. Will my insurance cover COVID-19 evacuation?

Yes, we will pay to evacuate you from foreign destination to the nearest hospital where appropriate medical care is available. You must contact MSIG Assist to obtain approval in advance for any emergency medical evacuation in relation to COVID-19. Failure to do so shall invalid a claim for such costs.

15. I joined a tour visit to the outskirts of India to experience a nature lifestyle. On the 3rd day of my tour, I developed COVID-19 symptoms and was diagnosed with COVID-19. I need evacuation to the city of New Delhi where there is an appropriate facility for COVID-19 treatment, what should I do?

- i. You must contact MSIG Assist to obtain approval in advance for any emergency medical evacuation in relation to COVID-19. Failure to do so shall invalid a claim for such costs.
- ii. We will reimburse you for emergency medical evacuation cost which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving you to the nearest hospital where appropriate COVID-19 medical care is available.

16. If I do not wish to travel, can I cancel my trip and claim for trip cancellation?

Trip cancellation costs are not covered if you decide not to travel.

17. If I am infected with COVID-19 before my travel date, can I claim for trip cancellation and medical expenses?

If you are infected with COVID-19 within 7 days prior to your travel date and was not able to travel, you can claim for the trip cancellation costs but not the medical expenses in Malaysia. Travel Cancellation benefit is applicable if you have purchased COVID-19 Benefit no later than 7 days before the commencement date of your journey.

18. I am in a COVID-19 high risk group. Can I get a refund for my trip cancellation?

No, as long as you are medically fit to travel, the insurance will not cover any expenses related to the cancellation of your trip.

19. I have booked a trip but am unable to travel due to official travel warnings or restrictions due to COVID-19. Will my trip cancellation be covered under COVID-19 Benefit?

No, trip cancellation costs will only be covered if you are diagnosed with COVID-19 infection 7 days prior to your journey provided you have purchased this add-on no later than 7 days before the commencement date of your journey. In the event new travel restrictions are imposed, and travelling is no longer possible, please contact your travel agent to rearrange your travel plan.

20. What happens if I miss my flight due to COVID-19 screenings at the airport?

It is recommended to plan a generous time buffer for travel as usual procedures may take even longer at the moment. Delays at the security check points or screenings are not considered a covered event for trip cancellation.

21. Will I be covered if my connecting flight is cancelled due to COVID-19?

Your insurance does not cover missed flight connections due to COVID-19.



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22. How do I provide evidence of compliance with COVID-19 safe travel requirements?

To provide evidence of compliance, you can submit copies of the travel guidelines stated by the public health authorities of Malaysia as well as those of your destination countries (e.g. screenshots from relevant official websites). The documentation must specifically indicate the travel guidelines valid on the date of your departure.

23. Will COVID-19 Benefit cover my travel expenses should I decide to return to my home country earlier than planned?

This add-on will only cover trip curtailment arising from your being diagnosed with COVID-19 infection. Trip curtailment due to border closure, disinclination to travel or government orders, advisories, regulations or directives are excluded.

24. During my journey overseas, one of my tour members was infected with COVID-19. We are advised to quarantine at our hotel. Can I claim for the curtailment benefit?

COVID-19 Benefit does not cover travel curtailment due to quarantine.

25. I had purchased an overseas ground tour through a travel agency in Malaysia. During my journey, some of the countries were put under a lockdown. Can I claim for unused tour fees?

No, we will not pay any claim in relation with orders, advisories, regulations or directives by government, health authorities or the World Health Organization.

26. My spouse and I have purchased the travel insurance with COVID-19 Benefit 2 months before the commencement date of our journey. My spouse tested positive for COVID-19 when a PCR test was conducted 3 days prior to our journey. As a close contact, I was required to be quarantined. Can we claim for trip cancellation?

Your spouse can make a claim under the Travel Cancellation benefit. However, trip cancellation due to quarantine is excluded.

27. I was diagnosed with COVID-19 infection in the remaining few days of my trip journey and admitted to a hospital overseas. What can I claim for from the COVID-19 Benefit cover?

- i. You must contact MSIG Assist to obtain approval in advance for any medical treatment in relation to COVID-19. Failure to do so shall invalid a claim for such costs.
- ii. We will reimburse you up to this limit specified in the COVID-19 Schedule of Benefits for medical treatment charges incurred whilst confined to a hospital overseas as a direct result of a COVID-19 infection suffered by you, including follow-up medical expenses incurred in Malaysia up to a maximum period of 45 days.
- iii. You are entitled to claim for hospital income as per the amount specified in the COVID-19 Schedule of Benefits for each full day you are confined to a hospital overseas as an in-patient due to a COVID-19 infection during the period of the journey up to a maximum period of 30 days.
- iv. You will be reimbursed for the unused and non-refundable part of your accommodation, transportation or excursion expenses due to your trip curtailment.



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28. I was free of COVID-19 infection while leaving for my final destination at the airport check-in point but I was diagnosed with COVID-19 infection upon arrival at an airport in Malaysia. Can I claim for medical expenses incurred in Malaysia?

There is no coverage under COVID-19 Benefit if you are diagnosed with COVID-19 in Malaysia. This add-on will cover the follow up medical expenses incurred in Malaysia if you are diagnosed with COVID-19 and admitted to hospital overseas during your journey.

29. We attended a wedding ceremony during a family trip overseas as there was a COVID-19 cluster at that ceremony. My family members and I tested negative for COVID-19, but we were required to self-isolate for 10 days by the public health authority. Can I claim for the unused trip expenses?

No, this add-on does not provided cover for quarantine.

30. We had purchased entrance tickets to Disneyland & train tickets prior to a declaration of lockdown in our destination country by the Local Public Authority. Can I claim for the costs of the entrance & train tickets?

No, this add-on does not cover any claim which arises from orders, advisories, regulations or directives by government, health authorities or the World Health Organization.

31. A day before my return journey to Malaysia, the local public authority declared a lockdown that caused the cancellation of my return flight to Malaysia. I have incurred additional expenses on accommodation and transport while waiting for an alternative flight. Can I claim for the additional costs incurred due to the lockdown?

No, this add-on does not cover additional cost incurred during the lockdown at your destination country.

32. The World Health Organization or Public Authority of Malaysia has issued warnings against travelling to my destination country prior to my departure. Can I cancel my travel policy?

Yes, you may cancel this policy before the commencement of your journey by giving us 7 days' written notice.