# Consumer Guide
# Travel Insurance

PIAM

## What is Travel Insurance?

Travel Insurance helps protect you against the losses arising from covered events while you are travelling abroad or domestic. Depending on your policy, you may be covered for medical expenses, personal accidents, travel inconveniences, and 24 hours worldwide travel assistance.

Additionally, you may also choose to purchase optional add-ons to extend your coverage for selected sports and adventure activities, such as rock climbing, hiking, scuba diving, and other activities specified in your policy.

## What are the types of Travel Insurance?

You can choose from **two main plans**, depending on how often you travel:

**Single Trip Plan**

Provides cover for **one specific journey** from the start of your trip until you return home. Ideal if you travel only once or twice a year.

**Annual Trip Plan**

Provides cover for **multiple trips** within a 12-month policy period. Ideal if you travel frequently throughout the year.

Additionally, you can choose a plan based on **who you would like to cover under the policy:**

**Individual**

For Solo Traveller

**Spouse**

Husband & Wife

**Family**

Parents & eligible children

**Group**

2 or more travellers

**Did You Know?**

*The maximum coverage period varies by insurer. For example, a single trip policy may cover up to **190 days**, while an annual plan may cover **unlimited trips**, with each trip covered for up to **95 consecutive days**.*

## Does Travel Insurance cover trips within Malaysia?

Yes. You can purchase Travel Insurance for your domestic travel (including Sabah, Sarawak and within Peninsular Malaysia) and your destination is required to be at least **50 km away** from your permanent home or place of work.

The **maximum coverage period** for domestic trips is usually **31 days** per trip.

Persatuan Insurans Am Malaysia

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## What does Travel Insurance cover?

Travel Insurance will cover you for events or activities that may go wrong when you travel. Depending on your policy, it **may provide coverage** for:

| Travel Disruptions | Medical & Personal Accident Protection | Personal Belongings | Emergency Support |
|---|---|---|---|
| ✓ Flight cancellations or delays<br>✓ Luggage damage or delay<br>✓ Missed travel connections<br>✓ Missed departure<br>✓ Travel overbooked<br>✓ Travel postponement<br>✓ Travel rescheduled<br>✓ Travel re-routes<br>✓ Travel curtailment | ✓ Medical expenses<br>✓ Accidental death<br>✓ Permanent disablement<br>✓ Follow-up medical treatments<br>✓ Daily hospital allowance<br>✓ Trauma care allowance | ✓ Loss of luggage<br>✓ Loss of money<br>✓ Loss of travel documents<br>✓ Loss of personal belonging i.e. Laptop, Jewellery<br>✓ Fraudulent use of credit card | ✓ Medical evacuation<br>✓ Repatriation of mortal remains<br>✓ Compassionate visit<br>✓ 24/7 Worldwide Travel Assistance |

While insurance can't cover every situation, it helps to give you some peace of mind when travelling.

## Does Travel Insurance cover adventure sports and activities?

Your Travel Insurance policy may not automatically cover all activities you might be planning to do. Most standard Travel Insurance policies **exclude** coverage for injuries sustained while participating in adventure or extreme sports due to the heightened risk involved.

Examples of activities **commonly excluded** are:

- **Parasailing or hang gliding**
- **Hot air ballooning**
- **Bungee jumping**
- **Riding a scooter or moped**
- **White water rafting**
- **Snowboarding**
- **Rock climbing**
- **Scuba diving**

However, some insurers now **offer specialised adventure coverage** options. If you plan to engage in such activities, inform your insurer and purchase the appropriate additional coverage before your trip.

**Did You Know?**

*Each insurer offers different levels of coverage, so it's important to choose a policy that best suits your travel plans and needs. Speak to your intermediary, agent or insurer before purchasing Travel Insurance to ensure you have the right protection.*


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## What are the common exclusions in Travel Insurance?

Travel Insurance doesn't cover you for every situation, and there may be circumstances where you are not covered when your travel plans are interrupted by an event that isn't your fault. Some **common exclusions** you should look out for and understand are:

| | | |
|---|---|---|
| **Unattended luggage** | **Self-inflicted injury** | **Suicide (whether sane or insane) or any attempt thereof** |
| **Pre-existing conditions** | **Intoxicating liquor or drugs not prescribed by qualified registered medical practitioner** | **Normal pregnancy or childbirth (including routine delivery, miscarriage)** |
| **Elective treatments or cosmetic procedures** | **Injuries from hazardous sports (without additional coverage)** | **Acts of war, civil unrest, or terrorism** |

***Note:*** *Always read the "General Exclusions" section of your policy. It will spell out any events or situations (such as pandemics, which many policies treat specially) that are not covered.*

## When should you buy Travel Insurance?

Travel Insurance isn't just for emergencies that happen while you're abroad, it also **protects you before your trip even begins**. Secure your Travel Insurance **at least 14 days before** your trip to get the full coverage of your policy.

By purchasing coverage soon after booking your trip, it provides protection against eligible pre-departure cancellations and unforeseen events, whereas delaying your purchase may reduce the scope of coverage available. Please check to ensure that your policy covers travel cancellation and the requirements to be eligible for the benefit.

**Did You Know?**

*If a natural disaster is already forecasted or occurring when you purchase your policy, it may be considered a* ***known event and excluded from coverage****. Always purchase your Travel Insurance right after you book your trip.*

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## Who can buy Travel Insurance?

You can purchase Travel Insurance if you are:

- A **Malaysian citizen** or **permanent resident**
- A holder of a **valid work permit** or **employment pass** provided your place of employment is in Malaysia during the policy period
- A holder of a **valid dependent pass**, **student pass**, or **long-term social visit pass** issued by the relevant Malaysian government authority (excluding a travelling visa)

## What to do in a medical emergency?

In case of a medical emergency abroad, here is what you should do:

1. **Seek immediate medical attention, do not delay treatment**
2. **Contact your insurer's 24-hour emergency assistance hotline immediately**
3. **Retain all medical reports, receipts, and any other documents related to the incident and travel**
4. **Submit your claim to your insurer with all required documents**

**Emergency contacts to save before you travel:**

- Your insurer's 24/7 emergency hotline (varies by insurer)
- Malaysian Embassy/Consulate in your destination
- Local emergency services number (equivalent to 999)
- Your regular doctor's contact details

**Did You Know?**

*If you are hospitalised overseas and cannot return home as planned,* ***some Travel Insurance policies may automatically extend your coverage at no additional premium****. The extension period and conditions vary by insurer and policy, so always check your policy wording.*

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## What are the important things to tell your insurer?

**Do you have any pre-existing medical conditions?**

Inform your insurer about any medical conditions or medication you are taking. Failure to disclose them may affect your claim coverage.

### Did You Know?

*Pre-existing conditions also* ***include symptoms you have spoken to a doctor*** *about, even if you weren't formally diagnosed.*

**Are you pregnant?**

If you are pregnant, check your policy coverage with your insurer. Most policies cover pregnancy only up to a certain stage and exclude childbirth, pregnancy-related complications, and complications after **24 to 28 weeks** of pregnancy, except miscarriage caused by an accident.

**Do you meet the age requirement?**

Check your insurer's age eligibility requirements before purchasing your policy. Some insurers offer plans for senior travellers, while others may have age limits or different coverage terms.

### Did You Know?

*If you are travelling with your family, ask your insurer whether a family Travel Insurance plan is available and whether it covers all members of your group.*

## How do you make a claim?

Filing a Travel Insurance claim doesn't have to be complicated. Here's a simple guide:

**01 Gather the required documents**

Prepare all documents required to support your claim, such as:

- E-Tickets and boarding passes
- Original receipts and credit card statements

**02 Report the incident**

Report theft, loss of your personal belongings, or an accident, to the police **within 24 hours**. For delayed or lost luggage, notify your airline and obtain a luggage delay or loss report.

**03 Complete the claim form**

Download the claim form from your insurer's website or mobile app, request a copy from your insurer or visit your nearest branch to obtain a copy.

**04 Submit your claim**

Submit your completed claim form and supporting documents via your insurer's:

- Online claims portal or mobile app; or
- Email or visit the nearest branch

Once submitted, your insurer will review your claim and may contact you if additional information or documents are required.

## Can you cancel your Travel Insurance?

For a single trip plan, you may cancel your policy by giving a written notice. However, there is no refund of premium once the policy is issued.

For an annual plan, you may cancel your policy by giving written notice to your insurer. If eligible, you may receive a refund of the premium based on your insurer's short period rates for the length of time the policy has been in force during the current period of insurance, subject to the terms and conditions of your policy.


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