

## **Complimentary Travel Insurance Campaign – Frequently Asked Questions (FAQ)**

### **1. How do I become eligible for this coverage?**

To be eligible for this complimentary travel insurance coverage, you must fulfill the following eligibility requirements:

- a. Among the first 50,000 policyholders who purchases a GELM insurance policy. The proposal for GELM insurance must be submitted during the campaign period from 1 March 2023 to 31 May 2023 (both dates inclusive) and the policy must be in force no later than 30 June 2023.
- b. Aged between 18 years old to 80 years old.
- c. A Malaysian citizen or a Permanent Resident of Malaysia, or a foreigner legally residing in Malaysia.

### **2. How many complimentary campaign rewards would I be entitled to, if I purchase more than one (1) GELM insurance policy?**

You will only be entitled to one (1) complimentary campaign reward only regardless of the number of GELM insurance policies you purchase.

### **3. What are the countries covered under this complimentary travel insurance?**

The coverage is only applicable to Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, South Korea, Thailand, Taiwan and Vietnam.

### **4. When will my coverage commence and cease?**

Your coverage will commence from the time you leave your latest departure point in Malaysia for a direct trip to the place of embarkation in Malaysia to travel to the intended destination(s) out of Malaysia and in any event not more than twenty-four (24) hours prior to booked departure time and will cease on the following, whichever occurs first:

- a. seven (7) days from commencement of coverage;
- b. your return home; or
- c. twenty-four (24) hours upon arrival in Malaysia.

### **5. How long is the period of coverage?**

The duration of cover is up to seven (7) days. The last day for the coverage is 31 December 2023.

### **6. What happens if I cancel my GELM insurance policy that entitled me to this complimentary travel insurance coverage?**

This complimentary travel insurance coverage is still active unless you opt to cancel it.

### **7. How do I activate my coverage?**

Activation of coverage has to be done before the departure time via the activation page at <http://my.gelife.co/cticactivate>.

**8. When can I activate the coverage?**

- a. If you purchase a GELM insurance policy and the policy is in force between 1 March 2023 to 31 March 2023, the activation period is from 17 April 2023 to 24 December 2023
- b. If you purchase a GELM insurance policy and the policy is in force between 1 April 2023 to 30 April 2023, the activation period is from 15 May 2023 to 24 December 2023
- c. If you purchase a GELM insurance policy and the policy is in force between 1 May 2023 to 31 May 2023, the activation period is from 19 June 2023 to 24 December 2023
- d. If you purchase a GELM insurance policy and the policy is in force between 1 June 2023 to 30 June 2023, the activation period is from 17 July 2023 to 24 December 2023

The last date for all eligible GELM insurance policyholders to activate their coverage is on 24 December 2023.

**9. What happens if I activate my coverage earlier than the designated activation period?**

You will not be entitled to make a claim. Please contact [agency-edm@greateasterngeneral.com](mailto:agency-edm@greateasterngeneral.com) for assistance.

**10. Can I make a claim under this complimentary travel insurance even if I have other travel insurance policies?**

Accidental Death

Yes. Even if you have other travel insurance policies, a claim for the accidental death benefit can still be made under this complimentary travel insurance.

Medical Expenses

As this is on a reimbursement basis, if you become entitled for reimbursement of all or part of the benefit under this policy from any other source, or if there is in place any other insurance against the events covered under this policy, we will only be liable for the excess of the amount recoverable from such other source or insurance.

Baggage Delay

As this is on an allowance basis, it will be payable even if you are entitled to claim from other policies.

Loss of Travel Documents & Personal Money

As this is on a reimbursement basis, if you become entitled for reimbursement of all or part of the benefit under this policy from any other source, or if there is in place any other insurance against the events covered under this policy, we will only be liable for the excess of the amount recoverable from such other source or insurance.

Trip Cancellation

As this is on a reimbursement basis, if you become entitled for reimbursement of all or part of the benefit under this policy from any other source, or if there is in place any other insurance against the events covered under this policy, we will only be liable for the excess of the amount recoverable from such other source or insurance.

**11. Is there any condition for Trip Cancellation benefit?**

Activation of coverage less than fourteen (14) days before the commencement of the trip will not be entitled to the Trip Cancellation benefit.

**12. To whom will a claim under the policy be payable to?**

A claim under the accidental death benefit shall be payable to your estate. If you wish for the accidental death benefit to be paid to a specific person, you must submit a nomination form to GEGM. You can download the Nomination Form at <http://my.gelife.co/cticnf>.

**13. What will happen if I do not nominate any nominee?**

In the event you do not nominate any nominee, the accidental death benefit shall be payable to the lawful executor or administrator of your estate. For Muslims, payment shall be determined by the applicable Syariah Laws.

**14. Where can I refer to for further information on claim procedures?**

You can find the claim form, medical report form, and direct credit facility form, along with the claim document checklist at <http://my.gelife.co/cticcp>. In order to submit a claim, go to <http://my.gelife.co/cticsc>.

**15. Where can I refer to for further information on the product coverage?**

Please contact a GEGM customer service representative at 03-4259 8888 from 8:30am to 5:15pm (Monday to Friday, except for public holidays) or email to [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com).

*Note: "GEGM" refers to Great Eastern General Insurance (Malaysia) Berhad, and "GELM" refers to Great Eastern Life Assurance (Malaysia) Berhad.*

**Important Notices**

This material is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet at <http://my.gelife.co/cticmain> for detailed important features and benefits of the plan.

This complimentary travel insurance is underwritten by Great Eastern General Insurance (Malaysia) Berhad, Great Eastern General Insurance (Malaysia) Berhad (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.