

## TRAVEL FOR MORE

### PRODUCT DISCLOSURE SHEET

18 April 2022

**Note:** You are advised to read this Product Disclosure Sheet and the terms and conditions of the policy contract before you decide to purchase this product.

#### 1. What is this product about?

This policy is a Travel Personal Accident Insurance that provides compensation and reimbursement for the Insured Person travelling abroad or locally, for business or leisure, in the event of injuries, disability, or death caused by sudden, unforeseen and fortuitous external event ("accident"), medical expenses incurred as a result of accident or illness, travel inconvenience and travel assistance. This product is also extended to cover medical expenses, emergency medical evacuation and repatriation, repatriation of mortal remains, trip cancellation and trip postponement due to COVID-19 for Overseas Travel (Plan C).

#### 2. What are the covers / benefits provided?

Please refer to the Schedule of Benefits as set out below:

Benefits		Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
<b>A. Travel Personal Accident</b>						
1.	<b>Accidental Death</b>	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
2.	<b>Permanent Disablement</b> as specified below, if occurring within 365 days after accident	% As Per Accidental Death Sum Insured				
(i)	Total and incurable paralysis, complete and incurable insanity or injuries resulting in permanent bedridden	100%	100%	100%	100%	
(ii)	Loss of two limbs at or above wrist or ankle	100%	100%	100%	100%	
(iii)	Loss of sight of both eyes	75%	75%	75%	75%	
(iv)	Loss of hearing of both ears	50%	50%	50%	50%	
(v)	Loss of speech	50%	50%	50%	50%	
(vi)	Loss of one limb at or above wrist or ankle	50%	50%	50%	50%	
(vii)	Loss of sight of one eye	50%	50%	50%	50%	
(viii)	Loss of hearing of one ear	25%	25%	25%	25%	
3.	<b>Accidental Death or Permanent Disablement due to Terrorism</b>	Per Adult (Up to age 70)	100,000	300,000	300,000	100,000
		Per Adult (above age 70)	50,000	150,000	150,000	50,000
		Per Child	25,000	75,000	75,000	25,000
4.	<b>Child Education Fund</b>	10,000	10,000	10,000	5,000	
<b>B. Medical &amp; Other Expenses</b>						
5.	<b>Medical Expenses, reimbursement up to</b>  <b>(Overseas:</b> Plan A and B: due to Injury or Illness Plan C: due to Injury, Illness or hospitalisation due to COVID-19; <b>Domestic:</b> due to Injury only)	Each Insured Person (Up to age 70)	50,000	300,000	300,000	50,000
		Each Insured Person (above age 70)	25,000	150,000	250,000	25,000
		Per Family	100,000	600,000	600,000 (up to 450,000 due to COVID-19)	100,000

Benefits			Sum Insured (RM)			
			Overseas			Domestic
			Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)	
6.	<b>Follow-up Medical Treatment in Malaysia</b> (Reimbursement for follow up treatment within 90 days upon return to Malaysia)	Each Insured Person (Up to age 70)	10,000	30,000	30,000	NA
		Each Insured Person (above age 70)	5,000	15,000	15,000	NA
		Per Family	30,000	90,000	90,000	NA
7.	<b>Alternative Medicine</b> (Registered Chinese Physician, Chiropractor, Sinseh, Bonesetter or Physiotherapist)	Each Insured Person	500	1,000	1,000	NA
		Per Family	1,500	3,000	3,000	NA
8.	<b>Compassionate Visit Benefit</b> (Due to hospitalisation or death of Insured Person)	Each Insured Person	5,000	7,500	7,500	NA
		Per Family	15,000	22,500	22,500	NA
9.	<b>Child Companion</b>	Each Insured Person	5,000	10,000	10,000	NA
		Per Family	15,000	30,000	30,000	NA
10.	<b>Hospital Allowance</b>	Each Insured Person	100 per day up to 5,000	300 per day up to 10,000	300 per day up to 10,000	NA
		Per Family	100 per day up to 15,000	300 per day up to 30,000	300 per day up to 30,000	NA
<b>C. Emergency Medical Evacuation &amp; Repatriation (by ASIA ASSISTANCE NETWORK (M) SDN BHD)</b>						
11.	<b>Emergency Medical Evacuation &amp; Repatriation</b>	Per Event (Up to age 70)	1,000,000	1,000,000	1,000,000 (up to 150,000 due to COVID-19)	NA
		Per Event (above age 70)	500,000	500,000	500,000 (up to 75,000 due to COVID-19)	NA
12.	<b>Repatriation of Mortal Remains</b>	Per Event (Up to age 70)	1,000,000	1,000,000	1,000,000 (up to 15,000 due to COVID-19)	NA
		Per Event (above age 70)	500,000	500,000	500,000 (up to 15,000 due to COVID-19)	NA
<b>D. Travel Inconveniences</b>						
13.	<b>Baggage Delay</b> (RM200/every 6 hours)	Each Insured Person	400	800	800	400
		Per Family	1,200	2,400	2,400	1,200
14.	<b>Loss of Baggage / Personal Effects</b> (Excess = RM 50)	Each Insured Person	2,000	6,000	6,000	1,000
		Per Family	6,000	18,000	18,000	3,000
		Per Article	1,000	1,000	1,000	500
15.	<b>Loss of Travel Documents &amp; Personal Money</b> (Reimbursement for cost of obtaining replacement passports, travel tickets and other relevant travel documents. (Loss of money due to theft is covered up to RM 1,000 per Insured Person)	Each Insured Person	3,000	8,000	8,000	NA
		Per Family	15,000	25,000	25,000	NA
16.	<b>Flight Delay</b> (RM200/every 6 hours)	Each Insured Person	1,000	3,000	3,000	400

Benefits		Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
		Per Family	3,000	9,000	9,000	1,200
17.	<b>Loss of Deposit or Payment due to abscondment or insolvency of travel agents</b>	Each Insured Person	3,000	5,000	5,000	1,000
		Per Family	15,000	25,000	25,000	5,000
18.	<b>Personal Liability</b>		1,000,000	1,000,000	1,000,000	NA
19.	<b>Hijacking Inconvenience</b>	Each Insured Person	500 per day up to 5,000	1,000 per day up to 10,000	1,000 per day up to 10,000	NA
		Per Family	1,500 per day up to 15,000	3,000 per day up to 30,000	3,000 per day up to 30,000	NA
20.	<b>Trip Cancellation</b> (Overseas: Plan A and B: due to specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	5,000	20,000	20,000 (up to 5,000 due to COVID-19)	2,500
		Per Family	15,000	60,000	60,000 (up to 15,000 due to COVID-19)	7,500
21.	<b>Trip Postponement</b> (Overseas: Plan A and B: due to specified cause Plan C: due to specified cause or COVID-19; Domestic: due to specified cause)	Each Insured Person	NA	2,000	2,000	NA
		Per Family	NA	6,000	6,000	NA
22.	<b>Trip Curtailment Expenses</b> (Reimbursement for proportion of irrecoverable prepaid costs, if it is necessary and unavoidable to curtail your trip)	Each Insured Person	5,000	20,000	20,000	2,500
		Per Family	15,000	60,000	60,000	7,500
23.	<b>Travel Missed Connections</b> (Pays for common air carrier misconnection and no alternative transportation is available within 6 hours)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
24.	<b>Travel Overbooked</b> (Pays for overbooked common air carrier and no alternative transportation is available within 6 hours)  (RM200/6 hours)	Each Insured Person	1,000	3,000	3,000	NA
		Per Family	3,000	9,000	9,000	NA
25.	<b>Travel Reroute</b> (Pays if the arrival of the scheduled carrier is delayed for at least 6 hours due to rerouting)	Each Insured Person	200	200	200	NA
		Per Family	600	600	600	NA
26.	<b>Missed Departure</b> (Reimbursement for additional)	Each Insured Person	NA	1,000	1,000	NA

Benefits		Sum Insured (RM)				
		Overseas			Domestic	
		Plan A	Plan B	Plan C (with COVID-19 Benefits Extension)		
	accommodation and travel expenses necessarily and reasonably incurred)	Per Family	NA	3,000	3,000	NA
27.	<b>Home Content Benefit</b> (Pays damage resulting from fire)		NA	Up to 10,000 per household	Up to 10,000 per household	NA
28.	<b>Rental Car Excess Cover</b>		Up to 1,000	Up to 1,000	Up to 1,000	NA
29.	<b>Emergency Telephone Charges</b>		100	100	100	NA
30.	<b>Automatic Extension of Cover</b>		Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days
<b>E. Optional Cover [NOT APPLICABLE TO AGE GROUP 71-80]</b>						
31.	<b>Adventurous Activities Cover</b>					
	<b>A. Accidental Death/Total Permanent Disablement</b>	Per Adult	100,000	300,000	300,000	NA
		Per Child	25,000	75,000	75,000	NA
		Per Family	250,000	700,000	700,000	NA
	<b>B. Medical Expenses</b>	Per Adult	50,000	300,000	300,000	NA
		Per Child	25,000	150,000	150,000	NA
		Per Family	100,000	600,000	600,000	NA
	<b>C. Accidental Damage to Equipment</b> (Any one article or pair or set of articles – RM1,000)	Per Event	Up to 5,000	Up to 5,000	Up to 5,000	NA

\*NA – Not Applicable

**Notes:**

- COVID-19 Benefits Extension under Benefit No. 5 and 11 only applicable if you are diagnosed under the COVID-19 Clinical Stages as defined in the Endorsement Note.
- Excess shall mean we will not pay the first RM50 of each and every loss or damage incurred on Benefit No. 14.
- Terms and conditions apply. Please refer to the policy contract for the full terms and conditions under this policy and the scale of benefits provided under this policy.

**3. How much premium do I have to pay?**

Please refer to the Schedule of Premium for Return Trip (Two-Way Journey) as set out below:

**For Overseas Travel**

Destination	Duration	Plan A (RM)			Plan B (RM)			Plan C (RM) (with COVID-19 Benefits Extension)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
<b>AREA 1 (Overseas)</b>	1 - 7 days	29	51	73	40	70	100	53	92	131
	8 - 14 days	45	79	113	61	107	153	83	145	207
	15 - 21 days	58	102	145	79	139	198	113	198	282
	22 - 28 days	65	114	163	89	156	223	132	231	330
	Each additional day	3	6	8	4	7	10	8	13	18
<b>AREA 2 (Overseas)</b>	1 - 7 days	48	84	120	66	116	165	79	151	215
	8 - 14 days	73	128	183	100	175	250	122	236	337
	15 - 21 days	95	167	238	130	228	325	164	324	462
	22 - 28 days	106	186	265	146	256	365	189	378	539
	Each additional day	5	9	13	6	11	15	11	20	28

## For Domestic Travel

Destination	Duration	Insured Only	Insured & Spouse	Family
DOMESTIC	1 - 7 days	18	32	45
	8 - 14 days	27	48	68
	15 - 21 days	35	62	88
	22 - 28 days	40	70	100
	Each additional day	3	6	8

## For Annual Policy

Destination	Plan A (RM)			Plan B (RM)			Plan C (RM) (with COVID-19 Benefits Extension)		
	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Overseas (Area 1 & 2) and Domestic Travel	258	408	578	318	558	798	558	977	1,397

## For Optional Benefit: Adventurous Activity

Destination	Duration	Plan A (RM)			Plan B & Plan C (RM)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
AREA 1 (Overseas)	1 - 7 days	12	21	30	36	70	100
	8 - 14 days	19	33	47	56	98	140
	15 - 21 days	24	42	60	72	126	180
	22 - 28 days	27	47	68	81	142	203
	After 28 days: Each additional day	1	2	3	4	6	9
AREA 2 (Overseas)	1 - 7 days	20	35	50	59	116	165
	8 - 14 days	31	54	77	92	161	230
	15 - 21 days	40	69	99	119	208	297
	22 - 28 days	45	78	111	134	234	334
	After 28 days: Each additional day	2	3	5	6	10	15
Annual Plan		100	175	250	300	525	750

### Notes:

1. The premium due must be paid and received by us before cover commences, otherwise this insurance is automatically null and void.
2. The above premium is exclusive of Government Tax and commission.
3. No Government Tax shall be applicable if you are purchasing Travel for More solely for Overseas Travel Policy only. However, Government Tax will be applied if you wish to purchase Domestic Travel Policy and the Annual Policy.
4. You may pay the premium directly to us, either by cash, credit card or cheque (cheques should be made payable only in the name of Great Eastern General Insurance (Malaysia) Berhad), or through your insurance agent.
5. The benefits for Travel For More Annual Policy shall follow the prescribed benefits for Domestic Travel and the selected plans for Overseas Travel as set out in the Schedule of Benefits above.
6. For Annual Policy, the renewal premium amount is not guaranteed and may be revised upon policy renewal, subject to overall claims experience.

### Geographical Area of Travel

**Area 1:** Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Thailand, South Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, Taiwan and Vietnam.

**Area 2:** Worldwide EXCLUDING Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria and Venezuela.

#### 4. What are the fees and charges that I have to pay?

<u>Type</u>	<u>Amount</u>
• Commissions paid to the insurance agent	: 25% of Premium
• Stamp duty	: RM10.00
• Government Tax	: 6% of Premium (for Domestic Travel Policy or Annual Policy)

**Note:** Please refer to the Schedule of Premium set out in Question 3 above.

#### 5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- **Eligibility** – You and your spouse must be a Malaysian or Malaysian permanent residents or work permit holders who are legally employed in Malaysia, between 18 and 80 years old. Your children must be aged between 3 months and 18 years old (or 23 years old, if they are in tertiary education) who are unmarried, unemployed and wholly dependent on you for support.

In addition, you must ensure that the following requirements have been fulfilled in order to be covered under the COVID-19 Benefits Extension (applicable to Overseas Travel (Plan C) only):

- a) you must be fully vaccinated as prescribed in the vaccination certificate issued by the Government of Malaysia or your country of residence; and
  - b) you must adhere to the latest travel requirements and guidelines issued by the relevant government of every country you will travel to and transit through, which includes your departure country, your transit country, and country of your destination. Otherwise, there is no cover for Benefit 5 – Medical Expenses, Benefit 11 – Emergency Medical Evacuation & Repatriation and Benefit 12 – Repatriation of Mortal Remains under the COVID-19 Benefits Extension.
- **Period of Insurance:**
    - a) For Two-Way Journey (Return Trip) Policy:  
Your coverage will commence from the time you leave your home for a journey and ends upon return to your home or on the expiry date of the policy, whichever shall first occur. A new journey which begins after you have arrived at the final destination of an earlier journey or returned to your home after such earlier journey is not covered.
    - b) For Annual Policy:  
A period of 12 months from the commencement date of the policy during which period of cover you leave your home for any number of journeys.  
For one-way Overseas Travel, cover will cease 72 hours after the scheduled time of arrival at the final destination abroad. Any stop-over for one-way travel should not exceed 30 days.
  - **Loss of Deposit or Payment Due to Abscondment or Insolvency of Travel Agents** – We will not pay for any loss if this insurance is purchased less than 30 days prior to the commencement of the scheduled journey.
  - **Trip Cancellation and Trip Postponement** – We will not pay for any loss if this insurance is purchased less than 14 days prior to commencement of the scheduled journey.
  - For Benefit No. 14, 18 and 27, if there are any other policies covering the same or part of the same loss, damage or liability, we will only pay a share of the total loss, damage or liability proportionally.
  - **In the event of a claim:**
    - Notify and submit a duly completed and signed Travel Claim Form together with the supporting documents to GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD via:
      1. Online submission (Please click [here](#)); or
      2. Telephone call at 1 300 13 1088; or
      3. Email at [claimscare-my@greasterngeneral.com](mailto:claimscare-my@greasterngeneral.com)
    - Notification should be made immediately upon the occurrence of any incident which may give rise to a claim under the policy, within the timeframe stipulated in the terms and conditions of the policy contract.
    - For the full list of the required documentation, please refer to our '[Document Checklist for Travel Claim](#)' at our corporate website or contact our Claim Toll-Free number at 1 300 13 1088.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full terms and conditions.

#### 6. What are the major exclusions under this policy?

- This policy does not cover death or injury caused by the following events:
  - a. War, radiation or contamination by radioactivity, nuclear weapons material.

- b. Nuclear, chemical or biological terrorism.
  - c. Pre-existing physical or medical conditions, physical or mental defects or infirmity.
  - d. Childbirth, pregnancy, miscarriage or any complications thereof.
  - e. HIV and/or HIV related illness including AIDS, and any communicable diseases which require quarantine by law (except as provided under the COVID-19 Benefits Extension).
  - f. Self-inflicted injury and provoked murder or assault.
  - g. Suicide or attempted suicide while sane or insane.
  - h. Motor sports rallies or competition, speed testing, reliability trials or racing of any kind other than on foot, professional or semi-professional sports.
  - i. Flying or any aerial activities otherwise than as a fare-paying passenger in a common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
  - j. Serving in any branch of the armed forces or fire-fighting services or agencies (whether voluntary or otherwise) including police of any country or international authority (whether in time of peace or war).
  - k. Criminal or illegal activities.
- The COVID-19 Benefits Extension will not cover if you buy this insurance after you are diagnosed with COVID-19.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

## 7. Can I cancel my policy?

If the policy is issued as an Annual Policy, you may cancel your policy by giving written notice to us at any time before or after the commencement date of cover but before the departure for any of your journey. Upon cancellation, you are entitled to a refund of the premium for the unexpired period of insurance, calculated based on our usual short-term rates provided no claim was made during the period of insurance.

If the policy is issued as other than an Annual Policy, your travel insurance will be non-cancellable and the premium is non-refundable once the policy is issued.

## 8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact/ life profile including your occupation and personal pursuits, which would affect the risk profile.

## 9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to [www.piam.org.my](http://www.piam.org.my).

If you have any enquiries, please contact us at:

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD (198301007025 (102249-P))**

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur

Tel : +603 4259 8888

Fax : +603 4813 0055

Customer Service Careline : +60 1300 1300 88

Website : [www.greateasterngeneral.com](http://www.greateasterngeneral.com)

Email : [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com)

## 10. Other types of Personal Accident cover available

You may contact us directly for other similar types of cover currently available.

### IMPORTANT NOTE:

1. **YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**
2. **INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE NOMINATED NOMINEE IN YOUR NOMINATION FORM. KINDLY RETURN TO US THE SIGNED NOMINATION FORM BEFORE THE EXPIRY OR END OF YOUR PERIOD OF INSURANCE. PLEASE BE INFORMED THAT FOR PAYMENT TO THE NOMINATED NOMINEE, WE WILL REQUIRE THE ORIGINAL SIGNED NOMINATION FORM BEFORE ANY CLAIM CAN BE PAID OUT FOR ACCIDENTAL DEATH INDEMNITY. IN THE EVENT THERE IS NO NOMINATION FORM RECEIVED BY US, THE INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE INSURED PERSON'S ESTATE. FOR ALL OTHER IMDEMNITIES, IT SHALL BE PAYABLE TO THE INSURED PERSON.**

### **3. CONSUMER INSURANCE CONTRACT**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

### **4. NON CONSUMER INSURANCE CONTRACT**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this Product Disclosure Sheet is valid as at 18 April 2022.

Great Eastern General Insurance (Malaysia) Berhad (198301007025 (102249-P)) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.



## TRAVEL FOR MORE

### Frequently Asked Questions (FAQ)

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

To be eligible for Travel for More coverage, you must fulfill the following eligibility requirements:

- a) You and your spouse must be a Malaysian or Malaysian permanent residents or work permit holders who are legally employed in Malaysia, between 18 and 80 years old;
- b) Your children must be aged between 3 months and 18 years old (or 23 years old, if they are in tertiary education) who are unmarried, unemployed and wholly dependent on you for support.

In addition, you must ensure that the following requirements have been fulfilled in order to be covered under the COVID-19 Benefits Extension (applicable to Overseas Travel (Plan C) only).

- a) you must be fully vaccinated as prescribed in the vaccination certificate issued by the Government of Malaysia or your country of residence; and
- b) you must adhere to the latest travel requirements and guidelines issued by the relevant government of every country you will travel to and transit through, which includes your departure country, your transit country, and country of your destination. Otherwise, there is no cover for Benefit 5 – Medical Expenses, Benefit 11 – Emergency Medical Evacuation & Repatriation and Benefit 12 – Repatriation of Mortal Remains under the COVID-19 Benefits Extension.

#### 2. When will my coverage commence and cease?

##### **For Overseas Travel:**

Your coverage will commence from the time you leave your home 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 24 hours prior to booked departure time and ceases on the following, whichever occurs first:

- (i) the expiry of the period of insurance;
- (ii) your return home; or
- (iii) 24 hours upon arrival in Malaysia.

For one-way Overseas Travel under Annual Policy, cover will cease 72 hours after the scheduled time of arrival at the final destination abroad. Any stop-over for one-way travel should not exceed 30 days.

##### **For Domestic Travel:**

Your coverage will commence from the time you leave your home for a direct trip to the intended destination(s) in Malaysia and ceases on the following, whichever occurs first:

- (i) the expiry of the period of insurance;
- (ii) your return Home.

#### 3. How long is the period of insurance?

##### **For Two-Way Journey (Return Trip) Policy:**

Your coverage will commence from the time you leave your home for a journey and ends upon return to your home or on the expiry date of the policy, whichever shall first occur. A new journey which begins after you have arrived at the final destination of an earlier journey or returned to your home after such earlier journey is not covered.

##### **For Annual Policy:**

A period of 12 months from the commencement date of the policy during which period of cover you leave your home for any number of journeys.

For one-way Overseas Travel, cover will cease 72 hours after the scheduled time of arrival at the final destination abroad. Any stop-over for one-way travel should not exceed 30 days.

#### 4. What are the countries, which are not covered under Travel for More?

Countries which are not covered by Travel for More are Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria and Venezuela.

**5. Who is considered under Family?**

Family shall include your legally married spouse and children including your stepchildren and adopted children aged between 3 months to 18 years (or 23 years if attending full time tertiary education) who are unmarried, unemployed and wholly dependent on you for support.

**6. In what circumstances will my Travel for More coverage be extended automatically?**

Your Travel for More will be automatically extended for up to 30 days in the event you have sustained an injury or illness or your travelling booking is delayed for circumstances which are beyond your control.

**7. Will I be allowed to have more than one Travel for More Insurance coverage within the same period of insurance?**

In the event you are covered under more than one travel insurance policy underwritten by us for the same journey, we will only allow a claim under the policy which provides the highest sum insured.

**8. What are the benefits provided under the COVID-19 Benefits Extension for Overseas Travel (Plan C)?**

The key benefits are medical expenses, emergency medical evacuation and repatriation, repatriation of mortal remains as well as trip cancellation and trip postponement due to COVID-19.

**9. Are my expenses for COVID-19 diagnostic test and quarantine expenses covered under the COVID-19 Benefits Extension?**

No. We will not pay you for any expenses relating to diagnostic tests and quarantine expenses.

**10. If I am tested positive for COVID-19 by an approved test provider during an overseas trip, can I claim under the medical expenses benefit?**

The medical expenses under COVID-19 Benefits Extension covers the costs incurred for hospitalisation if you are diagnosed under the COVID-19 Clinical Stages as defined in the Endorsement Note by a medical practitioner.

**11. Can I claim under medical expenses benefit if I test positive for COVID-19 after arriving back in Malaysia from an overseas trip?**

No. Medical expenses benefit under the COVID-19 Benefits Extension is claimable only if you test positive for COVID-19 (under the COVID-19 Clinical Stages as defined in the Endorsement Note by a medical practitioner) and require hospitalisation while you are at the country of your destination.

**12. What can I claim for if I test positive for COVID-19 during the Polymerase Chain Reaction (PCR) test before departure?**

If you are tested positive for COVID-19, you are able to claim under Trip Cancellation and Trip Postponement benefit if you purchased this insurance at least 14 days prior to commencement of your journey.

**13. Is there any optional benefits available under Travel for More?**

Yes. Adventurous Activities Cover is an optional benefit under Travel for More which comes with additional premium.

**14. Can anyone purchase for optional coverage of Adventurous Activities Cover?**

Yes. Anyone can purchase for Adventurous Activity cover as long as they are aged 70 years and below.

**15. Can I make a claim(s) under this Travel for More coverage even if I have other Personal Accident policies?**

Yes. Even if you have other Personal Accident policies, you are still entitled to make claim(s) under this Travel for More coverage. However, 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.

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

A claim under the accidental death benefit shall be payable to your nominee in the Nomination Form and as endorsed by GEGM. For other claims under the policy, it shall be payable to you as the insured person.

**17. Do I need to complete any nomination form for payment of a claim under the accidental death benefit?**

Yes. If you wish for the accidental death benefit to be paid to a specific person, you must submit a nomination form to GEGM. Please click [here](#) for Nomination Form.

**18. 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.

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

For further information on claim procedures please visit our [corporate website](#). For claims submission or claims status enquiries, please click [here](#).

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

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

**Note:** *If there is any discrepancy in this document, the benefits, terms and conditions stated in the Travel for More policy contract shall prevail.*