

Frequently Asked Questions

1. What is Travel Assist?

Travel Assist is a comprehensive travel insurance plan for local and overseas travel. Major benefits provided are medical related benefits, personal accidents benefits, travel inconvenience & other travel-related benefits and 24hours worldwide travel assistance.

2. What is the age limit to purchase Travel Assist?

Per trip plan – minimum 30 days, no maximum age limit

Annual plan – entry age is between 18 to 70 years old, renewable up to 80 years old

3. Who is eligible to purchase?

An individual who departs Malaysia for business or leisure trip

We do not cover for travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

4. What is the maximum period of coverage?

Per trip plan – 210 consecutive days for an overseas trip, 60 consecutive days for a domestic trip

Annual plan – 100 consecutive days for an overseas trip, 60 consecutive days for a domestic trip

5. Who are covered under the Family plan?

Includes you, your legal spouse (optional), and all your accompanying children aged between 30 days and 18 years old, or below 25 years old if they are financially dependent and are in full time education

6. When does my coverage for overseas trip begin?

Travel Cancellation

Per Trip plan – 24hours from the purchase of the policy, unless due to accident in which cover commences from the policy purchase date.

Annual plan - 24hours from the purchase of the policy or after travel is booked whichever occurring later, unless due to accident in which cover commences from the travel booking date

Cancellation reason must occur within 60 days (for death/permanent total disablement or hospitalization) or 14 days (for other covered reasons) prior to original scheduled departure.

Travel Overbooked/Missed Departure/Delay/Accidental Death & Disablement

Within 12hours prior to departure from Malaysia

All other benefits

Upon departure from Malaysia

7. I am holding a one-way ticket. Can I purchase Travel Assist?

Yes. For one way travel, cover terminates 5 days upon your arrival overseas.

8. Can I buy more than one Travel Assist policy for the same trip?

If you are covered by more than one policy, we will cover you based on the policy which provides the highest benefit level

9. Are activities such as winter sports & scuba diving covered?

All leisure sports are covered at no extra premium as long as it does not involve engaging, practicing or participating in any sport whether in a semi professional or in a professional capacity or where income or remuneration can be earned from engaging in such sports.

10. Is the benefit payable by per incident or per trip?

Sum insured listed in the schedule of benefit is payable based on per incident.

11. Who do I contact for an emergency assistance or if I need to be admitted to a hospital whilst overseas?

Please call Travel Guard at 603 2772 5600. You may reverse charge the call where this service is available. Please contact Travel Guard prior to seeking care. If you are unable to do so during an emergency, seek treatment first, and contact Travel Guard as soon as possible

12. What is the definition of Immediate Family Members?

It refers to the spouse, child, parent and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew of the insured.

13. I am travelling to multiple countries, do I need to buy separate plan for each countries? Which region should I select?

If you are travelling to multiple destinations within the same trip, you can be covered under one policy. Please select the furthest region as listed under our area of coverage.

14. Can I cancel my policy and get a refund?

No refund of premium is allowed once the policy has been issued

15. How do I submit a claim?

Please submit a duly completed travel claim form within 30days from the date of loss, together with all supporting documents and contact your servicing agent or submit to Chartis at Wisma Chartis, No. 99, Jalan Ampang, 50450 Kuala Lumpur

16. How long does it take to process a claim?

30 working days upon receiving complete document, and provided that there is no further information or investigation required

17. What should I do if the airline loss my baggage?

Lodge a report and seek compensation from the airline. You may file in your claim for the loss not compensated by the airline

18. Will I be covered for an illness that I am already suffering from or have suffered in the past?

No. We do not cover any pre-existing condition within 1 year prior to the policy effective date

19. Can I continue my medical treatment in Malaysia for injuries sustained overseas?

Yes. If you suffer from a disability while on an overseas trip and then seek follow-up treatment in Malaysia, we will reimburse the medically necessary expenses incurred within 30 days upon arrival to Malaysia, subject to medical expenses limit specified in the schedule of benefit.

20. If I fall down overseas but did not seek treatment overseas, can I claim for medical expenses if I seek treatment after returning to Malaysia?

Yes. If no treatment is sought overseas, you must sought first treatment within 24 hours from the date of arrival in Malaysia. We will reimburse the medically necessary expenses incurred within 30 days upon arrival to Malaysia, subject to medical expenses limit specified in the schedule of benefit.

21. Are dental expenses or pregnancy-related matters covered?

No. Dental expenses and pregnancy-related matters are not covered, unless they are direct consequences of an accident.

22. I need to cut-short my trip because my father is hospitalized in Malaysia. What am I covered for?

We will reimburse the reasonable and necessary additional cost of travel and accommodation up to RM 1,000 and the unused and non-refundable expenses which is paid in advance and not recoverable from any sources.

23. Can I file a claim if my baggage is stolen as I left it outside on a bench while I am checking in?

No, we do not cover for loss of baggage left unattended in any public place, as the policy excludes any failure of the insured to take reasonable efforts to safeguard his/her property.

24. Can I claim for travel cancellation if I cancel my trip because of political unrest at my planned destination?

Yes, travel cancellation covers any event below which occurs within 14 days prior to original scheduled departure.

- Event which leads to widespread violence
- Event which put your life in danger
- Event which with the advise of the government declaring unsafe conditions for travel

However, the policy excluded strike or events due act of war, assertion of sovereignty, insurrection, revolution and use of military power.

25. What should I do if I lose money whilst aboard?

You must report to local police within 24 hours after the incident. Please submit a police report (in English translation) in the events of claims, together with proof of travel and completed claims form.

26. Will I be covered if my belongings are pick-pocketed while traveling overseas?

Yes. You must report to local police within 24 hours after the incident. Please submit a police report (in English translation) in the events of claims, together with original purchase receipt and completed claims form

27. Does Travel Assist cover for Natural Disaster?

Yes. We cover Travel Cancellation, Travel Curtailment, Travel Delay, Medical Expenses Reimbursement and Accidental Death or Permanent Disablement due to Natural Disaster.

28. If I transit in Middle East (region 3) during my trip to Europe (region 2) but I am not stopping over in Middle East, what region should I buy?

If you transit in Middle East with no stopover, you may purchase a region 2 plan.

If you transit in Middle East with maximum stopover of 1 night because there is no connecting flight, you may also purchase a region 2 plan.

29. Can a child buy an individual policy and is the premium and benefit for child lower?

Child (individual below 18 years old) can purchase an individual policy. The policy must be issued under parent/guardian's name, on the life of (OTLO) the child's name. Eg. "Jack Tan OTLO Tan Mei Mei". Premium for child is the same as an adult's. Except for Accidental Death and Permanent Disablement benefit where a child is limited to 25% of the sum insured, all other benefits are payable at 100%.

30. Can I purchase travel insurance after I depart from Malaysia and still be covered?

No. You must purchase the policy prior to departure from Malaysia.

31. Can I extend my policy period after my trip commence?

Coverage shall be extended at our discretion for up to 30 days from the expiry of the period of insurance without payment of any additional premium if you are hospitalized and/or quarantined overseas as recommended by a doctor or any other circumstances beyond your control which is deemed reasonable by us prohibiting your return to Malaysia prior to the insurance expiry.

Please refer to policy wordings to the full terms & conditions