



AIG Travel Insurance - Announcement

COVID-19 Update (For policy purchased on or after 02 December 2021)

If you have previously purchased a travel insurance policy, your policy would not include coverage specific to COVID-19. Starting 02 December 2021, new AIG travel insurance policies purchased will cover certain situations pertaining to COVID-19, depending on whether you are purchasing a return trip or a one-way trip. Full terms, conditions and exclusions can be found in the Terms and Conditions section.

For return trip purchases only, please note the following highlights of what IS covered:

- Medical Expenses incurred overseas and emergency medical evacuation and repatriation if you are diagnosed with COVID-19 while travelling internationally (up to RM700,000).
- Trip cancellation before departure for non-refundable travel and or accommodation expenses if you or your immediate family members are diagnosed with COVID-19 before your scheduled trip departure date.
- Trip curtailment for non-refundable trip costs and additional travel expenses to return to your country of residence if you or your immediate family members are diagnosed with COVID-19 while travelling internationally.
- Up to RM500/day/person for up to 14 consecutive days if during your overseas trip, you test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside your country of residence. We will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to Quarantine.

For one-way trip, the ONLY benefit available is Travel Cancellation and Postponement.

- Trip cancellation before departure for non-refundable travel and or accommodation expenses if you or your immediate family members are diagnosed with COVID-19 before your scheduled trip departure date.

The following IS NOT covered under the policy under any circumstance and regardless of whether it is a return or one-way trip:

- Trip cancellation due to disinclination to travel, change of mind, or fear of travel due to COVID-19.
- Trip cancellation due to epidemic/pandemic-related advisories issued by governments, health authorities or WHO, by or for destination country or origin country, advising against non-essential Trip.
- Trip cancellation or Trip curtailment resulting from border closures, Quarantine or other government directives.
- Trip cancellation if an airline, hotel, trip agent or any provider of trip and/or accommodation has offered a voucher or credit for cancellation refund.
- Quarantine that is mandatory for all arriving passengers or a Quarantine mandate that exists for passengers from a particular country / region of origin.

Please read your insurance policy carefully for a full description of the coverage.

AIG Malaysia Travel Insurance Update – Novel Coronavirus Outbreak

An outbreak of respiratory infections was first seen in early December 2019 in Wuhan, Hubei Province, China. On 7 January 2020, this outbreak was identified as being caused by Coronavirus (COVID-19). On 30 January, the World Health Organization (WHO) declared a global health emergency, and on March 11, WHO declared COVID-19 a pandemic.

Following announcements made by the respective Ministries in Malaysia and the World Health Organisation (WHO), AIG Malaysia is treating this Event as known and foreseen:

1. Effective January 23, 2020, for travels to Mainland China.
2. Effective February 27, 2020, for travels to countries other than Mainland China.

No cover will be provided for losses or damages in connection with the Coronavirus Outbreak unless your policy was issued or travel arrangements were confirmed prior to the above mentioned dates.

AIG Malaysia will continue to assess all claims based on the merits of each case. Whether coverage applies will depend on the following factors (including but not limited to):

- a) Terms and conditions of the policy purchased;
- b) Date policy is purchased;
- c) Date travel arrangements are finalised; and
- d) Country of destination.

For Policy Enquiries & Confirmation of Policy Details:

Contact AIG Travel Customer Service Centre: 1800 88 8811 (9am to 5pm, Monday to Friday, excluding Public Holidays)

Email: AIGMYCare@aig.com.

For Emergency Assistance, please contact our team on +603 2772 5600 at any time.

Announcement regarding travel to Philippines

As the Taal Volcano began to spew ash and smoke on Sunday, the Philippine Institute of Volcanology and Seismology (PHIVOLCS) raised its status to an Alert Level 4, indicating a hazardous eruption is possible within hours to days. Evacuation orders have been ordered for three towns in Batangas, Luzon. Flights have been disrupted at Manila International Airport.

The event will be considered as a known (and not an unexpected) event after 0000 hours, 13th January 2020.

In summary, no cover will be provided for losses or damages in connection/associated with the event unless the policy was purchased before 2359 hours, 12th January 2020.

Announcement regarding travel to Hong Kong

On Monday, 5 August 2019, news about many planned city-wide strikes in Hong Kong was publicised and the Consulate-General of Malaysia in Hong Kong advised Malaysians residing in, and traveling to Hong Kong to stay away from public demonstration in Hong Kong. On 16 August 2019, the Singapore Ministry of Foreign Affairs has updated the travel advisory for Hong Kong, which indicated that recent protests had affected the airport operation in Hong Kong and Singaporeans are thus advised to defer non-essential travel to Hong Kong.

With the advisory in mind, we would like to inform you that AIG Malaysia Insurance Berhad will deem the event and its associated disruption, which arise from the same political conflict in Hong Kong, as 'known event' starting from 5 August 2019 and therefore any claims relating to the event under policies purchased on or after 5 August 2019 are NOT covered. Please view the Frequently Asked Questions (FAQs) below pertaining to coverage.

Should you require further assistance, please contact our Travel Claims hotline at 1 800 8888 11 during office hours from Mondays to Fridays.

Hong Kong Travel Protest Frequently Asked Questions (FAQs)

There was a planned city-wide strike in Hong Kong on 5 August 2019, which has led to disruptions affecting flights to/from Hong Kong. The Consulate-General of Malaysia in Hong Kong advised Malaysians residing in, and traveling to Hong Kong to stay away from public demonstrations in Hong Kong. On 16 August 2019, the Singapore Ministry of Foreign Affairs has updated the travel advisory for Hong Kong, which indicated that recent protests had affected the airport operation in Hong Kong and Singaporeans are thus advised to defer non-essential travel to Hong Kong. Please note that AIG Malaysia will deem the event and its associated disruption, which arise from the same political conflict in Hong Kong, as 'known event' starting from 5 August 2019 and therefore any claims relating to the event that arise from policies purchased on or after 5 August 2019 are not covered.

FAQs pertaining to coverage

Can insured file for travel cancellation/ postponement/ curtailment/ disruption/travel delay benefits pertaining to the events listed above?

- This event is now considered as a known event and classified as a Major Travel Event only for customers who have their scheduled common carrier services cancelled/postponed or disrupted.
- NO cover will be provided for losses or damages in connection with such ongoing protest activities and associated disruptions unless the policy was purchased before 5 August 2019. For Annual plan policy holders, cover will only be provided if policy was purchased or date of actual booking for the journey was made before 5 August 2019.
- For policy purchased before 5 August 2019, each claim will be assessed on its own merits subject to policy terms and conditions.
- For Travel Cancellation and Postponement, the coverage would only be triggered if the Singapore government advisory against non-essential travel is still effective within 14 days before original departure date from Malaysia.

Insured requests for a cancellation of policy as he/she decides to cancel the trip to Hong Kong. Are we able to cancel the policy with a refund?

- Yes, we will allow cancellation of policy with full refund of premium, subjected to no claims declaration from insured.

Can a customer still purchase a travel policy from 5 August 2019 and be covered for trips to Hong Kong?

- The Customer may still purchase the travel policy to Hong Kong from 5 August 2019 but as the situation is now made known by public media, it will be considered as a known event and no claim(s) will be payable for any loss related to the event. This applies to travel policies purchased from 5 August 2019 onwards.
- Injury that are non-related to ongoing city-wide strike activities will be reviewed by claims team as per the usual policy terms and conditions.

Important Note

We will assess all claims in accordance with the facts of each case, the Policy Wordings and the coverage as stated in the Certificate of Insurance. Your cover will depend on the type of policy you purchased and your particular circumstances.

If you are an insured by AIG Malaysia Insurance Berhad and you require emergency assistance during the insured trip, please contact the assistance hotline at +603 2772 5600.

If a travel cancellation or disruption loss does occur, please first contact your travel agent or the airline to seek a refund or make alternate travel arrangements. After this, if you still have a loss, you may submit a claim or contact our customer service hotline at 1 800 8888 11.

AIG Travel Insurance Online FAQ

1. What is Travel Insurance?

Travel Insurance is a comprehensive insurance plan for domestic and overseas travel. The major benefits provided are medical related benefits, personal accidents benefits, travel inconvenience & other travel-related benefits and 24-hours worldwide travel assistance.

Additionally, you can choose to purchase our optional rider benefit which extends your coverage to include your golfing equipments and your participation in special sports such as winter sports activities & scuba diving.

2. How much premium do I have to pay?

The premium varies depending on your choice of plan, destination and duration of cover selected. Premiums are inclusive of Service Tax (ST) of 6% and is applicable for Domestic trips.

3. How do I buy my Travel Insurance?

You can buy your Travel Insurance in any of the following method:

- Buy online on our website; or
- Locate & contact an agent to buy

4. Who is eligible to purchase?

- (a) A Malaysian citizen, Malaysian permanent resident, or a holder of a valid work permit or employment pass (of which your place of employment must be in Malaysia during the policy period), dependent pass, student pass or long-term social visit pass not including travelling visa (that is issued by the relevant governmental authority in Malaysia), with full rights to enter into and return to Malaysia regardless of medical status;
- (b) You must be returning to your home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel;
- (c) Your travel pre-arrangements must be made and paid for in Malaysia prior to your trip and your trip must commence in Malaysia; and
- (d) You need to be a resident in Malaysia.

Any residents of Cuba, Iran, Syria, North Korea or the Crimea region will not allowed to purchase this policy.

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

Importance of disclosure:

- i. You must disclose all material facts which will affect the risk profile such as your age and occupation.
- ii. Any fraud, deliberate misrepresentation of material facts or non-disclosure of information in connection with the application for this policy or when making a claim will invalidate the policy and any benefit due will be forfeited and any benefit that has previously been paid must be repaid to us in full.

6. When does my coverage for the overseas trip begin?

- (a) Travel Cancellation Per Trip plan – 24 hours from the purchase of the policy, unless due to an accident in which cover commences from the policy purchase date. Annual plan – 24 hours from the purchase of the policy or after travel is booked whichever occurs later, unless due to an accident in which cover commences from the travel booking date. Cancellation of a scheduled trip due to death, permanent total disablement or hospitalization must occur within 60 days prior to your original scheduled departure and for other covered events, it must occur within 14 days prior to your original scheduled time of departure.

- (b) Travel Delay and Accidental Death & Disablement within 12 hours prior to departure from Malaysia.
- (c) All other benefits upon departure from Malaysia.

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

Yes. For one-way travel, coverage terminates 5 days upon your departure from Malaysia.

8. Can I buy more than one Travel Insurance 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?

Our Special Sports rider (optional) extends your coverage if you choose to participate in winter sporting activities & scuba diving (up to 30m), with the proper conduct, guidance and supervision by a licensed operator.*

*Does not involve engaging, practicing or participating in a semi-professional or in a professional capacity or where income or remuneration can be earned from 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 while overseas?

Please call our 24 Hours, 7 Days worldwide travel assistance at +603-2772 5600.

If you are unable to do so during an emergency, seek treatment first, and contact our worldwide travel assistance at +603-2772 5600 as soon as possible.

12. What is the definition of Immediate Family Members?

It refers to the legal 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 a separate plan for each country? Which region should I select?

If you are traveling to multiple destinations within the same trip, you can be covered under one policy.

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

No refund of premium is allowed once the policy has been incepted.

15. How do I submit a claim and how long does it take to process a claim?

Please click to view our [Claim Checklist](#) and [Claim Form](#).

It takes 30 working days to process a claim, upon receiving complete documentation and provided that there is no further information or investigation required.

16. What should I do if the airlines loses my baggages?

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

17. 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 occurring within 1 year prior to the policy effective date.

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

Yes. If you suffer from a disability while travelling on an overseas trip and subsequently seek follow-up treatment in Malaysia, we will reimburse the medically necessary expenses incurred within 30 days upon arrival to Malaysia, subject to the medical expenses limit specified in the schedule of benefit (available for Standard and Deluxe plan only).

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

Yes, only if the treatment is sought 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 the medical expenses limit specified in the schedule of benefit (available for Standard and Deluxe plan only).

20. 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.

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

You will be covered for additional cost of travel and accommodation up to an amount of RM 1,000 and/or unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties.

22. Can I file a claim if my baggage is stolen where it is left 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.

23. 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 which:

- (a) leads to widespread violence;
- (b) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state; puts your life in danger; and
- (c) following the advise and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media.

However, this policy excludes strikes or events due to an act of war, assertion of sovereignty, insurrection, revolution and use of military power.

24. What should I do if I lose money whilst abroad?

Yes. You must make a report to the local police within 24 hours after the incident. Please click to view our [Claim Checklist](#) and [Claim Form](#).

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

Yes. You must make a report to the local police within 24 hours after the incident. Please click to view our [Claim Checklist](#) and [Claim Form](#).

26. Does Travel Insurance cover for natural disasters?

Yes. Natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire are covered events under our policy.

27. If I transit in Australia (Cluster 3) during my trip to New Zealand (Cluster 2) but I am not stopping over in Australia, what region should I buy?

If you transit in Australia with no stop over, you may purchase a Cluster 2 plan.

If you transit in Australia with a minimum stop over of 1 night because there is no connecting flight, you may purchase a Cluster 3 plan.

28. Can a child purchase an individual policy and what is the premium and benefits?

A child (aged between 30 days and above and up to 18 years) can purchase an individual policy but the policy must be issued under a parent or legal guardian's name, i.e. on the life of (OTLO) the child's name.

For example:

"Jack Tan OTLO Tan Mei Mei".

The payable premium for a child is the same as for an adult.

Under the Family plan, a child is entitled to 25% of the Accidental Death and Permanent Disablement benefit and all other benefits are payable at 100%.

29. Can I purchase Travel Insurance after I depart and still be covered?

No. You must purchase the policy prior to your scheduled departure.

30. Can I extend my policy period after the commencement of my trip?

Coverage shall be extended at our sole 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 as a result of any circumstances beyond your control which is deemed reasonable by us prohibiting your return to Malaysia prior to the insurance expiry.

31. What is Golf Insurance Rider and does the cover extend worldwide?

It covers you for any loss or damage to your golfing equipment and hole-in-one expenses.

Cover is worldwide except for United States of America and/or Canada and to countries where such payment would violate any prohibition or regulation or sanction that has been imposed by the Malaysian Government, the American Government and/or the United Nations.

FAQ on Car Rental Excess Charges benefit

32. What is an Excess?

An excess is an out-of-pocket payment that your insurer will ask you to pay towards any claim that you make. It is the amount you contribute towards the cost of a claim, with the insurer covering the remaining amount.

33. How does it work?

In most countries, when you rent a car from a licensed car rental agency, you are required to purchase an insurance that provides comprehensive cover for the rental car. This comprehensive cover normally includes damage, theft and third party coverage.

There are various types of car rental insurance available. Depending on the type of car rental insurance purchased, there is a limit on how much you will have to pay for losses incurred to the rental car. This limit is termed as an 'Excess'. You will only bear the excess and the insurance company (for the rental car) will bear the balance of the repair cost.

Example:

You are on holiday in California and accidentally clip the edge of the road, puncturing a tyre and damaging the paintwork. The damage costs USD1,100 to repair. The excess under your insurance policy purchased for the rental car is USD500. You will have to pay to the car rental agency USD500 and the insurer (for the rental car) will pay the remaining USD600.

34. How does Car Rental Excess Charges Benefit kick in?

Subject to policy terms and conditions, this benefit triggers upon which you become legally liable to pay any excess in respect of loss or damage caused by an accident to the rental car during your trip provided that your car rental agreement has comprehensive cover for the rental car.

35. How do I make a claim?

Please click to view our [Claim Checklist](#) and [Claim Form](#).

Fill up the Travel Claim Form (Section K: Car Rental Excess Charges & Return Costs) and attach the payment receipt provided by the car rental company.

*Subject to policy terms & conditions.