



Travel Guard Policy Wording

If you purchased your policy **on or after** 01 Mar 2024 (8:00 GMT +8) please click [here](#) to view the policy wording.

If you purchased your policy **before** 01 Mar 2024 (8:00 GMT +8) please click [here](#) to view the policy wording.

COVID-19 Notice

On 30 January 2020, the World Health Organization (WHO) declared a global health emergency for COVID-19, and on 11 March 2020, WHO declared COVID-19 a pandemic. Therefore, some losses caused by or due to COVID-19 are not considered unexpected, unknown or unforeseeable and may not be covered under the terms and conditions of this insurance policy.

If you previously purchased an insurance policy, the facts and circumstances surrounding your trip and the terms, conditions and exclusions of your policy will determine the extent of coverage for COVID-19-related claims.

If you are purchasing a new policy, we have amended the AIG travel insurance policy to 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.

Please note the following highlights of what IS covered:

- Medical Expenses & Emergency Medical Evacuation & Repatriation if you contract COVID-19 during your trip (up to RM800,000).
- Travel Cancellation for non-refundable travel and / or accommodation expenses if you or your immediate family members contracts COVID-19 before your scheduled trip departure date.
- Travel Curtailment if you or your immediate family members are diagnosed with COVID-19 while travelling and need to return to Malaysia earlier than planned.
- Up to RM500/day/person for up to 14 consecutive days, if during your trip, you test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside Malaysia.

Regardless of whether it is a return or one-way trip, the following ARE NOT covered under the policy under any circumstance:

- Travel Cancellation due to disinclination to travel, change of mind, or fear of travelling.
- Travel Cancellation, Travel Interruption or Travel Curtailment due to epidemic/pandemic-related advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country, advising against non-essential travel.
- Travel Cancellation, Travel Interruption or Travel Curtailment resulting from border closures, Quarantine or other government directives.
- Travel Cancellation if an airline, hotel, travel agent or any provider of travel 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.
- Travel Interruption for any costs incurred for Quarantine after you return to Malaysia.

The policy also provides Assistance Services and the following are now also available with your policy:

- Assistance with booking medical appointments, accommodations or return flights to Malaysia if you are denied boarding due to fever or other medical concern.
- Assistance with booking medical appointments, accommodations or return flights to Malaysia if you are denied entry to another country due to fever or other medical concern.

Assistance with booking medical appointments, accommodations or return flights to Malaysia when you are medically cleared to fly if you feel ill during your international trip.