

## TripCare 360 Frequently Asked Questions (FAQ)

### 1. What is this product about?

This product provides benefits on the occurrence of specific events to the insured person that may arise during domestic or international travel, for business or leisure. Benefits include death or permanent disability due to accident, medical expenses arising due to accident or illness, various inconvenience, losses or damages to baggage and/or personal effects, personal liability, emergency services and optional cover on adventurous activities. Our adventurous activities benefits (optional) extends your coverage if you choose to participate in the activities, with the proper conduct, guidance and supervision by a licensed operator.

### 2. I am a Non-Malaysian (foreigner). Am I entitled to buy TripCare 360 travel insurance?

Yes, with the condition that all departures is from Malaysia and you are returning to Malaysia after your trip.

### 3. I am a Malaysian, but I am departing from another country (Singapore, Indonesia, Thailand etc.). Can I buy this travel insurance?

No, you can't. Your origin country of departure must be from Malaysia.

### 4. How do I buy for my travel insurance?

You can buy your travel insurance in any of the following method:

- a) Buy online on our website; or
- b) Locate and contact an agent to buy; or
- c) Visit our nearest branch in your area.

You can purchase your insurance 6 hours on the same day before departure. You are encouraged to buy at least 7 days before departure in order to enjoy the trip cancellation benefit.

### 5. Can I purchase Tripcare 360 for my family and how much premium do I have to pay?

Yes, you may purchase TripCare 360 for your family, i.e. spouse and children who are travelling together with you.

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

## **6. What are the modes of payment?**

You may choose to pay cash, cheque or via credit card.

Note: The cheque must be cleared before the effective date of policy.

## **7. What does the cover commence for each trip?**

### **Domestic (Area 1)**

Coverage commences from the effective date of insurance at 12:01 am Malaysian time and ceases on whichever of the following occurs first:

- a) Immediate upon arrival at your home of residence in Malaysia; or
- b) The expiry of the period of insurance at 23:59 pm Malaysian time, on the date specified under the policy.

### **International (Area 2, 3, & 4)**

Coverage commences 6 hours prior to the booked departure time for a direct journey to the place of embarkation in Malaysia and ceases on whichever of the following occurs first:

- a) 6 hours after booked arrival time at the final destination in Malaysia;
- b) Immediate upon arrival at your home residence in Malaysia; or
- c) The expiry of the period of insurance specified in the policy.

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 hospitalised 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.

## **8. What is the maximum period of coverage for single/per trip and annual trip?**

The duration under "Per Trip" shall not exceed:

- a) International Trip
  - i. Per trip plan : 180 consecutive days
  - ii. Annual trip plan : 90 consecutive days
- b) Domestic Trip
  - i. Per trip plan : 30 consecutive days

Note: One way trip is not allowed.

## **9. How do I cancel my policy and get a refund of the premiums paid?**

No refund of premiums will be allowed once the TripCare 360 insurance policy is issued.

**10. How do I make claim?**

All claims must be submitted as soon as possible. It is recommended to submit them within 24 hours, but no later than 30 days from the date of loss or damage. You can submit your claim via the **Etiqa+** app. Please refer to the Policy Contract for more information on Claim Notification, Procedures, and Settlement.

**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-Hour, 7 days Travel Assistance Helpline at **+603-2785 6565**

**12. I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expenses if I require treatment while on my trip?**

No. This policy will not cover expenses incurred directly or indirectly caused by or arising from any pre-existing conditions whereby you have prior knowledge of before commencement of the policy or which existed or developed symptoms within the 12 months prior to the commencement of each journey or trip.

**13. Can I pay extra to cover “pre-existing medical” condition?**

No, TripCare 360 does not have this option.

**14. Can I continue my medical treatment for any injury sustained during my overseas trip, after my return home?**

Yes. You may seek reimbursement for medical expenses necessarily incurred when you return to Malaysia for follow-up treatment up to a maximum of 3 months from the date of your return for continuing medical treatment thereafter, subject your plan's benefit limits.

**15. Can I seek reimbursement for non-refundable expenses which I had paid if I have to cancel my trip due to a serious illness?**

Policy will pay if your trip is cancelled due to serious injury or sickness which required hospitalisation or compulsory quarantine and unfit to travel as certified by a Medical Practitioner. For this section to be payable, the insurance must be purchased no later than 7 days before the commencement date of your journey.

**16. Are there any charges for Travel and Medical Assistance Services that I need to pay?**

The Travel and Medical Assistance Services charge is already included as a part of the premium. However, for any other services/charges required that are not within the scope as stated in the policy, you would need to bear the cost of such charges and they will inform you on the charges and payment arrangement prior to execution of the service required.

**17. What are the general exclusions under this policy?**

**General Exclusions**

- a) Pre-existing conditions;
- b) Self-inflicted injury, attempted suicide, mental disorder;
- c) Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d) Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;
- e) Engaging in hazardous occupations, sports or activities unless such activities have been insured under the adventurous activities (optional benefit) that insured person has purchased;
- f) Travelling to countries or regions which are subject to war, conflict, or quarantine for contagious disease or sanctioned countries: Cuba, Iran, Iraq, North Korea, Palestine, Syria or Ukraine;
- g) Participation in illegal activities such as provoked assault;
- h) Actions taken by governmental authorities; and
- i) Travelling for hajj pilgrimage.

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