

## **TravelPro Insurance Plan**

### **FAQ**

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

This travel insurance offers comprehensive protection against unexpected events during both domestic and international travel, suitable for business or leisure, providing core benefits that include coverage for accidental death or permanent disability, medical expenses due to accident or sudden illness including COVID-19 coverage, financial relief for various travel inconveniences like baggage loss, personal liability, and emergency services. You can further enhance your policy with optional benefits, protection for car rental excess, adventurous activities cover, extended home care, and golf cover.

#### **2. Who is eligible to apply?**

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-and who is legally residing in Malaysia and age between forty-five (45) days until eighty (80) years old are eligible to apply.

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

No. You are not eligible to apply as your trip does not originate from Malaysia.

#### **4. How do I sign up for TravelPro insurance?**

You can sign up for your TravelPro insurance at the following:

- a) Maybank2u website; or
- b) The MAE app; or
- c) Visit our nearest Maybank branch in your area.

You are required to sign up for your insurance before your departure. You are encouraged to sign up at least 7 days before departure in order to enjoy the trip cancellation or trip postponement benefit.

#### **5. Can I purchase TravelPro insurance for my family and how much premium do I have to pay?**

Yes, you may purchase TravelPro insurance 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 the travelling duration.

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

You may choose to pay for your travel insurance using various methods including online banking (FPX), Credit Card, Debit Card, American Express Credit Card or EzyPay/-i Instalment Plan\* (applicable only for Maybank and Maybank Islamic Credit Card of Visa or Mastercard only).

#### **7. When does my coverage for the trip begin?**

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

Your coverage commences when you begin your journey from home or work (whichever is later) and ceases when you return home or when the coverage period stated in your policy expires at 11:59pm (Malaysian time), whichever comes first.

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

Your coverage commences when you leave home or work (whichever is later) for a direct journey to the place of embarkation in Malaysia to commence travel to the intended overseas destination, up to 24 hours before your booked departure. It ceases at the earliest of: your policy expiry at 11:59pm (Malaysian time), your arrival home, or 24 hours after returning to Malaysia.

### **8. What is the maximum period of coverage for single trip (round trip)/one-way trip (no return) and annual trip?**

#### a) International Trip

- i. Single trip (Round Trip) plan: Travelling duration shall not exceed 180 consecutive days from the commencement date.
- ii. Annual trip: Cover unlimited number of overseas trips, with each trip shall not exceeding 90 consecutive days from the commencement date.
- iii. One-way trip (no return): coverage shall cease seventy-two (72) hours from the scheduled time of arrival at the final international destination.

All trips must originate from Malaysia.

#### b) Domestic Trip

- i. Per trip plan: Travelling duration shall not exceed 30 consecutive days.
- ii. Annual trip plan: Covers unlimited number of domestic trips, with each trip shall not exceeding 30 consecutive days.
- iii. One-way trips are not allowed

### **9. 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.

### **10. 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** should you need help.

### **11. Will I be covered for an illness that I am currently suffering from or have experienced in the past?**

No, the coverage excludes pre-existing conditions, i.e., any illness or symptoms that you already had or received medical advice or treatment prior to the trip and whether or not treatment, medication or advice was sought or received prior to the commencement of the trip.

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

No, TravelPro insurance does not have this option.

**13. 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 to your plan’s benefit limits.

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

Yes, you may seek reimbursement for non-refundable expenses if you are hospitalized or certified by a medical practitioner to be unfit to travel due to an injury or illness occurring within 30 days before your scheduled departure from Malaysia. For this section to be payable, the insurance must be contracted no later than 7 days before the commencement date of your trip.

**15. 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 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. The Travel and Medical Assistance Services provider will inform you on the charges and payment arrangement prior to execution of the services required.

**16. Can I sign-up a separate cover for my child?**

Yes, for children aged between 45 days up to 16 years old. However, a parent must be the policyholder.

**17. I am holding a one-way ticket. Can I sign-up for TravelPro insurance?**

Yes. For one-way trip, coverage ends 72 hours after your scheduled arrival at your final destination. Transit through other countries is covered as long as you remain within the airport transit area.

**18. How do I cancel my policy and get refunded of the premium paid?**

Single Trip (Round Trip)/One-Way Trip (No Return): You may cancel before the coverage start date for a full refund if no claim is made. No cancellation is allowed once coverage begins.

Annual Plan: You may cancel anytime and receive a prorated refund, provided no claim has been made.

**19. Can I sign-up more than one travel insurance for the same trip?**

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

**20. Are activities such as winter sports, surfing and scuba diving covered?**

Yes, they are covered when you add the Adventurous Activities option to your plan for an additional premium.

**21. I am travelling to multiple countries. Do I need to sign-up a separate plan for each country? Which area should I select?**

If you are travelling to multiple countries within the same trip, you can be covered under one policy. Simply enter all the countries that you will be visiting to get your plan quotation.

**22. Can I sign up for TravelPro insurance after I depart and still be covered?**

No. You must sign-up the policy prior to your scheduled departure. Please sign-up your insurance coverage as early as possible to enjoy the trip cancellation or trip postponement benefit. Trip cancellation or trip postponement benefit will only be reimbursed if your insurance sign-up is at a minimum of 7 days prior to commencement of your trip.

**23. Can I sign-up for TravelPro insurance if I am departing today?**

Yes, you can still sign-up for TravelPro insurance on the same day of your departure as long as it is before your departure. However, you are encouraged to buy at least 7 days before your travel in order to enjoy trip cancellation or trip postponement benefit.

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

**General Exclusions**

This plan does not cover claims related to:

- a) Any pre-existing conditions
- b) Self-inflicted injuries or attempted suicide
- c) Pregnancy, childbirth, or any related complications (except miscarriage due to an accident)
- d) Alcohol, drugs, or substance abuse
- e) HIV/AIDS and any related infections or conditions
- f) Provoked homicide or assault
- g) Mental or psychiatric conditions
- h) Sexually transmitted diseases (STDs)
- i) Any indirect losses, whether financial or non-financial, that are not stated in this plan
- j) Travel undertaken against medical advice or for the purpose of seeking medical treatment
- k) High-risk occupations or activities (i.e. military, offshore activities, diving, handling explosives)
- l) Unscheduled or unlicensed air travel
- m) Illegal acts or involvement in unlawful activities

- n) War, rebellion, or confiscation by the government
- o) Nuclear or radioactive contamination
- p) Extreme or hazardous sports, unless covered under optional add-on benefit
- q) Travel within, to, or through Cuba, Iran, North Korea, Syria, Ukraine, Russia, Myanmar, Iraq, Palestine, Afghanistan, Belarus, Venezuela, Sudan, South Sudan, Israel, Antarctica, Nepal, and Libya
- r) Travel to areas subject to war, conflict, or health emergencies declared by the WHO
- s) Travel for the purpose of performing the Hajj pilgrimage
- t) Bankruptcy of airlines, travel agents, or travel service providers;
- u) Communicable Disease declared to be a PHEIC by WHO
- v) Riding/driving without a valid license
- w) Cycling as the main mode of transportation (recreational cycling during travel is covered)

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