

# Frequently Asked Questions

## GoInsure Travel Insurance



### Types of Plan & Eligibility

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**Q: If I am traveling with my friend, do we need to buy separate travel insurance policies?**

Yes, both of you may purchase an Individual plan each.

**Q: Can I purchase GoInsure Travel Insurance the moment I touch down at my destination?**

No. All coverage must be purchased before commencement of journey.

**Q: I'm traveling from Malaysia to take up residence or employment in Country X. Can I purchase a travel insurance plan?**

Yes, However, you may only purchase a One Way Journey. Coverage terminates at 11.59 p.m. on the expiry date of the Period of Insurance specified in the Certificate of Insurance or when you arrives at the airport in the Destination country.

**Q: What is the eligibility for coverage?**

- Insured Person must be a Malaysian or Malaysian Permanent Resident or valid work permit holder or valid employment pass holder or valid dependent pass holder or valid long-term social visit pass holder or valid student pass holder of at least eighteen (18) years of age on the Period of Insurance.
- the Spouse must be a Malaysian or Malaysian Permanent Resident or valid work permit holder or valid employment pass holder or valid dependent pass holder or valid long-term social visit pass holder or valid student pass holder, at least eighteen (18) years of age on the Period of Insurance; and
- the Child(ren), must be:-
  - a Malaysian or Malaysian Permanent Resident or valid dependent pass holder or valid student pass holder
  - at least thirty (30) days of age and not more than eighteen(18) years or below twenty-three (23) years if studying full-time in a recognized tertiary institution) on the Period of Insurance
  - unmarried
  - unemployed

**Q: What is the period of insurance?**

It is the travelling period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance. For example during a return trip, if you are travelling to multiple countries from 14th January 2017 until 10th February 2017, the period of insurance will be from 14th January 2017 to 10th February 2017.

## **Q: When can I receive the policy document for my GoInsure Travel Insurance?**

The Policy wording can be found here, International & Domestic and you will also receive a copy of the Policy Wording together with the Certificate of Insurance via email once payment of premium has been made.

## **Medical Cover**

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### **Q: Do I need to undergo a medical examination to apply for GoInsure Travel Insurance?**

No. However, please note that there are exclusions such as pre-existing medical conditions. Please refer to Policy Wording for full details.

### **Q: What constitutes a "pre-existing condition"?**

Any medical condition which you have reasonable knowledge of, in 12 months prior to the Period of Insurance. Please refer to Policy Wording for full details.

### **Q: Can I pay extra to cover pre-existing conditions?**

No, **GoInsure Travel Insurance** does not have this option.

### **Q: I am pregnant. Will I be covered for any pregnancy-related matters while I am overseas?**

No, the policy does not cover any pregnancy-related issues other than accidental miscarriage due to bodily injury as a result of an accident.

### **Q: Is dental treatment covered?**

Yes, it is covered if it is resulting from an accident during the period of cover. However, this does not include costs of dentures.

## **Baggage Cover**

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### **Q: Can I increase the baggage cover?**

No, the amount of baggage cover cannot be increased.

### **Q: Is a video camera (or any other item) on hire for the trip covered?**

No, **GoInsure Travel Insurance** does not cover any hired or leased equipment.

### **Q: Are gifts and articles purchased during the journey covered?**

Yes those items are covered but subject to terms and conditions of the policy. Please refer to "LOSS OR DAMAGE OF PERSONAL EFFECTS AND BAGGAGE - Property not Covered" in the policy wording.

**Q:What happens if the carrier ‘temporarily’ misplaces the baggage (one or all) for more than 24 hours before the baggage was found?**

**GoInsure Travel Insurance cover you for** the benefit amount specified in the Benefit Schedule under the “Baggage Delay” benefit for every full six consecutive hours of delay, up to the maximum amount specified in the Benefit Schedule under the same benefit, regardless whether it involves one or all baggage.

**Q: What happens if I go on a trip and one or all of my baggage is lost on the way there?Then after it is replaced, it gets lost again on the way home?**

**GoInsure Travel Insurance** cover your losses up to the maximum limit specified under Loss/Damage of Personal Property & Baggage.

**Q: Would a baggage shipped home early (to save costs on excess baggage) be covered?**

No, it would not be covered. Unaccompanied baggage is not covered.

**Q: If the governmental authority confiscates my items such as wooden carvings and stuffed animals, can I make a claim?**

No, confiscated items by the governmental authority are not covered.

**Q: What is the limit of cover for any one article?**

The limit of cover varies depending on the plan purchased, For details, kindly refer to the Summary of Benefits.

## Sports and Sporting Equipment

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**Q: I think I'll be participating in some extreme sports on my holiday. How do I know what sports I'm covered for?**

You may refer to the policy wording under SECTION 1 – DEFINITIONS Hazardous Adventures.

**Q: Are sporting equipment covered?**

No. Sporting equipment is not covered. However, Golf Equipment is covered as per Golf Equipment Benefits. Please refer to Policy Wording for full details.

## Trip Cancellation

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**Q: Can I claim for trip cancellation due to my employer’s needs or my leave application was rejected?**

No, the policy excludes Trip Cancellation claims caused by business, financial and contractual obligations.

**Q: Can I claim for trip cancellation due to visa related issues?**

No, this is outside the policy coverage.

## **Q: In what situation will I be covered for Travel cancellation?**

- i. Your Death
- ii. You sustaining Bodily Injury or suffering from a Sickness, which in the opinion of a Physician causes You to be unfit to travel on a Scheduled Departure Date;
- iii. The death of Your Family Member or Travel Companion before the Scheduled Departure Date;
- iv. Bodily Injury or Sickness of Your Family Member or Travel Companion necessitating him/her to be Confined to a Hospital;
- v. You or Your Travel Companion are or required to be in compulsory quarantine, or jury service, or are subpoenaed or hijacked; cancellation of scheduled Common Carrier services consequent upon Strike, Riot or Civil Commotion which is beyond Your control at the planned Destination;
- vi. Your residence in Malaysia becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date; or due to Natural Disasters at the Destination country which prevent You from commencing the Journey.

Whereby, in the context of cancellation of a Journey :

- for paragraph (ii), the event mentioned must occur within sixty (60) days before the Scheduled Departure Date;
- for paragraphs (iii) and (iv), the respective events mentioned must occur within thirty (30) days before the Scheduled Departure Date; and
- for paragraphs (v) and (vi), the respective events mentioned must occur within fourteen (14) days before the Scheduled Departure Date and must be accompanied with travel advice, requisite proof or report from relevant authority(s).

## **Q: If a natural disaster hits the country I'm just about to visit, can I cancel my trip and make a claim?**

Yes, if the event occurs within fourteen (14) days before the Period of Insurance and must be accompanied with travel advice from relevant authority(s).

## **Nomination**

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### **Q: Is it compulsory for me to make a nomination?**

No. It is not a mandatory requirement. It is a choice of the policy owner. However, under Schedule 10 of the Financial Service Act 2013, a policy owner may nominate a natural person to receive policy moneys payable upon his death. Chubb is therefore providing this right to nominate if the policy owner so chooses. A copy of the Nomination Form can be downloaded [here](#). If the policy owner does not nominate, the policy moneys will be paid to the rightful beneficiary of their estate.

However, in the event that the policy owner so wishes to nominate, the Nomination Form has to be filled up accordingly, signed by the policy owner and witnessed by a person of sound mind, who has attained the aged of 18 years of age and who is not the named nominee. If this is not done, the Nomination Form is not valid Chubb cannot pay out policy moneys in reliance of an invalid Nomination Form. The signed and witnessed Nomination Form can then be faxed or emailed to us.

The policy owner can nominate anyone but should he/she choose to nominate someone other than his/her child, spouse or parent, Schedule 10 of the Financial Service Act 2013 provides that the person can only receive the policy moneys as executor (not as beneficiary). If the policy owner wishes for that person to receive the moneys as beneficiary, then the policy owner will have to assign the policy benefits to that person.

*The above FAQ should be read and construed in light of, and subject to, all terms, conditions and exclusions contained in the Policy.*