Z-Travel Insurance/Takaful (International)

Frequently Asked Questions (FAQ)

Section A: Product Related Questions	
1.	**What is this product about?** This is an international travel product that covers you while you are travelling outside of Malaysia, and it is available in both Insurance & Takaful.
2.	**What are the eligibility criteria to be covered?** a. You must be a Malaysian, or non-Malaysian who has a permanent resident status, valid work permit, valid student permit or Malaysia My Second Home (MM2H) status. b. For One-Way Trip, the journey must commence from Malaysia. For Single Trip, the journey must commence from Malaysia & you must return to Malaysia at the end of your journey. c. age limits (all ages refer to the age of your next birthday): • **Individual Cover, Individual and Spouse Cover, Family Cover** – 30 days old until 70 years old. For children insured/covered under individual or family cover, the policy/certificate must be purchased/participated in by the parents/legal guardian. • **Child Cover** – 30 days old to 17 years old, or 23 years old if studying as a full-time student • **Senior Cover, available for Single Trip and One-Way Trip** – 71 until 85 years old. For Annual Trip, senior cover is only applicable for renewal policy/certificate.
3.	**What are the differences between single-trip, one-way trip and annual trip?** • **Single Trip**: Covers you for a specific returning journey which commence from and return to Malaysia. • **One-Way Trip**: Covers you for a specific one-way trip which commence from Malaysia but may or may not return to Malaysia (or the return date to Malaysia is uncertain). For one-way trip, coverage will cease upon arrival at the airport of the first destination country (excluding transit countries). Premium/Contribution shall be determined based on travel duration of 1-5 days. • **Annual Trip**: Covers you for multiple journeys within a one-year period.
4.	**Is there a maximum travel duration?** Yes. There is a maximum travel duration. **Single-Trip:** the journey shall not exceed 200 days **Annual Trip:** each journey within the year shall not exceed 100 days
5.	**Is this product subject to SST (8%)?** This product is not subject to 8% SST.
6.	**Are there any countries that are not covered under this product?** There are no excluded countries. You must select the Area of Travel based on the countries you are travelling to. However, do take note that Malaysia's passport is valid for all countries, except Israel. If you intend to go to Israel, you must ensure proper, legal and official entry permit is obtained.
7.	**Can my company purchase/participate in a group travel policy/certificate?** Yes. This product is available for both individual and group. **Individual** - individual can purchase/participate in the policy/certificate for himself/herself or extend the cover for his/her spouse and children. **Group** - company/association can purchase/participate in the policy/certificate for their employees/members. However, it is important to take note that the person/entity purchasing/participating in the policy/certificate is the policy holder/certificate holder. Therefore, in the event of claims, claims will be payable to the policy holder/ certificate holder.
8.	**Can I form a group of friends to purchase/participate in a group travel policy/certificate?** No. You cannot purchase/participate in a group policy/certificate with your friends if there is no insurable interest/permissible takaful interest between you and the other insured persons/persons covered.

9.	**What are the criteria to purchase/participate in a family plan policy/ certificate?** Family plan can be purchased/participated in to cover you, one of your legal spouses and your accompanying child(ren) who must be between 30 days old to 17 years old, or 23 years old if studying as a full-time student at the commencement of the journey. If your child(ren) has exceeded the child's maximum age as mentioned above, he/she must purchase/ participate in an individual policy/certificate. If your spouse is not travelling together, you can still purchase/ participate in a family plan to cover yourself and your child(ren).
10.	**Is there a maximum number of family member that can apply for the family plan?** There is no limit on the number of family members that can apply on family plan. However, the maximum limits payable under the family plan is 300% of the limit and sub-limit stated in the Schedule of Benefits, except for the following benefits in which the limits remain as per the insured person/person covered. BENEFIT 2 - Overseas Hospital Income BENEFIT 19 - Accidental Death and Permanent Disablement BENEFIT 25 to 29 - Special Coverage, Badal Haji, Wakaf, Qurban & Emergency Cash BENEFIT 33 & 35 - Hospital Allowance & Death due to Covid-19 (if you have selected this ad- on benefits)
11.	**I am travelling to Hong Kong for one year, should I purchase/participate in a One-Way Trip?** With reference to #4, each journey within an annual cover must not exceed 100 days. Since you are travelling more than 100 days, you are advised to purchase/participate in a One-Way Trip, under Area 1 (Hong Kong) with 1-5 days travel duration and coverage.
12.	**I'm travelling for 5 days (i.e. from 1st July to 5th July) and will arrive Malaysia upon my return at midnight. As it is possible for me to return home after 12am on 5th July, should I purchase/participate in the policy/ certificate until 6th July?** Yes, as the policy/certificate covers you until you return your home or place of business in Malaysia, it is advisable for you to purchase/participate in the policy/certificate until the date when you expect to return home or place of business.
13.	**Can I extend my policy/certificate if I have decided to extend my stay during my trip?** Once you have departed for your overseas trip, the policy/certificate cannot be amended/extended.
14.	**I have purchased/participated in a family plan. Can my wife and I make our nominations separately?** If the policy/certificate is purchased/participated in by you, you will be the policy holder/certificate holder of the policy/ certificate and only the policy holder/certificate holder have the sole right to nominate. However, if your wife wishes to nominate, it is advisable to purchase/participate in an individual policy/certificate, instead of family plan.
15.	**Can I cancel my policy/certificate?** i. **Single Trip and One-Way Trip** - no cancellation is allowed once the policy/ certificate has been issued. ii. **Annual Trip** – you may at any time cancel this policy/certificate, in which case we will retain the customary short period rates for the time the policy/certificate has been in force, provided no claim has been or will be submitted by you.
16.	**I am going for Umrah/Haji at Makkah, can I purchase/participate in this product?** Yes. This product provides coverage when you are travelling overseas, including for the purpose of performing Umrah or Hajj.
17.	**Does it cover domestic (within Malaysia) journey? (i.e Kuala Lumpur to Sarawak)** As this is an international travel product that covers you while you are travelling outside of Malaysia, it does not cover any domestic/inbound travel. However, the coverage begins at the time you leave your home or place of business in Malaysia for the purpose of commencing the travel abroad and ends at the time you return to your home or place of business in Malaysia.
18.	**I have pre-booked a cruise trip during my holiday to Singapore. The cruise itinerary includes a ground tour activity stop in Penang (Home Country). Will I be covered during this Ground Tour arranged by the cruise in my own home country?** As this is an international travel product that covers you while you are travelling outside of Malaysia, it does not cover any domestic/inbound travel including the ground tour activity in Malaysia. However, we do cover you when you are in your cruise journey outside of Malaysia. Nevertheless, as this is not solely a cruise cover, we do not cover Travel Interruption, Travel Reroute, Baggage Delay during your cruise journey.

19.	**Does this product cover activities such as bungee jump, hot air balloon, scuba diving, winter sports, hiking/ trekking?** Yes, we do cover injuries caused by activities mentioned above. Reference can be made to policy/certificate wording in: **Benefit 25 – Special Coverage.** Please note that mountaineering or any activity above three thousand (3,000) meters height is excluded from this policy/certificate. However, the policy/certificate does cover you against accidental death and permanent disablement while engaging in this activity.

Section B: Covid-19 Benefit Related Questions

1.	**What is this benefit about?** This is an optional add-on benefit, it provides coverage for Covid-19 related incidents i.e., travel cancellation/alteration, overseas medical expenses, hospital allowance, childcare benefit and death due to Covid-19.
2.	**Do I have to pay/make any additional premium/contribution?** Yes, the cover is subject to additional premium/contribution. Please refer to the premium/contribution table in the Brochure.
3.	**Is this a standalone product or must it be purchased/participated in together with the base policy/certificate?** This is not a standalone product. The Covid-19 add-on must be purchased/participated in together with the base policy/ certificate.
4.	**Will claims under Covid-19 benefits reduce any of the base policy/certificate benefit limit?** No, any claim from Covid-19 benefit will not reduce any of the base policy/certificate benefit limit.
5.	**If I have not received any Covid-19 vaccination(s), will I be covered?** No, you will not be covered if you have not had the approved Covid-19 vaccination(s), except if you are unable to receive the vaccine due to medical conditions, or you are a child below the age of eighteen (18) years old in Malaysia.
6.	**Can I claim both Travel Cancellation and Travel Alteration benefits due to Covid-19?** No, you can only claim from either travel cancellation or travel alteration due to Covid-19, but not both. The entire policy/certificate will be terminated once a claim has been paid for either travel cancellation/ alteration due to Covid-19.
7.	**Is there a cut-off date I need to purchase/participate in the Covid-19 add-on?** Yes, to be eligible for Travel Cancellation due to Covid-19 and(or) Travel Alteration due to Covid-19 benefits, you must purchase/participate in the add-on for at least seven (7) days prior to the commencement of your journey.
8.	**What happens if I am unable to return to Malaysia due to Covid-19 and require self-quarantine overseas?** We do not cover any costs related to quarantine.
9.	**What are the special exclusions under this add-on?** Special exclusions applicable to Covid-19 benefits • Covid-19 infection that you have reasonable knowledge of prior to the Period of Insurance/Takaful, but this is not applicable if you have been fully recovered from Covid-19 and no longer receive treatment prior to the Period of Insurance/Takaful of the policy/certificate. • If you're travelling against physician's advice. • Any loss resulting from border closures, travel ban or other government orders. • You have not had the approved Covid-19 vaccination(s).

Section C: Claims Related Questions

1.	**How do I make a claim?** You must notify all claims to us within 24 hours, but no later than 30 days after the loss or damage. You can submit your claims online as below and/or submit the original claims documents to:-

	Z-Travel Insurance (International) :- https://mya.zurich.com.my/Myclaims Z-Travel Takaful (International) :- https://egms.zurich.com.my/claims **Zurich General Insurance Malaysia Berhad / Zurich General Takaful Malaysia Berhad** **Attention to: General Claims Department - AHWC** Level 23A, Mercu 3, No.3, Jalan Bangsar, KL Eco City 59200 Kuala Lumpur, Malaysia
2.	**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-Day Travel Assistance Helpline at +603 7841 5630.
3.	**If I'm involved in an accident while on the way to airport, will I be covered?** Yes, the policy/certificate covers the journey from your home or place of business to airport for the purpose of the overseas trip covered by the policy/certificate.
4.	**If I have departed for my overseas trip but would like to extend to include a short domestic trip (e.g. stay 1 night in Genting before flying to UK), will I be covered during my stay in Genting? For example: Johor Bahru > KL > Genting > UK > KL > Johor Bahru** If you extend the trip for domestic travel (i.e. Genting or anywhere in Malaysia), it will not be covered if proven in the event of claims, is not part of the journey for the overseas trip.
5.	**If multiple individuals (e.g. family members) are sharing the same baggage which is checked-in with the common carrier, and the baggage is delayed for more than 6 hours, can all of them make a claim under Baggage Delay?** If multiple insured persons/persons covered, regardless friends or family members, share the same baggage which is checked-in with the Common Carrier, we will only accept claim request from 1 insured person/person covered. This applies to delayed, lost, stolen or damaged baggage. Reference can be made to policy/certificate wording - **Special Conditions applicable to Benefits 14 and 15**
6.	**If I am in Kaohsiung and experienced an earthquake and its aftershock, am I eligible to claim Travel Interruption as I feel it is unsafe to continue my journey in the country?** You are eligible to claim only if there is a notice issued by the government of Malaysia or relevant authorities formally advising against non-essential travel to the affected areas at your Destination. Reference can be made to policy/certificate wording – **Special Conditions applicable to Benefits 8 – 10**
7.	**I am going to hike/trek in Nepal, will I be covered during my hiking/trekking activities?** Mountaineering or any activities above three thousand (3,000) meters height is excluded from this policy/ certificate. However, the policy/certificate does cover you against accidental death and permanent disablement while engaging in this activity. Reference can be made to policy/certificate wording: **Benefit 25 – Special Coverage**
8.	**If my checked-in baggage is damaged by the common carrier and they have compensated me on the damages, can I make a claim on my policy/ certificate?** We do not cover any loss that is payable by any other sources. However, we will pay the difference between the amount payable from any other source and the actual loss you have incurred.
9.	**In order to reach my destination in Europe, I need to transit in Middle East. Due to a delay of more than 6 hours of the common carrier to Middle East, I have missed my onward connecting flight to Europe. Can I claim from Travel Delay and Travel Misconnection?** In respect to the same incident, you can only make a claim under Travel Delay or Travel Misconnection but not both. Reference can be made to policy/certificate wording – **Special Conditions applicable to Benefits 8 to 13**
10.	**During my overseas journey, my travel companion is suffering from a critical illness which in the opinion of the attending doctor, requires urgent treatment. Due to this, I have incurred additional flight ticket cost to curtail my trip and return home. I have also lost my initial unused flight ticket and hotel stays. Can I claim from Travel Curtailment benefit?** Yes. As it is necessary and unavoidable for you to curtail your trip, you can submit your claim for the additional costs of common carrier to return home and the unused transportation and accommodation expenses that are paid by you for the journey, subject to other terms and conditions of the policy/certificate. Reference can be made to policy /certificate wording – **Benefit 9 – Travel Curtailment**

*All due care has been taken in preparing these FAQs. However, in the event of any inconsistences between the information provided in these FAQs and the terms of the policy/certificate, the provisions set out in the policy/certificate will prevail.