

Travel insurance

What travel insurance coverage do your customers need?

There are several questions to ask your customers when trying to determine which type of travel insurance to offer them, for example:

- Will they be travelling overseas?
- Are they planning to participate in extreme sports?
- Can they afford the cost of the trip back home if an emergency arises and they need to get back?
- If they get sick, will they be able to afford medical care?
- How often do they travel?

In fact, there are five main categories of travel insurance:

1. Trip Cancellation Insurance

As its name implies, trip cancellation insurance covers the traveller in the event that him/her or his/her travelling companions need to cancel, interrupt or delay the trip. Policies differ in terms of which reasons are acceptable, but it's usual for this insurance to cover cancellation or interruption for the following reasons:

- Sudden business conflicts
- Change of mind
- Delay in processing visa or passport.
- Illness or injury
- Weather-related issues



2. Travel Medical and Major Medical Insurance

Both of these types of insurance provide medical protection if the policy holder becomes ill or is injured while travelling. The difference between these two types of insurance is the duration of coverage:

- Travel medical insurance provides only short-term medical coverage; the duration can be anywhere from five days to up to one year, depending on the policy.
- Major medical insurance is for travellers who are planning to take longer trips of six months to one year or longer.

These types of insurance can help the traveller cover medical expenses and locate doctors, hospitals, healthcare facilities and foreign-language services if he/she becomes ill or injured while travelling overseas. It is important to check what pre-existing medical conditions, if any, are excluded before signing up.



3. Emergency Medical Evacuation Insurance

This type of insurance provides coverage for medically necessary evacuation and transportation to medical facilities.

4. Accidental Death and Flight Accident Insurance

These types of insurance pay benefits to a traveller's surviving beneficiaries, as with life insurance.

5. Specialized Coverage

There are also more specialized forms of travel insurance. For example, some focus on the needs of business travellers, extreme athletes or expatriates.



Moreover, travel insurance can be sold in three ways:

1. **Per-trip coverage** – which provides protection for a single trip – is the most common type of travel insurance. About 80% of all travel policies purchased are per-trip policies;
2. **Multi-trip coverage** provides protection for multiple trips during one year, but none of the trips can exceed 30 days;
3. The **annual policy** is for frequent travellers; it provides coverage for a full year.



1 Read this travel insurance offer and say whether these sentences are true or false.



Pick up a Travel Assist policy today.
The smart choice for you and your loved ones.



No Maximum
Age Limit



Up To RM10
Million Medical
Expenses
(Premier Plan)



24 Hours
Worldwide
Travel
Assistance



Natural
Disaster

- ✓ 24 hours daily Emergency Assistance anywhere, anytime
- ✓ 24 hours Doctor On Call
- ✓ No maximum age limit
- ✓ Up to RM10 million medical expenses
- ✓ Spouse, family and annual plans are available
- ✓ Affordable premium
- ✓ Trip cancellation cover begins even before you travel
- ✓ Covers acts of Terrorism, Hijacking and Natural Disaster
- ✓ 24 hours multilingual interpreter service
- ✓ Covers leisure and business travel
- ✓ Flexible Per Trip plan for and hoc travelers
- ✓ Savings for frequent travelers under Annual Plan

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or to:

- (a) activities relating to:
 - (i) Armed forces, peacekeeping forces and similar groups;
 - (ii) Semi-professional and professional sports or where a periodic income is received;
 - (iii) Racing involving motorized vehicles;
 - (iv) Any occupation unless it is solely administrative or management related; or
 - (v) Diving beyond 10 meters in depth.
- (b) Engaging in manual works, offshore activities like diving, oil-rigging, mining, handling explosives or aerial photography;
- (c) Suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane;
- (d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- (e) Violation of law;
- (f) Mental or nervous disorders;
- (g) Any pre-existing condition where you have reasonable knowledge of in the 1 year prior to your policy effective date;
- (h) Acquired Immune Deficiency Syndrome (AIDS) or Human Deficiency Virus (HIV);
- (i) Driving or riding in any type of race;
- (j) Nuclear, chemical or biological materials;
- (k) War;
- (l) Loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- (m) Trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- (n) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- (o) Any circumstances which you have been made aware of prior to the purchase of the policy.

Note: This list is non-exhaustive. Please refer to the sample of the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving us 30 days written notice to our registered address.

- (a) Your annual policy will be cancelled from the 1st day of the month following cancellation request and refund of premium is on prorata basis for the un-used period of cover;
- (b) Your per-trip policy will be cancelled at our discretion.
No refund of premiums will be allowed once the policy is issued.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your life profile including your personal pursuits which would affect the risk profile.

PREMIUM TABLE (RM)							
Duration	Superior			Premier			Domestic
	R1	R2	R3	R1	R2	R3	
INDIVIDUAL							
1-5 Days	36	52	64	62	85	113	18
6-10 Days	54	72	98	77	106	141	22
11-20 Days	75	106	138	117	159	204	44
21-31 Days	95	136	184	155	212	270	9
Each Additional Week	23	35	40	31	43	54	9
Annual Plan	218	294	351	311	454	539	*80
FAMILY							
1-5 Days	90	129	159	155	213	282	45
6-10 Days	135	180	244	193	265	354	55
11-20 Days	187	265	345	293	397	511	83
21-31 Days	239	339	460	388	529	674	109
Each Additional Week	58	86	101	78	106	135	23
INSURED AND SPOUSE							
1-5 Days	68	98	121	118	162	214	34
6-10 Days	103	137	186	146	201	269	42
11-20 Days	142	201	262	223	302	388	63
21-31 Days	181	258	350	295	402	512	83
Each Additional Week	44	66	76	59	81	102	17

*Domestic Annual Plan is available as an add-on option for overseas Annual Plan

Area of Coverage

Region 1 (R1) Australia, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Dubai, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (west to east & vice versa), Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam

Region 2 (R2) Europe Countries including Region 1 Countries

Region 3 (R3) World including Bangladesh, Middle East, Mongolia (Inner & Outer), Nepal, Tibet

Domestic Within Malaysia, beyond 50km from your place of residence or stay

- The amount you pay per day changes according to four different destination areas.
- The maximum medical coverage is \$ 1 million.
- There is no assistance during the trip.
- Natural disasters are included.
- Some exclusions apply.
- War is not covered by this travel insurance.
- If you were sick before leaving, the policy covers you anyway.
- You can have dangerous behaviour as long as you have a travel insurance.

T	F
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2 Use the prompts to write a short report describing what happened to Paul Willings during a trip, what the insurance covered and the total expense that Paul saved.

- travelling to Thailand from New York in 2017
- approached by a female that stole his cash, passport and iPod
- insurance covered: expenses for replacing the passport, stolen cash
- saving: about \$ 2,500.



3 PAIR WORK One of you is the customer who will ask questions about why he should buy a travel insurance and what it will cost and cover. The other is the travel agent who will provide all the information.



4 Translate.

- Consiglia un'assicurazione di viaggio?
- Deve compilare questo modulo per acquistare un'assicurazione di viaggio.
- Considerando che l'assistenza medica è dispendiosa negli USA, consigliamo di acquistare l'assicurazione di viaggio.
- Possiamo organizzare l'assicurazione di viaggio per lei. Deve solo firmare qui.
- Il suo biglietto aereo comprende l'assicurazione di viaggio, che copre lei e il bagaglio.
- Questo pacchetto di viaggio include l'assicurazione di viaggio per lei e la sua famiglia.