

FREQUENTLY ASKED QUESTIONS

Travel Protection Plan

1. Who is MPI Generali Insurans Berhad?

MPI Generali Insurans Berhad formerly known as Multi-Purpose Insurans Bhd (“MPI Generali”) is a strategic partnership between Multi-Purpose Capital Holdings Berhad, which is a wholly-owned subsidiary of MPHB Capital Berhad, a public listed company on the Bursa Malaysia, and Assicurazioni Generali S.p.A. (“Generali”), one of the largest global insurance providers with a rich heritage going back to 1831.

Founded in 1973 and licensed by Bank Negara Malaysia under the Financial Services Act, 2013 (which repealed and replaced the Insurance Act, 1996), MPI Generali’s core business is in the general insurance business offering innovative insurance products and services that can be tailored to meet our individual and corporate clients’ customized needs at all times.

MPI Generali’s Head Office is located in the heart of Kuala Lumpur with a nationwide network of 12 branches namely; Klang, Penang, Kota Bharu, Ipoh, Johor Bahru, Kuantan, Melaka, Alor Setar, Kuching, Sibul, Kota Kinabalu and Sandakan. MPI Generali has an extensive network of agents and intermediaries to serve our clients nationwide.

2. What is Travel Protection Plan?

It is a travel insurance covering travelers within Malaysia or traveling overseas. Benefits include Personal Accident benefits, Medical benefits, and Travel Inconvenience benefits such as flight delay, loss of travel documents, damage to luggage, loss of travel deposit paid and etc.

3. Who is eligible to buy?

Per trip plan - Travelers between the age of 2 to 75

Annual Plan – Travelers between the age of 18 to 70

4. Can I buy if I am not Malaysian citizen?

Yes as long as you are travelling within Malaysia or flying out of Malaysia, as coverage starts from Malaysia.

5. Is there a discount given for group or family?

No. Premium is charged per individual as policy sold is individual policy.

6. What is the maximum period for coverage?

One Way Plan covers insured from airport of departure to airport of arrival in destination country.

Return Plan covers insured up to 60 days.

Annual Plan covers insured up to 30 days per trip for unlimited trips in a year.

7. When does coverage begin after I purchase Travel Protection Plan?

Travel Cancellation benefits begins 24 hours from the time you purchase. All other benefits begin from the time you arrive in the airport or 4 hours before the scheduled departure flight, whichever is later.

8. I am traveling to a few countries. Do I need to purchase a separate policy for each country?

Per Trip Plan - covers your trip in the destination country specified in Certificate of Insurance only.

Annual Plan – covers worldwide except for Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

9. Can I get a refund if I want to cancel this policy?

Per Trip Plan - Yes you may cancel your policy and request for a refund if you notify us before your departure date. Please contact us at 603- 2034 9991 or travel@mpigenerali.com

Annual Plan – Refund is based on unexpired portion of premium provided no claim has been made.

10. Can I nominate a nominee for this Travel Protection Plan?

Yes. If you have not informed us of a nominee during purchase, please fill up this [form](#) and send it to travel@mpigenerali.com or fax to 603-2694 5759.

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11. **Can I claim for sickness related medical expenses?**
YES. Annual Plan or Return Plan covers both accidental & sickness related medical expenses.
12. **If I sustained injuring during my trip, can I claim my medical bills after I return from my trip?**
Yes. You may submit your original receipts after you return home from your trip. This is subject to a RM50 excess per claim payable by the insured.
13. **Can I claim for follow-up treatment after returning from my trip?**
Yes. You may claim for follow-up treatment for accident/injuries sustained during your trip up to 30 days from your return or 30 days from expiry of coverage as specified in your Certificate of Insurance whichever is earlier.
14. **Who do I contact for Emergency Medical Assistance?**
You may call Asia Assistance which is a professional 24 hours medical assistance company at 603-7628 3919 or 603-7965 3919. Our coverage includes emergency medical evacuation and mortal remains repatriation.
15. **What do I do if my luggage is damaged or lost?**
Please report to the airport authorities or your transport provider and keep a copy of the Property Irregularity Report to submit with your claim.
16. **What do I do when there is a delay or cancellation by the transport provider?**
Please obtain a delay letter or report from your transport provider with details of reason and delay duration to submit with your claim.
17. **What do I do if I lost my passport and/or cash during my trip?**
Please report to the local police within 24 hours and keep a copy of the police report to submit with your claim.
18. **Can I claim for travel cancellation if I fall sick and is advised by the doctor not to travel or a family member is hospitalized?**
Yes you may claim for flight cancellation, if you are not aware of the possibility of your family member needing your care at the time of purchasing Travel Protection Plan. Or you were diagnosed with serious illness, after purchasing Travel Protection Plan.
19. **How long does it take to process my claim?**
Your claim will be processed within 30 days after full documentation has been received and there is no further clarification required.
20. **What is policy excess?**
Policy excess is an amount payable by the policyholder towards a claim made. Medical Expenses Reimbursement and Lost or Damage to Baggage and/or Personal Effects is subject to an excess of RM50.00 per claim.
21. **Will a copy of the policy be delivered to me?**
Per Trip Plan – A certificate of insurance and terms and conditions of the policy is emailed to you upon payment via credit card online.
Annual Plan - A copy of the policy schedule, debit note and terms and conditions of the policy is emailed to you upon payment via credit card online.
22. **Can I buy this policy if I come to your head office or branch?**
The insurance is sold online only. Please purchase from the website.

The information provided in this document is valid as at 01/06/2016.