

Malindo Travel Insurance (International Journey - Outbound)

PRODUCT DISCLOSURE SHEET

31 March 2022

Note: You are advised to read this Product Disclosure Sheet and the terms and conditions of the master policy contract before you decide to purchase this product.

1. What is this product about?

This policy is a Group Travel Personal Accident Insurance ("Malindo Travel Insurance") issued exclusively to passengers of Malindo Airways Sdn Bhd (201201034058 (1018546-W)) ("Malindo") by Great Eastern General Insurance (Malaysia) Berhad (198301007025 (102249-P)) ("GEGM"). This product provides coverage on compensation and/or reimbursement for the insured person in the event of death or injuries caused by sudden, unforeseen and fortuitous event ("accident"), illness or inconvenience during the specific international journey (one way or return journey) on any Malindo routes. This product is also extended to cover medical expenses, emergency medical evacuation and repatriation, repatriation of mortal remains and travel cancellation due to COVID-19.

The master policyholder for this product is Malindo.

2. What are the covers / benefits provided?

Please refer to the Schedule of Benefits as set out below:

International Journey (Outbound)		Sum Insured (RM)	
Schedule of Benefits		One Way Journey	Return Journey
1.	Accidental Death or Permanent Disablement, up to	100,000	100,000
2A.	Medical Expenses due to Accidental Bodily Injury, Sickness, Dental Expenses due to Accidental Bodily Injury, or Confinement due to COVID-19, reimbursement up to	Not Covered	250,000
2B.	Post Journey Medical Expenses (sub-limit of 2A), reimbursement up to	Not Covered	5,000
3.	GEGM Assist – Emergency Medical Evacuation & Repatriation, up to	Not Covered	150,000 (up to 22,500 due to COVID-19)
4.	GEGM Assist – Repatriation of Mortal Remains, up to	Not Covered	150,000 (up to 15,000 due to COVID-19)
5.	Daily Hospital Inpatient Income – Amount Payable Per Day	Not Covered	250
	- Maximum Amount Payable	Not Covered	5,000
6.	Loss of Personal Property and Baggage		
	- Limit of One Article up to	500	500
	- Maximum Amount Payable	2,500	2,500
7.	Loss of Travel Documents, up to	2,000	2,000
8.	Check-in Luggage Delay – Amount per 6 hours	150	150
	- Maximum Amount Payable	500	500
9.	Flight Delay – Amount per 6 hours	200	200
	- Maximum Amount Payable	2,000	2,000

International Journey (Outbound)		Sum Insured (RM)	
Schedule of Benefits		One Way Journey	Return Journey
10.	Flight Misconnection – Amount per 6 hours	200	200
	- Maximum Amount Payable	2,000	2,000
11.	Hijack Inconvenience – Amount per 6 hours	200	200
	- Maximum Amount Payable	2,000	2,000
12.	Travel Cancellation due to Specified Cause or COVID-19, up to	7,500	7,500
13.	Travel Curtailment, up to	Not Covered	7,500
14.	Personal Liability, up to	Not Covered	300,000
15.	GEGM Assist – 24 Hour Travel & Medical Assistance	Not Covered	Covered
Excess on (2A) Medical Expenses, (2B) Post Journey Medical Expenses, (6) Loss of Personal Property or Baggage, (7) Loss of Travel Documents and (8) Checked-in Luggage Delay		100	100

Notes:

- Benefit limits in Benefit No. 1, 2A, 2B, 3 and 4 are subject to age bracket specified below (Not applicable for COVID-19 Benefits Extension):
 - the above Benefits are applicable to adult(s) but under 70 years of age only;
 - for Dependent Child(ren) and adult(s) age 70 and above: Benefit No. 1, 2A, 2B, 3 and 4 are limited to 50% of the amount stated above; and
 - for Infant(s) aged above 9 days to under 2 years: Benefit No. 1, 2A, 2B, 3 and 4 are limited to 10% of the amount stated above.
- COVID-19 Benefits Extension under Benefit No. 2A and 3 only applicable if you are diagnosed under the COVID-19 Clinical Stages as defined in the Endorsement Note.
- The combined amount payable under Benefit No. 3 and 4 for the same Insured Person shall not exceed the higher of the two benefits stated in the Schedule of Benefits in the Certificate of Insurance.
- Excess shall mean we will not pay the first RM100 of each and every loss or damage incurred on Benefit No. 2A, 2B, 6, 7 and 8.
- Terms and conditions apply. Please refer to the master policy contract for the full terms and conditions under this Policy and the scale of benefits provided under this Policy.

3. How much premium do I have to pay?

Please refer to the Schedule of Premium as set out below:

Plan	Duration	Premium (RM)
One Way Journey	One Way	27
Return Journey	1 to 15 days	58
	16 to 30 days	85
	31 to 45 days	121

Notes:

- The total premium due must be paid on or before the Effective Date of the coverage under the Certificate of Insurance, otherwise no coverage shall be effective.
- Premium Payment must be made via Malindo platform's payment gateway.

4. What are the fees and charges that I have to pay?

There are no other fees or charges.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of Disclosure** – You must take reasonable care to ensure that all your disclosures are full, complete, correct and honest and to the best of your knowledge.
- Eligibility:**
 - You must be of at least age 18 to 80 years old on the policy Effective Date.

- ii. Each of your dependent child(ren) must be wholly dependent on you for financial support and be:
 - a. 2 years old or over and under 18 years of age, and residing in your household, or
 - b. unemployed and under 23 years of age if studying as a full-time student at a recognised school, college or university.
- iii. Each of your infant(s) must be wholly dependent on you for financial support and be over 9 days old and under 2 years of age, and residing in your household.
- In addition, you must ensure that the following requirements have been fulfilled in order to be covered under the COVID-19 Benefits Extension:
 - a. you must be fully vaccinated as prescribed in the vaccination certificate issued by the Government of Malaysia or your Country of Residence; and
 - b. you must adhere to the latest travel requirements and guidelines issued by the relevant government of every country you will travel to and transit through, which includes your departure country, your transit country, and country of your Destination. Otherwise, we will not cover you for Section 2A – Medical Expenses, Section 3 – Emergency Medical Evacuation and Repatriation and Section 4 – Repatriation of Mortal Remains under the COVID-19 Benefits Extension.
- **Period of Insurance** – Your coverage will commence at the time you arrive at the airport premises for the purpose of commencing your journey and shall terminate at the time you arrive at the airport premises at the destination (for One Way journey) or return destination (for Return Journey).
- **Travel Cancellation due to Specified Cause or COVID-19** – We will not pay for any loss if this insurance is purchased less than 14 days prior to commencement of your Journey.
- **In the event of a claim:**
 - Notify and submit a duly completed and signed Travel Claim Form together with the supporting documents to GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD via:
 - 1. Online submission (Please click [here](#)); or
 - 2. Telephone call at 1 300 13 1088; or
 - 3. Email at claimscare-my@greateasterngeneral.com
 - Notification should be made immediately upon the occurrence of any incident which may give rise to a claim under the Policy, within the timeframe stipulated in the terms and conditions of the master policy contract.
 - For the full list of the required documentation, please refer to our '[Document Checklist for Travel Claim](#)' at our corporate website or contact our Claim Toll-Free number at 1 300 13 1088.

Note: This list is non-exhaustive. Please refer to the master policy contract for the full terms and conditions.

6. What are the major exclusions under this policy?

- This Policy does not cover death or injury caused by the following events:
 - a. Insanity, suicide and self-inflicted injury.
 - b. Pre-existing physical defects or infirmity.
 - c. HIV and/or HIV related illness including AIDS, and any communicable diseases which require quarantine by law (except as provided under the COVID-19 Benefits Extension).
 - d. Childbirth, miscarriage, pregnancy.
 - e. War invasion, act of foreign enemy, hostilities (whether war be declared or not). Civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising.
 - f. Ionizing radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
 - g. Flying or any aerial activities otherwise than as a fare-paying passenger in a common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
 - h. Terrorism.
 - i. Provoked homicide, murder or assault.
 - j. Engaging in naval, military or air force service; or acting as fire service personnel.
 - k. Hazardous sports.
- The COVID-19 Benefits Extension will not cover if you buy this insurance after you are diagnosed with COVID-19.
- This policy is not valid for nationalities from Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria, Venezuela and that, if purchased, this policy will be void and the premium is non-refundable.

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

7. Can I cancel my coverage?

Once the Certificate of Insurance is issued, your travel insurance will be non-cancellable and the premium is non-refundable.

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

It is important to inform us, in writing or by visiting any of our branches, in the event of any changes to your contact/personal details.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to www.piam.org.my

If you have any enquiries, please contact us at:

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD (198301007025 (102249-P))

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur

Tel : +603 4259 8888

Fax : +603 4813 0055

Customer Service Careline : +60 1300 1300 88

Website : www.greateasterngeneral.com

Email : gicare-my@greateasterngeneral.com

10. Other types of Personal Accident cover available.

You may contact us directly for other similar types of cover currently available.

IMPORTANT NOTE:

1. **YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT INSURANCE POLICY THAT YOU PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**
2. **INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE NOMINATED NOMINEE IN YOUR NOMINATION FORM. KINDLY RETURN TO US THE SIGNED NOMINATION FORM BEFORE THE EXPIRY OR END OF YOUR PERIOD OF INSURANCE. PLEASE BE INFORMED THAT FOR PAYMENT TO THE NOMINATED NOMINEE, WE WILL REQUIRE THE ORIGINAL SIGNED NOMINATION FORM BEFORE ANY CLAIM CAN BE PAID OUT FOR ACCIDENTAL DEATH INDEMNITY. IN THE EVENT THERE IS NO NOMINATION FORM RECEIVED BY US, THE INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE INSURED PERSON'S ESTATE. FOR ALL OTHER IMDEMNITIES, IT SHALL BE PAYABLE TO THE INSURED PERSON.**

3. CONSUMER INSURANCE CONTRACT

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

4. NON CONSUMER INSURANCE CONTRACT

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this Product Disclosure Sheet is valid as at 31 March 2022.

Great Eastern General Insurance (Malaysia) Berhad (198301007025 (102249-P)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Malindo Travel Insurance

Frequently Asked Questions (FAQ)

1. How do I become eligible for this coverage?

To be eligible for Malindo Travel Insurance coverage, you must fulfill the following eligibility requirements:

- a) You must be of at least age 18 to 80 years old on the policy Effective Date.
- b) Each of your dependent child(ren) must be wholly dependent on you for financial support and be:
 - (i) 2 years old or over and under 18 years of age, and residing in your household, or
 - (ii) unemployed and under 23 years of age if studying as a full-time student at a recognised school, college or university.
- c) Each of your infant(s) must be wholly dependent on you for financial support and be over 9 days old and under 2 years of age, and residing in your household.

In addition, you must ensure that the following requirements have been fulfilled in order to be covered under the COVID-19 Benefits Extension.

- a) you must be fully vaccinated as prescribed in the vaccination certificate issued by the Government of Malaysia or your Country of Residence; and
- b) you must adhere to the latest travel requirements and guidelines issued by the relevant government of every country you will travel to and transit through, which includes your departure country, your transit country, and country of your destination. Otherwise, we will not cover you for Section 2A – Medical Expenses, Section 3 – Emergency Medical Evacuation and Repatriation and Section 4 – Repatriation of Mortal Remains under the COVID-19 Benefits Extension. (Only applicable for International Journey)

2. Where can I purchase for this coverage?

Malindo Travel Insurance is available for purchase via Malindo's portal before the commencement of your journey.

3. When will my coverage commence and cease?

Your coverage will commence at the time you arrive at the airport premises for the purpose of commencing your journey and shall terminate at the time you arrive at the airport premises at the destination (for One Way journey) or at the return destination (for Return Journey).

4. What are the countries, which are not covered under Malindo Travel Insurance?

Countries which are not covered by Malindo Travel Insurance are Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria and Venezuela.

Malindo Travel Insurance is also not valid for nationalities from the countries listed above and that, if purchased, this policy will be void and the premium is non-refundable.

5. Can I continue to have the protection once my coverage period expires?

No. However your Malindo Travel Insurance will be automatically extended in the event of your critical medical condition or the scheduled common carrier in which you are traveling being unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the common carrier or due to grounding of an aircraft as a result of mechanical or structural defect.

6. Will I be allowed to have more than one Malindo Travel Insurance coverage within the same period of insurance?

No. You are only allowed to have one Malindo Travel Insurance coverage at any one time, during the same period of insurance.

7. What are the benefits provided under the COVID-19 Benefits Extension?

Depending on the plan selected by you, the key benefits are medical expenses, emergency medical evacuation and repatriation, repatriation of mortal remains and travel cancellation due to COVID-19.

8. Are my expenses for COVID-19 diagnostic test and quarantine expenses covered under the COVID-19 Benefits Extension?

No. We will not pay you for any expenses relating to diagnostic tests and quarantine expenses.

9. If I am tested positive for COVID-19 by an approved test provider during an overseas trip, can I claim under the medical expenses benefit?

The medical expenses under COVID-19 Benefits Extension covers the costs incurred for confinement in a hospital if you are diagnosed under the COVID-19 Clinical Stages as defined in the Endorsement Note by a physician.

10. Can I claim under medical expenses benefit if I test positive for COVID-19 after arriving back in Malaysia from an overseas trip?

No. Medical expenses benefit under the COVID-19 Benefits Extension is claimable only if you test positive for COVID-19 (under the COVID-19 Clinical Stages as defined in the Endorsement Note by a physician) and requires confinement at a hospital while you are at the country of your destination.

11. What can I claim for if I test positive for COVID-19 during the Polymerase Chain Reaction (PCR) test before departure?

If you test positive for COVID-19, you are able to claim under Travel Cancellation benefit if you purchase this insurance at least 14 days prior to commencement of your journey.

12. Can I choose to purchase Malindo Travel Insurance without the COVID-19 Benefits Extension?

No. The COVID-19 benefits are automatically included in the travel insurance as we want all our customers to be well-protected against the risks of COVID-19.

13. Can I make a claim(s) under this Malindo Travel Insurance coverage even if I have other Personal Accident policies?

Yes. Even if you have other Personal Accident policies, you are still entitled to make claim(s) under this Malindo Travel Insurance coverage. However, if you become entitled for reimbursement of all or part of the benefit under this policy from any other source, or if there is in place any other insurance against the events covered under this policy, we will only be liable for the excess of the amount recoverable from such other source or insurance.

14. To whom will a claim under the policy be payable to?

A claim under the accidental death benefit shall be payable to your nominee in the Nomination Form and as endorsed by GEGM. For other claims under the policy, it shall be payable to you as the insured person.

15. Do I need to complete any nomination form for payment of a claim under the accidental death benefit?

Yes. If you wish for the accidental death benefit to be paid to a specific person, you must submit a nomination form to GEGM. Please click [here](#) for Nomination Form.

16. What will happen if I do not nominate any nominee?

In the event you do not nominate any nominee, the accidental death benefit shall be payable to the lawful executor or administrator of your estate. For Muslims, payment shall be determined by the applicable Syariah Laws.

17. Where can I refer to for further information on claim procedures?

For further information on claim procedures please visit our [corporate website](#). For claims submission or claims status enquiries, please click [here](#).

18. Where can I refer to for further information on the product coverage?

Please contact GEGM customer service representative at 03-4259 8888 from 8:30 am to 5:15 pm (Monday to Friday, except for public holidays) or email at gicare-my@greasterngeneral.com

Note: If there is any discrepancy in this document, the benefits, terms and conditions stated in the master policy contract shall prevail.