



**Are U
Insurance
SMART?**

Will travel insurance reimburse me for non-refundable expenses, such as air ticket and hotel room, if I were to cancel my trip due to illness?

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- 1 Most insurance companies will honour your claim if your trip is cancelled:
 - because you are ill or injured and a doctor has certified you unfit to travel
 - because a family member or your travel partner has passed on, or is ill or injured and needs hospitalisation
 - because there is an unexpected strike, civil unrest, riot or commotion at your destination
- 2 That's why it is important that you purchase your travel insurance at the time of booking your holiday.
- 3 If your flight is delayed or your trip has to be extended for a few days due to accidental injury, illness, outbreak of strike, civil unrest, riot or commotion, or interruption of airline service, your coverage will automatically be extended for up to 14 days without additional premium.

"Are U Insurance Smart?" is an initiative by MSIG Insurance that provides answers to questions about general insurance that you may not know enough to ask. Visit www.msig.com.my regularly to stay updated.

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