

Are U
Insurance
SMART?

My friends always tell me to purchase travel insurance whenever I go on a holiday trip. How would it benefit me?

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- 1 Besides covering inconveniences such as loss of luggage and flight delay or cancellation, a travel insurance is essential to protect yourself from the high cost of medical care overseas and for getting help in a foreign country.
- 2 An example of what a comprehensive travel insurance can offer:
 - reimbursement of up to RM300,000 for medical/surgical or hospitalisation charges incurred overseas
 - reimbursement for follow-up treatment in Malaysia
 - reimbursement of actual expenses for accommodation, communication, economy class air fare, travel expenses and meals incurred by one immediate family member due to hospitalisation of insured person
 - free 24-hour worldwide travel assistance: • pre-travel advice on visa and vaccination requirements • medical assistance in an emergency or evacuation or repatriation • travel assistance: lost luggage, passports, cash, foreign language interpretation
- 3 Premiums may be as low as RM32 per person for a 5-day trip.
- 4 Different insurance companies offer different benefits, so you should shop around to ensure that you purchase a policy that best meets your needs.

"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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