

Are U  
Insurance  
**SMART?**

My credit card offers free travel insurance when I charge my air ticket.  
Is it the same as the travel insurance I have to pay for?

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- 1 Not all travel insurance products are the same. Some offer more coverage than others.  
**Ask yourself: are you getting the protection you need?**
- 2 For example, you might want to consider cover for: • medical/surgical or hospitalisation charges incurred overseas • hospital income • loss of travel deposit • emergency medical evacuation and transportation back to Malaysia. Important for any traveller, these benefits are essential if you are travelling with the elderly or young children. If a free 24-hour medical and emergency assistance service is included, so much the better.
- 3 Always check your coverage to ensure it meets your travel needs. Always read the exclusions and understand what's covered and what's not.

*"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](http://www.msig.com.my) regularly to stay updated.*

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