

UPDATE: FREQUENTLY ASKED QUESTIONS (FAQ) ON AOQ ADD-ON AND OTM ADD-ON FOR TRAVEL PRO (INTERNATIONAL) POLICY (wef 26 December 2022).

This FAQ document is an update to highlight the removal of TPIB's COVID Alert Countries listing and the adoption of new premium rates for the following Add-Ons:

- (1) **AOQ Add-On** - Allowance for Mandatory Overseas Quarantine due to COVID-19 Infection Add-On (vr2.1);
And,
- (2) **OTM Add-On** - Overseas Travel Medical Add On (In Respect Of COVID-19 Infection Necessitating Hospitalisation) (vr2.1).

This FAQ document shall replace the earlier FAQ document issued on the 1st June 2022.

Q1: Can Travel Pro's AOQ ADD-ON and OTM ADD-ON above be issued in FLAS?

A: No. Presently, Travel Pro's AOQ Add-On and OTM Add-On can only be issued in AS400.

Q2: What if the policyholder has not taken any booster doses of COVID vaccination at the time of purchasing the Add-On?

A: TPIB has removed the requirement for a booster dose in both AOQ and OTM Add-Ons from 1st June 2022 onwards.

Q3: If a policyholder is tested positive for COVID-19 during the trip and needs to be quarantined, but the quarantine period is longer than the remaining trip period, how will the reimbursement be calculated?

A: The reimbursement basis for the **AOQ Add-On** shall include bills incurred for hotel accommodations, treatment, and related COVID-19 testing during the mandatory quarantine. This reimbursement is for the full duration of the mandatory quarantine, notwithstanding the quarantine period having exceeded the last day of the trip. Policyholders are however, advised to extend their Travel Pro policy, including the attaching Covid-19 related Add-On to maintain the cover for the extended part of the trip back to Malaysia.

Q4: If a country in the trip itinerary is not listed in the listing of Covid-19 Alert Countries, can we treat it as a non-alert country?

A: Yes. However, with effect from 26 December 2022 onwards, the COVID-19 Alert Country Listing in TPIB's website had been removed and no longer applicable. A new set of premium rates which does not take into consideration the insured person's destination country's COVID-19 risk classification has been adopted. Please see **Q.14** below.

Q5: In a situation where there are two (2) insured persons travelling together, with one of the insured persons being mandatory quarantined for being COVID-19 positive, and another in voluntary quarantine for close-contact. Can a person in such a voluntary quarantine make a claim for trip curtailment?

A: Yes, provided the OTM Add-On was purchased and that the other person under mandatory quarantine is an immediate family member. However, the close contact person is entitled to claim for Trip Curtailment only, but not for reimbursement for quarantine under the AOQ Add-On.

Q6: Policyholder bought a *single trip* travel insurance with both AOQ Add-On and OTM Add-On, can the policy be cancelled and refunded accordingly?

A: Under TRAVEL PRO policy's *GENERAL CONDITION NO. 13 ON CANCELLATION (re-printed below)*, for Single Trip policy, no premium refund is payable for cancellation once Policy is issued.

13. Cancellation & Premium Refund For Single Trip
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(i) No premium refund upon cancellation once Policy is issued.

Q7: If the Insured person is required to be quarantined while overseas but was not PCR tested “positive” for Covid-19 or failed to provide any such proof to justify the quarantine, is the claim under AOQ Add-On payable?

A: No, the Insured Person’s claim is not payable if he/she is not tested (or failed in providing such proof) because it is a requirement that the Insured Person must first be tested and diagnosed positive with COVID-19 infection and be compelled by the overseas country’s competent authority to be quarantined according to the **AOQ Add-On** wording.

Q8: Some countries do not require PCR tests anymore, can this requirement be waived?

A: For any claim to be made, a PCR test is required, but if this is absolutely not available, then a professional administered rapid antigen test (RTK-Ag) may be considered.

Q9: Can a 2-year-old child who is not vaccinated be covered under the AOQ Add-On and/or OTM Add-On? If so, will there be any premium loading?

A: Under both the **Add-Ons**, eligibility to be insured requires full vaccination. A policyholder who is not vaccinated may refer this to Head Office Underwriting for consideration on a case-by-case basis.

For each case, the following information is required: -

- (i) COVID-19 test result must be negative (self-test with an approved RTK-Ag test kit is allowed);
- (ii) In cases where the Add-On is purchased within 72 hours prior to departure, a PCR test or any equivalent test with a negative test result is required;
- (iii) Declaration of any pre-existing medical requirement and the extent of the treatment, if any; and
- (iv) History of any COVID-19 infection, if any.

If such a case is approved, a loading of between 25% and 50% may be imposed.

Q10: If the Insured Person does not wish to do a PCR test, does this mean they cannot be covered for the Add-On?

A: Presently, there is no longer any requirement to conduct any PCR test or other equivalent test if the policyholder purchase these Add-Ons before the 72 hours period prior to the actual departure provided the policyholder declares that he/she is not Covid-19 positive by way of a self-testing kit.

Q11: If a country within the policyholder’s trip does not require PCR testing, can we do a RTK (self test) instead of this PCR testing requirement?

A: There is no longer any requirement for PCR testing or any other form of testing before the Policyholder’s trip departure. However, at the time of making the purchase of the Add-On, the policyholder is required to declare that he/she is not Covid-19 positive by way of a self-test kit.

Q12: Can a policyholder apply for the OTM Add-On if he/she has only completed 2 doses of vaccination? A policyholder may have certain health conditions that render them unfit to undergo the booster dose.

A: Yes. Since there is no longer any requirement for a booster dose to apply for OTM Add-On now.

Q13: Can either or both AOQ Add-On and OTM Add-On be purchased within 72 hours of the policyholder’s departure?

A: The policyholder will need to submit their application for the Head Office Underwriting Department’s consideration. The following information is required:

- (i) A PCR test with a “negative” test result is required;
- (ii) If a PCR test result cannot be provided, then a professionally administered or medically supervised rapid antigen test (RTK-Ag) result is acceptable with the necessary test certificate;
- (iii) If you have a history of COVID-19 infection, please tell us about it.

A premium loading may be imposed.

Q14: How is the premium calculated from the premium table provided?

A: The revised premiums for both Add-Ons are effective on 26 December 2022 and the rates are as outlined in the tables below. The Covid Alert Countries Listing is discontinued under this new premium rates application.

PREMIUM FOR AOQ ADD-ON (vr2.1).

ASIA INCLUDING AUSTRALIA AND NEW ZEALAND*			
PREMIUM RATES FOR YOUR DESTINATION COUNTRY			
Length of Trips	PLATINUM	GOLD	SILVER
1 to 18 days;	4.61	3.71	1.81
19 to 30 days:	6.92	5.58	2.72
Additional week	2.05	1.61	0.73
<i>(Asian Region shall mean Singapore, Indonesia, Japan, Brunei, Philippines, Thailand, Vietnam, Cambodia, Hong Kong, Taiwan, People's Republic of China, South Korea, Sri Lanka, India, Pakistan, Laos, Myanmar, Macau, Bangladesh, Nepal, Maldives, Australia and New Zealand).</i>			

WORLDWIDE INCLUDING USA AND CANADA*			
PREMIUM RATES FOR YOUR DESTINATION COUNTRY			
Length of Trips	PLATINUM	GOLD	SILVER
1 to 18 days;	14.44	11.39	4.07
19 to 30 days:	21.66	17.09	6.11
Additional week	6.33	5.02	1.85
<i>(Worldwide Region shall mean Asian Region and all other countries except Syria, Belarus, Cuba, Democratic Republic of the Congo, Somalia, Sudan, South Sudan, North Korea, Zimbabwe, Israel and Nigeria).</i>			

PREMIUM FOR OTM ADD ON (vr2.1).

ASIA INCLUDING AUSTRALIA AND NEW ZEALAND*			
PREMIUM RATES FOR YOUR DESTINATION COUNTRY			
Length of Trips	PLATINUM	GOLD	SILVER
1 to 18 days;	25.16	16.00	11.18
19 to 30 days:	37.74	23.98	16.77
Additional week	10.98	7.02	4.86
<i>(Asian Region shall mean Singapore, Indonesia, Japan, Brunei, Philippines, Thailand, Vietnam, Cambodia, Hong Kong, Taiwan, People's Republic of China, South Korea, Sri Lanka, India, Pakistan, Laos, Myanmar, Macau, Bangladesh, Nepal, Maldives, Australia and New Zealand).</i>			

WORLDWIDE INCLUDING USA AND CANADA*			
PREMIUM RATES FOR YOUR DESTINATION COUNTRY			
Length of Trips	PLATINUM	GOLD	SILVER
1 to 18 days;	51.86	31.30	23.30

19 to 30 days:	77.79	46.97	34.95
Additional week	22.83	13.68	10.33
<i>(Worldwide Region shall mean Asian Region and all other countries except Syria, Belarus, Cuba, Democratic Republic of the Congo, Somalia, Sudan, South Sudan, North Korea, Zimbabwe, Israel and Nigeria).</i>			

Example using a scenario below:

Illustration:

Policyholder is travelling to Qatar and Kuwait for 32 days and purchased the Platinum Plan with AOQ Add-On and OTM Add-On.

STEPS	DESCRIPTION	DETAILS	REMARKS
Step 1	Plan Selection	PLATINUM Plan	Must follow main policy's plan
Step 2	Destination:	Qatar & Kuwait (Asia)	Whether Qatar or Kuwait are listed as a Covid-19 Alert Country destination is no longer relevant. The relevant aspect is whether Qatar and Kuwait are categorised as being located in Asia or Worldwide to determine the premium rates applicable for the duration of the insured person's trip.
Step 3	Trip:	32 Days	Follow length of trip
Step 4	Premium:	Platinum plan* Asia*	Length of trip for 1 to 30 days plus length of trip over 30 days <u>on per additional week basis</u> :
	AOQ ADD ON:	$\text{RM6.92} + \text{RM2.05} = \text{RM8.97}$	Length of trip over 30 days need not refer to underwriters unless it exceeded 182 consecutive days.
	OTM ADD ON:	$\text{RM37.74} + \text{RM10.98} = \text{RM48.72}$	Length of trip over 30 days need not refer to underwriters unless it exceeded 182 consecutive days.

Note: purchase was made before the 72 hours period prior to the actual departure.

Q15: *It is mentioned in the contract that a claim is not admissible under both the Add-On if the following proviso is not complied with.*

PROVISO:

"...the result of Your COVID-19 Polymerase Chain Reaction (PCR) test or any COVID-19 equivalent test, approved by the Malaysian authorities, is negative within 72 hours prior to Your Trip ..."

Does this proviso continue to apply in the current Add-On?

A: This proviso was removed in both of the previous ADD-ON (vr2.0).

Q16: ***On the requirement pertaining to "Declaration of any pre-existing medical requirements" – is the policyholder required to complete any document such as the Physical Health Declaration (PHD) form?***

A. There is no requirement to complete any PHD form. Instead, a formal declaration of any pre-existing medical conditions and the extent of treatment administered to such conditions is deemed adequate. This explanation is relevant for Q2, Q10, and Q13.

Q17: ***The policyholder has taken up a Gold Plan for the main travel policy and intend to take up a Platinum plan for the Add-On. Is this allowed?***

A. No. The Add-On Plan selected must match the Plan of the main policy.