

UPDATE: FREQUENTLY ASKED QUESTIONS (FAQ) ON TRAVEL PRO (INTERNATIONAL) POLICY IN RESPECT OF AOQ ADD-ON AND OTM ADD-ON

(Effective from: 1 July 2023)

This FAQ document is an update to our previous FAQ which was effected on 26 December 2023 and can be viewed at <https://www.pacificinsurance.com.my/wp-content/uploads/2023/01/FAQ-FOR-AOQ-OTM-ADD-ON-wef-26-Dec-2022.pdf>.

Important to Note:

1. Any reference to the abbreviation **AOQ ADD-ON** in the information provided below shall mean **ALLOWANCE FOR MANDATORY OVERSEAS QUARANTINE DUE TO COVID-19 INFECTION ADD ON**, and
2. Any reference to the abbreviation **OTM ADD-ON** in the information provided below shall mean **OVERSEAS TRAVEL MEDICAL ADD ON (IN RESPECT OF COVID-19 INFECTION NECESSITATING HOSPITALISATION)**.
3. Any reference to **You, Your** or **Yours** shall mean the Insured Person covered by either or both **ADD-ONS** under his Travel Pro (International) Policy.

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 at our back-end system, i.e., AS400.

Q2: What if You have not taken any booster doses of COVID vaccination at the time of purchasing these ADD-ON?

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

Q3: If You are tested positive for COVID-19 during Your 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 necessarily 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. **You** are however, advised to extend **Your** 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: In a situation where there are two (2) of You travelling together, where one of You is being mandatory quarantined for being COVID-19 positive, but the other person is under voluntary quarantine for close-contact. Is the person under voluntary quarantine entitled to make a claim for trip curtailment?

A: Yes, provided the **OTM ADD-ON** was purchased and the person who is under mandatory quarantine is an immediate family member. However, the person under voluntary quarantine is only entitled to claim for Trip Curtailment, but not for reimbursement under the **AOQ ADD-ON**.

Q5: If You purchased 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 the policy is issued.

13. Cancellation & Premium Refund

For Single Trip

(i) No premium refund upon cancellation once Policy is issued.

Q6: If You are 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, **Your** claim will not be payable if **You** are not tested Covid-19 positive by a registered medical doctor and diagnosed positive with COVID-19 infection and at the same time be compelled by the overseas country's competent authority to be quarantined according to the **AOQ ADD-ON** wording. The medical doctor may adopt any Covid-19 test(s) that is deemed to be effective in these circumstances.

Q7: Some countries do not require PCR tests anymore, can this requirement be waived in the case of an AOQ ADD-ON claim?

A: For any claim to be made, firstly, a Covid related test administered by a registered medical doctor is required as proof of diagnosis. The medical doctor may adopt any Covid-19 test(s) that is deemed to be effective in these circumstances. Secondly, **You** have been compelled to be quarantined by a medical authority of the country.

Q8: 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: Yes. As of now no premium loading is applied.

Q9: If You do not wish to do a PCR test, does this mean You cannot be covered for the ADD-ON?

A: Presently, there is no requirement to conduct any PCR test or other equivalent test if **You** purchase these **ADD-ONS** before the 72 hours period prior to the actual departure.

Q10: If a country within Your trip does not require PCR testing, can You do a RTK (self-test) instead of this PCR testing requirement?

A: If **You** are suspected of being infected with COVID-19 in a country within **Your** itinerary, and if **You** intends to file a claim under either **ADD-ONS**, a medical diagnosis by a registered medical doctor is required in which the medical doctor may adopt any Covid-19 test(s) that is deemed to be effective in the circumstances.

Please also refer to answers in **Q6** and **Q7**.

Q11: Can You apply for the OTM ADD-ON if You have only completed 2 doses of vaccination? You may have certain health conditions that render You 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.

Q12: Can either or both AOQ ADD-ON and OTM ADD-ON be purchased within 72 hours of Your trip's departure?

A: It is an underwriting requirement that **You** will need to submit their application for the underwriting consideration if either or both **ADD-ONS** were to be purchased within 72 hours of **Your** departure, and the following are required:

- (i) At least a self-administered rapid antigen test (RTK-Ag) showing negative result;
- (ii) Completed and signed proposal form.

A premium loading may be imposed.

Q13: 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.

PREMIUM FOR AOQ ADD-ON

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

(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).*

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

*(*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).*

PREMIUM FOR OTM ADD-ON

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

(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).*

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
(*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).			

Example using a scenario below:

Illustration:

You are 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)	Both destinations fall under Worldwide Region.
Step 3	Trip:	32 Days	Follow length of trip
Step 4	Premium:	Platinum plan* Worldwide*	Check the relevant premium table(s)
	AOQ ADD-ON:	$\frac{RM21.66 + RM6.33}{RM27.99}$	Length of trip for first 30 days plus excess days above 30 days on per additional week basis.
	OTM ADD-ON:	$\frac{RM77.79 + RM22.83}{RM100.62}$	Length of trip for first 30 days plus excess days above 30 days on per additional week basis.

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

Q14: It is mentioned in the contract that a claim is not admissible under both the ADD-ONs 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 **ADD-ONs**.

Q15: You 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.

This is the end of this FAQ