

TRAVEL INSURANCE

MHinsure travel protection offers up to 42 benefits, including access to 24-hour Emergency Medical and Travel Assistance from Cover-More, a world leader in Assistance Services.

Etiqa General Insurance Berhad underwrites our products to offer you the best cover possible.

Summary of Domestic Benefits

For the domestic traveler, we offer the widest range of benefits at highest levels of cover, including: emergency medical & dental expenses, emergency travel & accommodation expense, as well as trip cancellation and curtailment benefits that cover up to your trip value.

Summary of International Benefits

Travel far, travel wide, and set your worries aside. For travelers leaving Malaysia for overseas destinations, we also offer you the widest range of benefits, including: emergency medical & dental expenses, emergency travel & accommodation expenses, extensive travel inconvenience benefits like home protection, pet care, sport equipment coverage and more.

International policy comprises of both Single Trip Plan and Annual Plan. Annual Plan provides cover for all journeys made during the year to destinations under the Worldwide 1 and geographical area (all countries including USA and Canada), up to a maximum of 90 days per journey.

Please view our Summary of Benefits below.

TRAVEL INSURANCE BENEFITS (In MYR)		LIMIT		
		DOMESTIC	INTERNATIONAL	
MEDICAL & TRAVEL ACCIDENT BENEFITS				
	Emergency Medical & Dental Expenses			
1	Adults	Up to 35,000	Up to 1,000,000	
	Seniors (over 70 years)		Up to 250,000	
	Insured Dependent		Up to 250,000	
		Follow up treatment in Malaysia post journey	-	Up to 10,000 Included (10 days)
		Alternative Medicine	-	Up to 300
		Emergency Dental Expenses	Up to 1,000	Up to 1,000
	2	Emergency Medical Assistance or Evacuation	Up to 250,000	Unlimited
3	Emergency Telephone Charges & Internet Use	-	Up to 150	
4	Hospital Confinement/Allowance Per day limit	Up to 1,500 (150 per day)	Up to 20,000 (300 per day)	
5	Repatriation of Mortal Remains	Up to 150,000	Unlimited	
6	Emergency Travel & Accommodation Expenses	Up to 1,500	Up to 7,500	
7	Compassionate Visit	Up to 2,000	Up to 2,500	
8	Return of Minor Children/Child Care Benefit	Up to 10,000	Up to 15,000 (500 per day)	
9	Quarantine Cover as a result of Pandemic Influenza	-	Up to 2,000 (200 per day)	
	Accidental Death & Disablement			
10	Adults	Up to 150,00	Up to 300,000	
	Seniors (over 70 years)	Up to 50,000	Up to 100,000	
	Insured Dependent	Up to 6,250	Up to 12,500	
11	Child Education Fund	-	5,000	

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TRAVEL INSURANCE BENEFITS (In MYR)		LIMIT	
		DOMESTIC	INTERNATIONAL
TRAVEL INCONVENIENCE BENEFITS			
12	Luggage & Personal Effects	Up to 3,000	Up to 7,500
13	Loss of Travel Documents	Up to 2,000	Up to 5,000
14	Theft of cash	-	Up to 800
15	Luggage Delay	Up to 750 (250 per 5 hours)	Up to 1,500 (300 per 5 hours)
16	Travel Delay	Up to 2,000 (175 per 5 hours)	Up to 4,200 (300 per 5 hours)
17	Common Carrier Delay	Up to 2,000 (175 per 5 hours)	Up to 4,200 (300 per 5 hours)
18	Travel Misconnection	Up to 1,000 (300 per 5 hours)	Up to 1,200 (300 per 5 hours)
19	Flight Overbooking	-	Up to 250
20	Trip Cancellation	Up to Trip Value	Up to Trip Value
21	Trip Curtailment	Up to Trip Value	Up to Trip Value
22	Hijacking	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)
23	Personal Liability	Up to 1,000,000	Up to 1,500,000
24	Home Protection	-	Up to 3,000
25	Cancellation due to Delay	-	Up to 500
26	Travel Reroute	-	Up to 200
27	Loss of Deposit / Full Payment due to insolvency of Airline	-	Up to 5,000
28	Loss of Credit Card / Fraudulent Use of Credit Card	-	Up to 5,000
29	Rental Car Excess Cover	-	Up to 1,000
30	Pet Care	-	Up to 500 (50 per day)
31	Sport Equipment Golf Bicycle	-	Up to 5,000 Up to 10,000
24 HOURS ASSISTANCE			
32	24-Hour Travel Assistance	Included	Included
33	24-Hour Medical Assistance	Included	Included
34	Emergency Language Travel Interpreter	-	Arrangement only
35	Ambassador Services	-	Included
36	Global Cash	-	Arrangement only
37	Legal Services	-	Arrangement only
38	Urgent Message Relay	-	Included
39	Emergency Travel Arrangements	-	Arrangement only
40	Arrange Accommodation due to Travel Delay	-	Arrangement only
41	Lost Luggage Retrieval	-	Included
42	Lost Passport Assistance	-	Included

Note:

1. For Family Plan, the numbers of your family is up to a maximum of ten family members per policy, with limit sharing.
2. Emergency assistance is available through our 24-Hour Emergency Assistance toll free on telephone number +603 2263 5700/1800 888 777.
3. Please refer to the policy contract for further details of the above benefits.
4. 'Arrangement only' shall mean additional fee may be applicable where necessary and will be charged accordingly to policyholder

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