



## Frequently Asked Questions

### 1. What is Travel Master, and why do I need it?

Travel Master is Malayan's comprehensive travel insurance product that provides the traveling insured protection from financial burdens caused by unforeseen events while on travel.

It is essential because it offers financial protection and peace of mind while traveling. It helps cover unexpected expenses such as medical emergencies, trip cancellations, lost luggage, and more, ensuring that you can confidently navigate unforeseen situations without a significant financial burden.

### 2. What are the benefits of a Travel Master?

Travel Master offers a comprehensive range of benefits:

- **Personal Accident** - Besides the standard coverage for accidental death, disablement and dismemberment, Travel Master extends its coverage to loss of life resulting from Terrorism and Unprovoked Murder and Assault
- **Emergency Medical Treatment** - Pays for accidental injury, non-pre-existing sickness, or even COVID-19. Travel Master provides Cashless Hospitalization or for all international travels.
- **Recovery of Travel Expenses** - If unexpected events require the cancellation or premature termination of your trip, Travel Master will reimburse you for irrecoverable deposits or charges paid in advance.
- **Personal Liability** - Traveling can sometimes lead to unforeseen situations. Travel Masters pays you back for expenses relative to damage or injury to third-party.
- **Travel Inconvenience Benefits** - Travel Master addresses the hassles that can come with traveling, offering benefits for loss, delay, or damage to your belongings.
- **Rented Car Coverage** - Travel Master has the highest coverage of up to Php 500,000.00.
- **24/7 Travel Assistance Benefits** - Travel Master includes a wide range of medical and emergency services such as medical consultations, hospital admissions, medical evacuation, and repatriation, all with unlimited coverage.

### 3. Who can purchase Travel Master?

You can purchase Travel Master if you are:

- anyone traveling from or to the Philippines;
- are departing from or traveling within the country, and
- undertaking travel to an overseas destination not exceeding 180 consecutive days.



**4. Is there an age restriction for Travel Master?**

Travelers ages 1 to 75 years old are eligible to purchase the Travel Master.

**5. Does Travel Master cover covid-19?**

Yes, Travel Master has Covid-19 cover for Emergency Medical Treatment (in case the insured acquires and gets confined due to Covid-19 infection) and Trip Cancellation (in case the insured contracts Covid-19 prior to his travel).

**6. Is Travel Master Schengen accredited?**

Yes, our travel insurance is accepted by all the Schengen states.

**7. Do you have a product that can cover foreign nationals?**

Yes. Our Inbound Travel Master, which has a provision for Covid-19 insurance, covers foreign nationals while they are traveling within the Philippines. The coverage shall commence once they have entered the Philippines' Immigration gates.

**8. Can I amend my policy in case of travel changes?**

You can amend your insurance coverage as long as your policy hasn't commenced its validity. Please contact Malayan's Customer Experience (CX) Center at [cxm@malayan.com](mailto:cxm@malayan.com)

**9. I encountered an emergency while traveling. What number should I contact for assistance?**

In case of an emergency you may contact Malayan's assistance provider, Assist America, through the following channels:

- **Email:** [medservicephils@assistamerica.com](mailto:medservicephils@assistamerica.com) (Please remember to include your policy copy for reference.)
- **Hotline Number:** +632 8811 25 21
- **Assist America Mobile App:** to set up your account, simply enter the Reference Number 63-AP-MIC-08031

**10. My trip was canceled and I no longer need insurance, can I get a refund?**

Provided that the trip has not yet commenced, Malayan Insurance may give you up to 50% of the Net Premiums of the travel insurance policy. This means that the amount to be refunded excludes the taxes and charges included in the amount you have paid upon purchase.

We may also have your travel policy's covered period moved to another date.

**11. My visa got denied, can I get a refund?**

Yes, you can get a refund as long as the policy has not commenced yet. The amount to be refunded is 50% less of charges.

**12. How do I extend my policy as my trip has been extended?**



Please send a copy of your insurance and your new travel end date to [cxc@malayan.com](mailto:cxc@malayan.com) for us to be able to send a quotation regarding your new travel date.

**13. How do I make a claim?**

In case of a claim, You may go to Malayan's online [Claims Form](#) and attach your policy, e-ticket, passport and related documents of your claim or you may send an email at [cxc@malayan.com](mailto:cxc@malayan.com);

**14. What are the requirements in case of a claim?**

Required documents in case of a claim during travel would depend on the coverage you would like to avail. Please refer to the Travel Master list of claim requirements for the complete documentary requirements.

**15. Should you have any concerns on insurance, you may:**

For inquiries, please contact our trunkline number (02) 8628 8628 or send an email to Malayan's Customer Experience (CX) Center at [cxc@malayan.com](mailto:cxc@malayan.com). You may also get in touch with your dedicated insurance agent accredited with Malayan Insurance.