ARE YOU GOING OUT FOR THE HOLIDAYS? MAKE SURE YOU PICK THE RIGHT TRAVEL INSURANCE PLAN

What is Travel Insurance?

Travel insurance is an insurance product that is designed to cover the expenses and losses and minimize the risk associated with unfortunate events that a person might incur while travelling. It is often claimed as the best protection for those travelling nationally and internationally. Online companies that sell airplane tickets and travel packages help consumers buy travel insurance as a value-added service. Travel insurance policies cover the destruction of personal property, rented equipment such as cars, or even the cost of paying a ransom in case of kidnapping.

How Does Travel Insurance Work?

A person pays the insurance premium to the insurance company with a travel insurance policy to be covered for a particular scale of benefits and scope of coverage for a fixed period of time. In the event of loss or damage, the insurance company pays the person for losses incurred.

What Does Travel Insurance Cover?

Distinct travel insurance plans cover different scales of benefits. Usually, travel insurance plans cover personal accidents, medical expenses, loss of travel or accommodation due to cancellation or delay, loss or delay of luggage, belongings, money, and loss of a passport.

What Is Not Covered By Travel Insurance?

Travel insurance plans have some form of exclusions to their coverage. General exclusions from a typical travel insurance plan include war, riot, suicide, insanity, incited murder or attack, pre-existing conditions, pregnancy, childbirth, dangerous sports, radiation, HIV, and AIDS-related diseases. Certain insurance companies may not offer coverage for people in risky occupations such as seamen, train crew, mine workers, etc. A person should always read and understand the full list of exclusions before signing up for a travel insurance plan.

How to File a Claim for Loss or Damage?

A person will need to submit a claim form as well as all supporting documents to the insurance company within the timeframe mentioned in the travel insurance plan. A person should contact the insurance company immediately after an incident to clear any doubts. Most travel insurance companies have round-the-clock helplines, which are a good place to start and file your claim for a loss or damage.

How to Compare the Market for Travel Insurance and Find the Best Travel Insurance?

It is suggested that you compare the available travel insurance plans offered by major insurance companies before signing up for one. That is the way to choose all banking and insurance products. Travel insurance plans differ, and you should focus on the items that are particularly important for your travel while selecting a travel insurance plan. For instance, if you are a travelling golfer, then you should choose a travel plan that provides coverage for your golf equipment.

The simplest way to compare all major travel insurance plans in Malaysia is to refer to our travel insurance comparison table above. You can also switch from conventional travel insurance to Islamic travel insurance on our site if you are looking for Sharia-compliant insurance. You can also benefit from our cheap travel insurance plan or cheap holiday insurance plan from our travel insurance comparison table. Travel insurance reviews can also help you find the best travel insurance plan.

Tell Us About Your Trip

Fill in the details below to compare the market and select the trip that you desire:

Where do you want to go? Asia, Europe, Africa, Australia, or the USA. If you are not sure which region you are going to, tell us about the country so that we can help you.

Which type of cover do you require? An Individual Trip (trip insurance), or Multiple Trips (annual cover or annual travel insurance), or a Backpacker Trip.

When are you planning to go? Today, Tomorrow, or Upcoming Days.

Who are you planning to insure? You or a Couple or Family or a Group.

Would you like to cover any of these trip types? Winter Sports or Cruise or Business Trip (Choose all that apply; otherwise, leave this section blank).

Does anyone, including you and your party members, suffer from pre-existing medical conditions? Yes or No (Your medical history is important for filing claims; therefore, do let us know about your medical history).

You will get a travel insurance quote after filing all the details mentioned above.

Why Wait Longer? Make the Most of Our Travel Insurance Site and Pick the Plan That Suits You