Protect Yourself from Covid-19 infection

There are growing concerns about Novel Corona Virus (nCoV) in Malaysia, with some confirmed cases quarantined in Sungai Buloh, Langkawi and Johor as of 29 January 2020 according to the latest report by the Ministry of Health (MoH).

How to protect yourself?

- 1. Frequently clean your hands;
- 2. When coughing and/or sneezing, cover your mouth and nose with flexed elbow or tissue;
- 3. Avoid close contact with anyone who has a fever or cough;
- 4. If you have fever, cough and difficulty breathing, seek medical care early and share previous travel history;
- 5. When visiting wet markets in areas experiencing cases of Novel Coronavirus, avoid direct and unprotected contact with live animals;
- 6. Avoid the consumption of raw or undercooked animals products.

Source: World Health Organization (WHO)

Symptoms of COVID-19 (coronavirus disease 2019)

Systemic:

- Fever

- Fatigue

Kidneys:

 Decreased function

Intestines:

- Diarrhea

Respiratory:

- Sneezing

- Runny nose

- Sore throat

- Dry cough

- Shortness of breath

Circulatory system:

 Decreased white blood cells

Is my travel insurance cover Coronavirus?

- 1. If your travel insurance is purchased before 23 January 2020, travel cancellation benefits and medical expenses benefits shall be claimable if you are infected with Coronavirus before commencement of Journey or during the Journey.
- 2. If your travel insurance is purchased on or after 23 January 2020, your policy might not cover claims for losses caused by an event that was known at the time of purchasing. Hence, cover is not available for claims in relation to Coronavirus. This is a General Exclusion for most of the Travel Insurance terms in the Market.

If you are not sure about your policy coverage and further clarification, please do consult with your servicing agent.

Lastly, we also would like to take this opportunity to remind all our business partners to take good care of themselves and others. Do remind your friends, family, and those you live with the same. Wishing all of us the very best of Health.

Contact us now for a free consultation on insurance related matters

- 1. Email your queries to insurance@edindings.com or
- 2. Call us at 012-2861817 (M), 03-21622515 (O)