

Consumer Alert: Beware when booking tour packages

Written by Administrator

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NOW that the Matta Fair is coming again, I would like to offer a word of caution to potential buyers of tour packages. ♦

At the last Matta Fair, I bought a package tour of Turkey for my family. The tour package included free Matta Medic Evac Insurance coverage. ♦

According to the leaflet issued, one of the benefits/coverage was medical, hospital and treatment expenses which was supposed to ♦ cover medical and hospital expenses incurred overseas as a result of accidental injury or sickness ♦.

No other documents on the insurance coverage was issued to us before, during or after the tour. Because of this official leaflet, I did not buy any other travel insurance coverage which I normally do. ♦

During the tour, my daughter, unfortunately, fell sick and required a medical doctor to attend to her in the hotel. ♦

Upon returning from the tour, I was surprised to learn from the tour agent as well as the insurance representative that I cannot claim medical insurance because my daughter was not hospitalised. ♦

Nowhere in the leaflet did it specifically state that a person needs to be hospitalised in order to make a claim. ♦

In my understanding of the words printed, medical expenses referred to all expenses incurred due to medical treatment and that includes out-patient treatment. I felt cheated. ♦

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Source : The Star - 7 March 2008