NOW that the Matta Fair is coming again, I would like to offer a word of caution to potential buyers of tour packages.&#65533; 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 &#65533;cover medical and hospital expenses incurred overseas as a result of accidental injury or sickness&#65533;. 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.&#65533; During the tour, my daughter, unfortunately, fell sick and required a medical doctor to attend to her in the hotel.&#65533; 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.&#65533; Nowhere in the leaflet did it specifically state that a person needs to be hospitalised in order to make a claim.&#65533; 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.&#65533; K.L. LOH,
Petaling Jaya.
Source : The Star - 7 March 2008