MSIG

MSIG EASY LOUNGE SERVICE

Q : What is MSIG Easy Lounge?

A : MSIG Easy Lounge is a unique service that offers complimentary airport lounge access under specified conditions when a flight is delayed. This benefit is exclusively for those who purchase the Travel Easy Plus international travel insurance plan with the specified benefit.

Q : How does it work?

A : You register your flight with the MSIG Easy Lounge service at least 2 hours before departure. If the airline announces (after the time of registering) a delay of more than 90 minutes, you will receive a voucher to access the Lounge Key™ lounge at the airport where the delay occurs. Lounge Key™ has a network of over 1,700 airport passenger lounges worldwide. You can check the list of lounges at https://loungefinder.loungekey.com/Pass

Q : Can I access the lounge with friends or family if my flight is delayed?

A : The MSIG Easy Lounge will provide benefits only for those who have purchased the Travel Easy Plus international travel insurance plan and have registered for the benefits.

If it is a group insurance purchase, the policyholder must register the insured persons under the same policy. Lounge access will only be granted if the registration is successfully completed at least 2 hours before the departure.

Q : How is the delay calculated?

A : The delay calculation is based on the delay report at the 'boarding gate' as reported by the airline and airports to F lightStats (a third-party flight tracking service provider). The FlightStats system will report delays that meet the specified criteria, which may include a single delay announcement or the total delay time from multiple announcements combined.

For example, if the original flight schedule is at 9:00 AM and the airline announces a delay with a new flight time of 10:00 AM, the system will count the delay as 1 hour. If there is another delay announcement changing the flight time to 11:00 AM, the system will count the total delay as 2 hours.

However, the delay announcement must occur within 24 hours from the original flight schedule. Otherwise, the company will consider this a schedule change, not a flight delay, and not eligible for this service.

Q : Why may my registration fail?

A : Flight registration will fail if any of the following events occur:
- You attempt to register the flight less than 2 hours before the scheduled departure time.
- There are no Lounge Key™ network passenger lounges available at the airport of departure.
- There is no flight information for that airline/flight. Please refer to the section for "How is the delay calculated?"

Q : What name format should be used for flight registration?

A : Please use the same name format as used in your flight booking. This information is necessary to ensure that the name on your lounge voucher matches the name on your boarding pass. These will be verified at the lounge entrance.

FLIGHT REGISTRATION

Q : Which flights need to be registered?

A : You need to register the departures and arrivals including connecting flights along with the departure dates. If there is a connecting flight before reaching the destination country, you must include those connecting flights in the registration. However, this service does not cover domestic travel within the destination country, so you do not need to register domestic flights in the registration.

For example, your journey is from Suvarnabhumi Airport (BKK) to Los Angeles International Airport (LAX), with the following flight itinerary:

(1) Suvarnabhumi Airport (BKK) (Thailand) to Incheon Airport (ICN) (South Korea)
(2) Incheon Airport (ICN) (South Korea) to Cleveland Hopkins Airport (CLE) (USA)
(3) Cleveland Hopkins Airport (CLE) (USA) to Los Angeles International Airport (LAX) (USA)

From the above, the flights to be registered are (1) the flight departing from the country, and (2) the flight arriving at the destination country. As for flight (3), a domestic flight, this is not covered.

You can register any flight for which the airline reports flight status to FlightStats accurately and completely. If you attempt to register a flight that does not meet these requirements, the system will notify you of the issue, and you will not be able to register.

Q : When can flights be registered?

A : You can register after receiving the email with the redemption code and once the flight schedule is confirmed (typically no more than 180 days in advance). Registration must be completed at least 2 hours before the scheduled departure time as indicated on the boarding pass or itinerary. Otherwise, the system will not be able to process the registration, and it will be considered that you have forfeited your right to use the MSIG Easy Lounge service.

Q : Is registration only available via the website?

A : Currently, registration is only available through the website, which can be accessed from computers and mobile devices such as smartphones, iPad and tablets.

Q : Do I need to register for children?

A : Each lounge has its own policy on the admission of children. Please check the policy of the lounges at the airport of departure to determine whether you should register a child. You can find lounge information online at https://loungefinder.loungekey.com/Pass.

Q : Can I modify my flight registration?

A : If you need to change an existing flight registration, please cancel via the cancellation link found in your confirmation email and re-register the flight with the new details. Please note this will only be allowed at least 2 hours before the scheduled departure time as indicated on the boarding pass or itinerary. Otherwise, the system will not be able to process it.

Q : What should I do if I do not receive my registered confirmation email?

A : Please contact the service provider at: smartdelaysupport@collinsongroup.com

Q : If I purchase an annual travel insurance policy, how do I register?

A : For annual policyholders, you must register for the MSIG Easy Lounge before each trip, at least 2 hours before the scheduled departure time as indicated on the boarding pass or itinerary.

Q : How to register for group insurance with multiple members?

A : For example, if the policy covers 10 insured people, the system will send 2 redemption codes. The first redemption code will be used to register 6 people, and the second redemption code will be used to register the remaining 4 people.

Q : Which flights can I register?

A : Flights eligible for registration are those that have been accurately reported to FlightStats by the airline and have the information available in their system. If your flight is not found in the registration system, it indicates that the flight does not meet the requirements. The system will notify you of this, and you will be unable to register the flight for MSIG Easy Lounge.

Please note that MSIG Easy Lounge is a service that covers delays for eligible commercial airline flights and excludes charter flights and airlines or airports that do not consistently report information to the system.

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LOUNGE USAGE

Q : What if the delay at the airport does not match the information provided by the airline?

A : The system will issue a lounge voucher only when the airline accurately reports the delay to FlightStats. If this does not occur, the delay is not captured to trigger the system, and the system will not be able to issue the lounge voucher.

Q : Under what delay circumstances are lounge passes not provided?

A : A lounge voucher will be provided if a flight is formally reported by the airline as being a delay of more than 90 minutes but less than 24 hours, regardless of the cause of the delay. This does not include cases where the flight is canceled or rescheduled for the next day (24 hours after the flight's scheduled departure time), which will not qualify as a flight delay for this service. The airline will handle such cases directly via their own compensation process.

Q : If a flight is cancelled or rescheduled for the next day? Can a customer use the benefit?

A : If the flight is cancelled or rescheduled to the next day (24 hours after the flight's scheduled departure time), it will not qualify as a flight delay for this service. Therefore, customers cannot use the lounge access benefits, as it does not meet the conditions.

Q : Why may I not receive an airport lounge voucher, even when I am entitled to one?

A : This might occur if there are network or IT system issues that prevent the system from sending the lounge voucher to eligible customers. However, once the error is resolved customers will receive a replacement voucher with lounge access valid for 6 (six) months, which can be used for their next trip.

Q : How will I receive my lounge voucher?

A : When a delay occurs, eligible customer will receive SMS to remind you to check e-mail, along with an email containing a lounge voucher in PDF format.

If you have registered travelers under the same policy (in the case of group insurance), the policyholder will receive PDF lounge voucher for each passenger in the same email. These PDF files will include Lounge Key™ vouchers with QR codes for accessing the airport lounge network, clearly indicating the names of the eligible travelers.

The policyholder may choose to forward the lounge vouchers to your additional registered passengers so that they can access the lounge without your physical presence.

Q : How do I find the lounge at the airport?

A : The email containing your lounge voucher will contain instructions on how to locate the network lounges available at the airport. The Lounge Key™ pass will also include a link to the Lounge Key™ lounge finder, which you can click to find details such as the location and access conditions of the lounges.

Q : How to access airport lounges?

A : Simply present the QR code of the lounge voucher you receive, along with your boarding pass and passport, to the lounge staff before accessing the service.

Q : How can I find out about lounge policies and services?

A : Each individual lounge has its own policies and services. To find out more about a lounge, you can search online at https://loungefinder.loungekey.com/Pass.

Q : What happens if my lounge voucher doesn't work or is invalid?

A : Please contact the Customer Service team of the service provider at smartdelaysupport@collinsongroup.com

Q : Can my lounge voucher be re-sent if I accidentally delete the email/attachment?

A : Please contact the Customer Service team of the service provider at smartdelaysupport@collinsongroup.com

Q : Can more than one person enter a lounge on the same lounge voucher?

A : Registered passengers will receive a lounge voucher with their name specified as the user. This voucher is individual and cannot be transferred to another person.

Q : How do my accompanying passenger(s) get their vouchers?

A : Lounge vouchers for all travelers under the same policy will be sent to the policyholder via the registered email and SMS to the registered mobile number. The policyholder can forward lounge vouchers to the additional registered passengers so that they can access the lounge without your physical presence.

Q : When am I eligible for a lounge voucher?

A : You will be eligible to receive a lounge voucher when the following conditions have been met:
- The flight has been registered.
- The flight delay reported by the airline to the FlightStats system meets the specified criteria.
- There is a Lounge Key™ network lounge available at departure terminal when the delay occurs.

Q : Why may I be denied entry to a lounge?

A : You might be denied entry to a lounge, even with lounge vouchers, if any of the following happens:
- The lounge is closed when the delay occurs. In this case, please approach an alternative lounge in the network (if available).
- The lounge is already at full capacity. In this case, please approach an alternative lounge in the network (if available).
- The passenger's name on the boarding pass does not match the name on the lounge voucher. Unfortunately, in this case, no alternative offer will be available.
- You or a member of your group do not meet the lounge terms and conditions (such as minimum age, or dress code). In this case, please approach an alternative lounge in the network (if avaialble).

Q : For how long will my lounge voucher be valid?

A : Once issued to a passenger, each lounge voucher will be valid up to 24 hours after it is issued to the customer.

Q : Can I transfer my lounge access rights to someone else?

A : The MSIG Easy Lounge service issues lounge vouchers for lounge access to each registered individual specifically. Lounge staff will check the name registered on the voucher against the name on the boarding pass or passport, which must match exactly. In addition, the QR Code contains personal information, therefore we strongly recommend that you do not send the voucher to others.