



SW Project Consulting Sdn Bhd (1001320-A)

A GST Advisory, Training and Project Consulting Company



## Request Travel Insurance Tax Invoice

### Introduction

The traveler will usually purchase a travel insurance when he/she wishes to buy an air ticket. However, the airlines are collecting the travel insurance premium on behalf of the travel company. As such, it will not show the GST breakdown in the tax invoice issued by the airlines.

When you purchase a travel insurance within Malaysia. The travel insurance is standard rated. When you purchase for outbound travel insurance outside Malaysia, it is zero rated. The screenshot below is Malaysian Airlines Air Ticket and Travel Insurance is not shown at all.

This article highlights the following:

1. Travel Insurance by MH Insured and Air Asia
2. Email to request tax invoice
3. GST impact of the travel insurance

***** TAX INVOICE *****							
GST No: 001243275264			Invoice number : 232 2451576355				
Malaysia Airlines Berhad 1116944-X Level 1, Administration Building Southern Support Zone (SSZ) Kuala Lumpur International Airport - KLIA 64000 Sepang, Selangor Darul Ehsan Malaysia			Date of Issue: 10OCT17				
Company Name/BRN/Address: 1001320A SW PROJECT CONSULTING SDN BHD SUITE 11 BLOCK E111 PHILEO DAMANSARA 1 NO 9 JALAN 16 11 OFF JALAN DAMANSARA 46350 PETALING JAYA MY							
Passenger Name : Wong Kah Leong Mr (ADT)							
Description: Air Transportation							
Quantity: 1							
Bl	Description	Foreign Amt MYR	Exchange Rate	Total MYR amount payable Excluding GST	Discount	GST Tax @0%/6% MYR(D8)	Total MYR amount payable inclusive GST
1	Fares & Taxes /Fee/Charges *0%		1.00			0.00	0.00
2	Base Fare *6%	1047.00	1.00	1047.00		62.82	1109.82
3	Taxes /Fee/ Charges *6%	11.00	1.00	11.00		0.66	11.66
4	Fares & Taxes /Fee/Charges *ES		1.00			0.00	0.00
5	Total amount due	1058.00	1.00	1058.00		63.48	1121.48
6	Rounding Adjustment						0.02
7	Total amount payable inclusive GST						1121.50
*0% is zero rated/out of scope *6 % is standard rated *ES is Exempt Supplies							
This tax invoice is to be kept in conjunction with the electronic ticket receipt or the electronic miscellaneous document receipt.							

Malaysian Airlines air ticket does not show the travel insurance collected on behalf of MH Insured

## Request Travel Insurance Tax Invoice

### Email to MH insure for Tax Invoice

Write an email to MH insure to issue a Tax Invoice. You have to specify the name and address if it is used for business. The standard practice is to issue following the passenger name in the air ticket.

Write an email to [MHinsure-sales@covermore.com.my](mailto:MHinsure-sales@covermore.com.my)

Hi

**Mhinsure domestic premier:** Wong Kah Leong valid between Fri, 20 Oct 2017 - Fri, 20 Oct 2017  
Contract number: MC00041490

Please issue me a tax invoice for the travel insurance coverage.

Company Name: **SW Project Consulting Sdn Bhd**

BRN: 1001320-A

Address: Suite 11 Block E111 Phileo Damansara 1, No 9 Jalan 16/11 Off Jalan Damansara, 46350 Petaling Jaya Selangor

Airlines Booking Number: **JV9E4A**

Specify the name and address to show on tax invoice. Booking reference is important for the insurer to trace your insurance is related to which air ticket.

Within a day or two, you shall receive a tax invoice from MH insure.

## Tax Invoice from Email

### Travel Insurance Tax Invoice from MH insure

Email to send the travel insurance tax invoice to the recipient.



## Travel Insurance from MH insure

### Tax Invoice from MH insure

This is a typical travel insurance tax invoice from MH insure from the email request.

Cover·More		MHinsure																																	
Certificate of Insurance & Tax Invoice																																			
<p>MR KAHLEONG WONG            SW Project Consulting Sdn Bhd (1001320-A)            SUITE 11 BLOCK E111 PHILEO DAMANSARA 1            46350</p>																																			
<p><b>Dear MR KAHLEONG WONG,</b></p> <p>Thank you for choosing MHinsure Travel Insurance. You will find your policy details opposite, including all the features and benefits you have selected. Please read this in conjunction with the Policy Wording in order to understand the details of your insurance cover. We also advise that you refer to <a href="http://www.malaysiaairlines.com">www.malaysiaairlines.com</a> for important notices and any travel advice that may affect your cover.</p> <p>If any information included in this document is incorrect and requires changing, please contact us so we can update it for you.</p> <p>If you have any questions or further enquiries please call 1800 88 8777.</p> <p>And most importantly, enjoy your travels.</p>																																			
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## GST Treatment for Travel Insurance

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As the cover note includes the clause for personal accident and medical benefits, the travel insurance is a block input tax under Regulation 36 GST Act 2014. Tax Code is BL.

TRAVEL INSURANCE BENEFITS (In MYR)	DOMESTIC BASIC PLAN	DOMESTIC VALUE PLAN	DOMESTIC PREMIER PLAN
<b>MEDICAL &amp; TRAVEL ACCIDENT BENEFITS</b>			
<b>1 Emergency Medical And Dental Expenses</b>	Up to 25,000	Up to 30,000	Up to 35,000
Emergency Dental Expenses	Up to 1,000	Up to 1,000	Up to 1,000
<b>2 Emergency Medical Assistance Or Evacuation in Malaysia</b>	Up to 200,000	Up to 200,000	Up to 250,000
<b>3 Hospital Confinement Allowance</b>	-	100 per day Up to 1,000	150 per day Up to 1,500
<b>4 Repatriation of Mortal Remains</b>	Up to 150,000	Up to 150,000	Up to 150,000
<b>5 Emergency Travel And Accommodation Expenses</b>	Up to 500	Up to 1,000	Up to 1,500
<b>6 Compassionate Visit</b>	Up to 2,000	Up to 2,000	Up to 2,000
<b>7 Return of Minor Children</b>	Up to 2,000	Up to 2,000	Up to 2,000
<b>8 Accidental Death &amp; Disablement</b>			
Adults	Up to 100,000	Up to 125,000	Up to 150,000
Seniors (over 70 years)	Up to 50,000	Up to 50,000	Up to 50,000
Insured Dependant	Up to 6,250	Up to 6,250	Up to 6,250

GST related to medical and hospitalization is unclaimable

#### Disclaimer:

This Article has been prepared by Stanley Wong, GST System Changes | SW Project Consulting Sdn Bhd (SWPC).

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