VPP| Sales- FAQs

Q- Can the user purchase VPP add-on post booking the holiday package?

A- No, VPP can only be purchased in funnel at the time of booking

Q- Can the user buy VPP at a traveller level?

A- No, VPP will be applicable for all users travelling. It can be purchased at a booking level.

Q- What qualifies as a valid Visa Rejection letter?

A- Any official document issued by the embassy, dated between the package booking date and travel start date, and with the name of the traveller in the booking will be considered as a valid proof for initiating claim

Q- Will the entire package amount get refunded if Visa of any 1 traveller gets rejected?

A- No, the package booking amount **ONLY** for the traveller whose Visa got rejected will be refunded. For all other travellers, standard cancellation penalty will apply.

Q- Will the user have to buy Visa from MMT to be eligible for this plan?

A- No, the user can apply for Visa from anywhere

Q- If the user makes any changes to the holiday package, will that be covered under VPP?

A- Any change that increases the cost of the holiday package- will not be covered under VPP.

Say, the user bought a holiday package for 1 lakhs and added a new component worth Rs 15k- the user will only be able to claim 1 lakh per the policy.

If the user bought a holiday package for 1 lakhs and changed a component leading to additional payment of Rs 5k- the user will be able to claim 1 lakh per the policy

Q- What happens if the user wants to change the dates of the holiday package with VPP purchased?

A- The VPP will become void at the time of date change. The user will have to buy another VPP insurance for the new holiday package booking dates

Q- What happens if MMT shifts the holiday package to new dates with VPP purchased?

A- The originally purchased VPP will remain valid if the date change is induced by MMT

Q- Will the VPP plan be applicable for travellers who have faced rejection in past and now re-applying?

A- Yes, the VPP Claim will be subject to any Rejection that comes through post holiday package booking?

Q- Will the VPP claim approval depend on the reason for Visa rejection?

A- No, all reasons are covered as long as the Visa got rejected.

Q- By when can the VPP claim be redeemed?

A- To claim VPP benefits, the user needs to cancel the holiday package booking at least 1 day before the travel start date. The claim can be submitted upto travel start date + 3 days.

Q- Why are children/infants not covered under the plan?

A- The claim currently assigns the benefits equally between adults and child/infant, however, the component booking cost maybe different for each pax type. So, if we start including child/infant in current construct, it may raise potential escalations in claims flow as users will expect the claim amount to be in proportion with the booking amount for each pax type. We are working on coming up with a plan that covers all traveller types.