

Date: As Per Printing Date

Dear Customer,  
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Travel Add-On: Cruise Benefit.

Other customers have read this PDS and found it helpful; you should read it too.

### 1. What is Cruise Benefit?

Cruise Benefit protects you against your financial loss arising from unforeseen events during your cruise journey.

### 2. Know Your Coverage

As an illustration, for RM 12.00 (before Stamp Duty) per Insured Person for Cruise Benefit - Plan 2, Area 1, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"> <li>Excursion Tour Cancellation - RM50,000</li> <li>Excursion Tour Disruption - RM50,000</li> <li>Cruise Connection - RM2,000</li> </ul>	<ul style="list-style-type: none"> <li>Any loss that are covered by other insurance arrangement</li> <li>Any event that was made known to you</li> <li>Government Regulations or Acts</li> <li>Failure to obtain the necessary visa or travel documentation</li> <li>Pre-existing condition</li> <li>Failure to furnish a medical report of your or your travel companion's illness or injury</li> <li>Your disinclination to travel or your loss of enjoyment of the cruise</li> </ul> <p>Note: You should refer to the policy wording for the full list of exclusions.</p>

The duration of coverage is per trip basis. You need to purchase a new add-on for your next cruise journey.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

If you have any questions or require assistance on your Travel Add-on: Cruise Benefit, you can:



Call us at:  
1-800-88-MSIG (6744) or  
603-2050-8228



Visit us at:  
<https://www.msig.com.my/>



Email us at:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

Add-On cover - Cruise Benefit Plan 2, Area 1	: RM12.00 (per trip)
Less 25% Rebate	: (RM3.00)
Total premium you must pay is <b>RM9.00 per Insured Person.</b>	
<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	: Not applicable
Total premium payable	: <b>RM9.00</b>

**4. Other Key Terms**

- You must provide complete and accurate information in the application/proposal form.
- Cruise Benefit must be purchased before your departure from Malaysia for your trip.
- Cash before cover - Cover starts only after you have paid the premium.
- Notice of Claim - You must notify us and provide full claim details to us within 30 days upon returning from your trip.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

**5. Can I cancel my policy/certificate?**

Yes, you may cancel this add-on provided no claim has been made. Cancellation must be requested in writing at least 7 days before the commencement of your journey. A full premium refund will be provided.

**MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**