



## MSIG TRAVEL ADD-ON COVID-19 BENEFIT



**MSIG**

Insurance  
that sees  
the heart in  
everything



Now that both local and international travel is opening up again, you have so much to look forward to. However, let's take extra precautions and follow all necessary SOPs to have a safe travel experience. Wherever you go, protect yourself and your family with MSIG TravelRight Plus Insurance that now comes with an add-on for COVID-19 coverage.

This add-on covers medical expenses for the treatment of COVID-19 when you are infected and hospitalised overseas, including follow-up treatment in Malaysia, and offers other benefits as shown in the table below. A choice of three plans at affordable premium are available to meet your budget and travel needs.

BENEFITS		PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
<b>SECTION 2</b>	<b>MEDICAL AND OTHER EXPENSES</b>			
	Overall Limit for COVID-19 Medical Expenses	100,000	200,000	450,000
	Follow-up Treatment in Malaysia** (up to max 45 days)	30,000	75,000	100,000
	**Subject to Overall Limit for COVID-19 Medical Expenses.			
	Emergency Medical Evacuation & Bringing Back to Malaysia	250,000	350,000	500,000
	Repatriation of Mortal Remains (including Burial & Cremation)	250,000	350,000	500,000
	Hospital Income			
	- per day	200	300	400
	- maximum up to	6,000	9,000	12,000
<b>SECTION 7</b>	<b>TRAVEL CANCELLATION</b>	5,000	12,500	25,000
<b>SECTION 8</b>	<b>TRAVEL CURTAILMENT</b>	5,000	12,500	25,000

### Notes:

- This COVID-19 Benefit is only applicable to Areas 1, 2 and 3 of TravelRight Plus (Single Trip).
- The COVID-19 Benefit plan selected has to correspond with the selected plan of the basic cover. For example, the COVID-19 Benefit Plan 1 can only be purchased with TravelRight Plus Plan 1.
- The Medical Expenses benefit is applicable only when there is hospitalisation overseas due to COVID-19 infection, including Follow-up Treatment benefit incurred in Malaysia up to 45 days, subject to Terms & Conditions.
- Medical Expenses, Emergency Medical Evacuation & Bringing Back to Malaysia, Repatriation of Mortal Remains are subject to pre-approval by MSIG Assist.
- The Travel Cancellation benefit is applicable only if this Add-on is purchased at least 7 days before journey commencement.



COVID-19 BENEFIT PREMIUM	INSURED ONLY (RM)			INSURED & SPOUSE (RM)			FAMILY (RM)			
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	
AREA 01	1 to 5 days	23	36	59	43	67	110	83	129	212
	6 to 10 days	33	50	79	62	93	146	120	179	280
	11 to 18 days	54	78	118	100	145	219	192	279	421
	19 to 31 days	85	120	177	158	223	329	304	429	633
	Each additional week	23	35	56	46	70	112	92	140	224
AREA 02	1 to 5 days	32	52	84	60	96	156	116	184	300
	6 to 10 days	47	71	112	87	132	208	167	254	400
	11 to 18 days	77	111	168	143	206	312	275	396	600
	19 to 31 days	121	170	252	225	316	468	433	608	900
	Each additional week	32	50	80	64	100	160	128	200	320
AREA 03	1 to 5 days	41	66	107	77	123	199	149	237	383
	6 to 10 days	60	91	143	112	169	266	216	325	512
	11 to 18 days	98	142	215	182	264	399	350	508	767
	19 to 31 days	155	218	322	288	405	598	554	779	1,150
	Each additional week	41	64	102	82	128	204	164	256	408

For more information on MSIG COVID-19 Benefit, please contact your MSIG Insurance Adviser or visit [www.msig.com.my](http://www.msig.com.my).

The description of covers is a brief summary for quick and easy reference; the precise terms and conditions that apply are in the Policy Document.

Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

**MSIG Insurance (Malaysia) Bhd**  
 Registration No.197901002705 (46983-W)  
 Customer Service Centre:  
 Level 15, Menara Hap Seng 2, Plaza Hap Seng  
 No. 1, Jalan P. Ramlee  
 50250 Kuala Lumpur  
 Tel : (603) 2050 8228  
 Fax : (603) 2026 8086  
 Customer Service Hotline: 1-800-88-MSIG (6744)  
 Email: [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)  
 Website: [www.msig.com.my](http://www.msig.com.my)

For more information, please call MSIG or contact your Insurance Adviser at:



## MSIG TRAVEL ADD-ON MANFAAT COVID-19



**MSIG**

Insurance  
that sees  
the heart in  
everything



Kini kedua-dua perjalanan tempatan dan antarabangsa telah dibuka semula, anda ada banyak percutian untuk dinanti-nantikan. Walau bagaimanapun, mari ambil langkah berjaga-jaga dan ikuti semua SOP yang ditetapkan untuk mendapatkan pengalaman perjalanan yang selamat. Ke mana sahaja anda pergi, lindungi diri anda dan keluarga anda dengan Insurans TravelRight Plus MSIG yang kini disertakan dengan perlindungan tambahan yang meliputi COVID-19.

Perlindungan Tambahan ini meliputi perbelanjaan perubatan untuk rawatan COVID-19 apabila anda dijangkiti dan dimasukkan ke hospital di luar negara, termasuk rawatan susulan di Malaysia, dan menawarkan manfaat lain seperti yang ditunjukkan dalam jadual di bawah. Tiga pilihan pelan disediakan pada premium mampu milik untuk memenuhi bajet dan keperluan perjalanan anda.

MANFAAT		PELAN 1 (RM)	PELAN 2 (RM)	PELAN 3 (RM)
<b>SEKSYEN 2</b>	<b>PERBELANJAAN PERUBATAN DAN PERBELANJAAN LAIN</b>			
	Had Keseluruhan bagi Perbelanjaan Perubatan COVID-19	100,000	200,000	450,000
	Rawatan Susulan di Malaysia** (sehingga maksimum 45 hari) **Tertakluk kepada Had Keseluruhan bagi Perbelanjaan Perubatan COVID-19	30,000	75,000	100,000
	Pemindahan Perubatan Kecemasan dan Membawa Balik ke Malaysia	250,000	350,000	500,000
	Penghantaran Balik Jenazah (termasuk Pengebumian dan Pembakaran Mayat)	250,000	350,000	500,000
	Pendapatan Hospital - setiap hari - sehingga maksimum	200 6,000	300 9,000	400 12,000
<b>SEKSYEN 7</b>	<b>PEMBATALAN PERJALANAN</b>	5,000	12,500	25,000
<b>SEKSYEN 8</b>	<b>PEMENDEKAN PERJALANAN</b>	5,000	12,500	25,000

Nota-nota:

- Perlindungan Manfaat COVID-19 hanya terpakai untuk Kawasan 1, 2 dan 3 bagi TravelRight Plus (Satu Perjalanan).
- Perlindungan Manfaat COVID-19 yang dipilih mestilah sesuai dengan pelan perlindungan asas yang dipilih. Contohnya, Pelan 1 Perlindungan Manfaat COVID-19 hanya boleh dibeli dengan Pelan 1 TravelRight Plus.
- Perbelanjaan Perubatan hanya terpakai apabila terdapat kemasukan ke hospital di luar negara akibat jangkitan COVID-19, termasuk manfaat Rawatan Susulan yang ditanggung di Malaysia sehingga 45 hari, tertakluk kepada Terma & Syarat.
- Perbelanjaan Perubatan, Pemindahan Perubatan Kecemasan dan Membawa Balik ke Malaysia, Penghantaran Balik Jenazah tertakluk pada kelulusan MSIG Assist.
- Manfaat Pembatalan Perjalanan hanya akan terpakai jika Perlindungan Tambahan ini dibeli sekurang-kurangnya 7 hari sebelum perjalanan dimulakan.

PREMIUM PERLINDUNGAN MANFAAT COVID-19	PEMEGANG POLISI SAHAJA (RM)			PEMEGANG POLISI & SUAMI/ISTERI (RM)			KELUARGA (RM)			
	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	
<b>KAWASAN 01</b>	1 ke 5 hari	23	36	59	43	67	110	83	129	212
	6 ke 10 hari	33	50	79	62	93	146	120	179	280
	11 ke 18 hari	54	78	118	100	145	219	192	279	421
	19 ke 31 hari	85	120	177	158	223	329	304	429	633
	Setiap minggu tambahan	23	35	56	46	70	112	92	140	224
<b>KAWASAN 02</b>	1 ke 5 hari	32	52	84	60	96	156	116	184	300
	6 ke 10 hari	47	71	112	87	132	208	167	254	400
	11 ke 18 hari	77	111	168	143	206	312	275	396	600
	19 ke 31 hari	121	170	252	225	316	468	433	608	900
	Setiap minggu tambahan	32	50	80	64	100	160	128	200	320
<b>KAWASAN 03</b>	1 ke 5 hari	41	66	107	77	123	199	149	237	383
	6 ke 10 hari	60	91	143	112	169	266	216	325	512
	11 ke 18 hari	98	142	215	182	264	399	350	508	767
	19 ke 31 hari	155	218	322	288	405	598	554	779	1,150
	Setiap minggu tambahan	41	64	102	82	128	204	164	256	408

Untuk maklumat lanjut tentang Manfaat COVID-19 MSIG, sila hubungi Penasihat Insurans atau lawati [www.msig.com.my](http://www.msig.com.my).

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah; terma dan syarat tepat yang tertakluk terdapat di dalam Dokumen Polisi.

Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.

**MSIG Insurance (Malaysia) Bhd**  
 Registration No.197901002705 (46983-W)  
 Customer Service Centre:  
 Level 15, Menara Hap Seng 2, Plaza Hap Seng  
 No. 1, Jalan P. Ramlee  
 50250 Kuala Lumpur  
 Tel : (603) 2050 8228  
 Fax : (603) 2026 8086  
 Customer Service Hotline: 1-800-88-MSIG (6744)  
 Email: [myMSIG@my.msiga.com](mailto:myMSIG@my.msiga.com)  
 Website: [www.msig.com.my](http://www.msig.com.my)

For more information, please call MSIG or contact your Insurance Adviser at: