

**MSIG**

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A member of **MS&AD** INSURANCE GROUP

TRAVELRIGHT PLUS INSURANCE (SINGLE TRIP AND ANNUAL COVER)

Product Disclosure Sheet

Read this Product Disclosure Sheet before you decide to take out the TravelRight Plus Insurance. Be sure to also read the general terms and conditions.

1. What is this product about?

MSIG TravelRight Plus Insurance is a comprehensive insurance providing compensation on mishaps and covered events during your journey within the policy period. For example, flight delays, loss of luggage, illness, accidents... the list goes on. When you are travelling, whether for business or leisure, you can be assured that you are always protected throughout your journey with this policy. You can opt for a short-term policy on a single trip or an annual policy to cover unlimited number of trips in a policy year.

All Malaysians, Permanent Residents, Non Residents, Work Permit/Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependents are eligible to apply.

2. What are the covers / benefits provided?

This policy covers the following benefits:

Section 1	Personal Accident - Death/Permanent Disablement - Child Education Fund ^o
Section 2	Medical & Other Expenses - Medical Expenses - Alternative Medicine - Follow-up Treatment in Malaysia (up to 45 days) - Emergency Medical Evacuation & Bringing back to Malaysia - Repatriation of Mortal Remains (including Burial & Cremation) - Hospital Income - Compassionate Care* ^o - Child Care* ^o
Section 3	Luggage & Personal Effects*
Section 4	Luggage Delay
Section 5	Personal Money and Unauthorised Use of Card
Section 6	Travel Documents*
Section 7	Travel Cancellation*
Section 8	Travel Curtailment*
Section 9	Travel Delay
Section 10	Missed Travel Connection
Section 11	Travel Overbooked
Section 12	Missed Departure*
Section 13	Travel Reroute
Section 14	Loss of Travel Deposit
Section 15	Additional Costs of Rental Car Return and Rental Car Excess*
Section 16	Personal Liability
Section 17	Loss of Use of Hotel Facilities
Section 18	Home Protection ^o
Section 19	Adventurous Activity Cover
Section 20	Travel Worldwide Assistance Services



Notes:

- Single Trip Cover - the maximum number of days for each trip shall not exceed one hundred eighty five (185) days.
- Annual Cover - the number of trips are unlimited provided each trip does not exceed ninety (90) days and within the period of insurance.
- This Insurance will only pay for one claim made either under Section 9, 10, 11, 12, or 13.
- *Excess of RM50 is applicable for each claim.
- °Benefit is not applicable to non-resident.

Duration of cover for Annual policy is for one (1) year. It may be renewed on each anniversary of the Date of Inception by payment of the premium determined by the Company at the time of renewal.

Please refer to sample policy contract for the full details of Benefits.

3. How much premium do I have to pay for a single trip cover?

The premium you have to pay for Single trip cover depends on the Area, Plan and the number of days you wish to insure. E.g. if you wish to buy a cover to Australia for yourself and your spouse on a seven (7) days trip, the amount of premium you need to pay is as shown below.

AREA 1	PLAN 1	PREMIUM (RM)	STAMP DUTY (RM)	TOTAL PREMIUM (RM)
6 - 10 days	Insured & Spouse	107.00	10.00	117.00

4. How much premium do I have to pay for an annual cover?

The premium you have to pay for an Annual Cover depends on the Area, Plan and your age at the time of buying cover. E.g if you are aged forty (40) and wish to buy an Annual Cover Plan 1 for Area 2, the amount of premium you need to pay is as shown below.

PREMIUM FOR AREA 2 INCLUSIVE OF 6% ST (RM)	STAMP DUTY (RM)	TOTAL PREMIUM (RM)
311.64	10.00	321.64

5. What are the covered geographical areas?

TravelRight Plus Insurance policy covers 4 geographical areas as defined below:

- Area 1** - Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
- Area 2** - Europe, Tibet, Nepal and Mongolia and countries in Area 1.
- Area 3** - Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Sudan and Syria.
- Area 4** - Malaysia (applicable to single trip between Peninsular and East Malaysia and vice versa).

6. What are the plans available?

	SINGLE TRIP	ANNUAL COVER
Plan	<ul style="list-style-type: none"> Plan 1 Plan 2 	<ul style="list-style-type: none"> Plan 1 Plan 2
Cover	<ul style="list-style-type: none"> Insured only Insured & Spouse Family 	<ul style="list-style-type: none"> Insured Only

Notes:

- Family includes you, your legal spouse and unemployed and unmarried child(ren), aged above thirty (30) days and below eighteen (18) years of age.
- For multiple destinations including transit of more than twelve (12) hours, the widest geographical area will apply.
- Travelling between Peninsular and East Malaysia and vice-versa is part of your Annual TravelRight Plus Policy Cover.
- Travelling within Peninsular or East Malaysia is part of your Annual TravelRight Plus Policy Cover but subject to domestic limit as specified in the benefits table and policy terms and conditions.
- Annual Cover is only applicable to persons aged from eighteen (18) to sixty-nine (69) years and renewable up to eighty (80) years.

7. What are the fees and charges that I have to pay?

<u>Type</u>	<u>Amount</u>
• Service Tax (if applicable)	• 6% of premium
• Commissions paid to the Insurance Agent	• 25% of premium
• Stamp Duty	• RM10.00

6% Services Tax is applicable to your insurance premium for Geographical Area 4 and Annual Policy.

8. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd (“Company”) and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- Each trip must begin and end in Malaysia except One Way Cover.
- An overseas trip shall involve the return to Malaysia within the period of insurance and in no event exceed one hundred eighty five (185) days for Single Trip policy, and ninety (90) days for Annual policy.
- Any extension of cover is not allowed during the trip or after you have departed for your destination.
- The age limit of child is above thirty (30) days and below eighteen (18) years of age.
- **Cash Before Cover** - The insurance shall not be effective unless the premium payable has been paid.



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9. What are the major exclusions under this policy?

- War and related risks
- Government Regulations or Acts or Authorities of any country
- Hazardous adventure
- Suicide, self-inflicted injury or illness
- The effect or influence (temporary or otherwise) of alcohol or drugs
- Receiving in-patient treatment or is on a waiting list for in-patient treatment
- Received a terminal prognosis from a medical practitioner
- Travelling against the advice of a medical practitioner, or in order to obtain medical advice or treatment abroad
- AIDS, AIDS-related complex and sexually transmitted diseases
- Pre-existing condition
- Pregnancy, childbirth, abortion or miscarriage
- Illness or disorders of psychological nature, any anxiety state and/or nervous depressions and mental illness
- Manual work in connection with any trade, employment or profession
- Travelling in a non-fully licensed passenger-carrying aircraft

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy

10. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. No refund of premiums will be allowed once the MSIG TravelRight Plus Insurance policy is issued.

11. What do I need to do if there are changes to my contact/personal details?

You must advise us in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the risk profile of this Policy.

12. Where can I get further information?

Should you require additional information about travel insurance, please refer to the *insurance info* booklet on 'Travel Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:-

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13. Other types of Travel insurance available:

- TravelRight Domestic (Inbound) Insurance

IMPORTANT NOTE: YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid as at 1 September 2018.