



MSIG

MSIG Insurance (Malaysia) Bhd
 Registration No. 197901002705 (46983-W)
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A Member of **MS&AD** INSURANCE GROUP

TRAVELRIGHT DOMESTIC (INBOUND) INSURANCE

Product Disclosure Sheet

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

1. What is this product about?

MSIG TravelRight Domestic (Inbound) Policy is designed to provide protection for the needs of an individual or a family whilst holidaying at local destinations in Malaysia.

All Malaysians, Permanent Residents, work permit or employment pass holders, student pass holders or individuals otherwise legally employed in Malaysia and their dependents legally residing in Malaysia are eligible to apply.

2. What are the covers / benefits provided?

This policy covers the following benefits:

BENEFITS	DOMESTIC (INBOUND) (RM)
SECTION I: PERSONAL ACCIDENT	
• Death - Adult	150,000
• Death - Child	15,000
• Permanent Total Disablement - Adult/Child	150,000
SECTION II: MEDICAL EXPENSES	
• Overall Limit for Medical Expenses (arising from injury due to accident)	15,000
• Follow-up Treatment	Inclusive under Medical Expenses (max 30 days)
• Hospital Income per day	50 (max 1,000)
SECTION III: PERSONAL LUGGAGE & PERSONAL EFFECTS	100
SECTION IV: TRAVEL DELAY	50/every six hours of delay (max 500)
TERRORISM AND HIJACKING	Covered
CHARTERED FLIGHTS (SCHEDULED)	Covered
Optional Add-on: *COVID-19/DENGUE HOSPITALISATION ALLOWANCE	1,000

Note:

- The maximum period per journey is 31 days.
- *COVID-19/Dengue Hospitalisation Allowance is a fixed amount payable only for a single occurrence of hospitalisation during the period of insurance or within 21 days thereafter.
- Exclusion for *COVID-19/Dengue Hospitalisation Allowance
We will not pay for any hospitalisation resulting from any medical condition which:
 - a. has been diagnosed by a doctor; or
 - b. was undiagnosed, but you were undergoing or awaiting tests or further investigations by a doctor; or
 - c. clear and distinct symptoms are or were evident prior to the start of your insurance cover.



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- Please refer to the policy document for detailed information about TravelRight Domestic (Inbound) Insurance Schedule of Benefits.

3. How much premium do I have to pay?

Period of Insurance	Without Optional Add-On: COVID-19/Dengue Hospitalisation Allowance		With Optional Add-On: COVID-19/Dengue Hospitalisation Allowance	
	Individual Plan (RM)	Family Plan (RM)	Individual Plan (RM)	Family Plan (RM)
1-5 days	15	45	21	63
6-10 days	25	75	31	93
11-18 days	35	105	41	123
19-31 days	46	138	52	156

Premium excluding service tax and stamp duty.

The premium you have to pay depends on the plan type and the number of days you wish to insure. E.g. if you wish to buy a cover for yourself and your spouse on a 5-day trip, the amount of premium you need to pay is as shown below.

Duration	:	1-5 days
Plan	:	Family Plan with COVID-19/Dengue Hospitalisation Allowance
Basic Premium (RM)	:	63.00
Less 25% Rebate	:	<u>(15.75)</u>
		47.25
Plus 6% Service Tax	:	2.84
Plus Stamp Duty	:	10.00
Total Payable	:	<u>60.09</u>

4. What are the plans available?

- Individual Plan covers you as an individual.
- Family Plan covers you, your legal spouse and your accompanying child(ren), aged between thirty one (31) days and seventeen (17) years old.

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

<u>Type</u>	<u>Amount</u>
• Service Tax	• 6% of premium
• Stamp Duty	• RM10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

6. 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.
- Any extension of cover is not allowed during the trip or after you have departed for your destination.
- All applicants must be between eighteen (18) and eighty (80) years old. The age limit of a child is between thirty one (31) days and seventeen (17) years old.
- Journeys within Malaysia are intended for leisure and exclude daily or regular commuting.
- **Cash Before Cover** - The insurance shall not be effective unless the premium payable has been paid.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.

7. 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 Policy Document for the full list of exclusions under this policy.

8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. A refund will only be allowed if you have not embarked on your journey and no claims have been reported.

9. 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 contact or personal details or any other change which may increase the risk profile of this Policy.

10. Where can I get further information?

Should you require additional information about this insurance, please contact us at:

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11. Other types of Travel insurance available:

- TravelRight Plus Insurance

IMPORTANT NOTE: YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. WHERE APPLICABLE, YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE TRAVEL INSURANCE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid as at 05 October 2020.