Travel Insurance

(Single Trip And Annual Cover)

Product Disclosure Sheet

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

1. What is this product about?

The Travel 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[0]

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*[0]
- ChildCare*[0]

Section 3 : Luggage & Personal Effects*
Section 4 : Luggage Delay
Section 5 : Personal Money
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*
Section 16: Personal Liability
Section 17: Loss of Use of Hotel Facilities
Section 18: Home Protection[0]
Section 19: Adventurous Activity Cover
Section 20: Travel Worldwide Assistance Services

Bancassurance Department, Level 16, Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur.
Call Us at 1-800-88-6163. Monday to Friday (8.30 a.m. to 5.30 p.m.) Excluding public holidays.

Note:
- Single Trip Cover - the maximum number of days for each trip shall not exceed 185 days.
- Annual Cover - the number of trips are unlimited provided each trip does not exceed 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 RM50.00 is applicable for each claim
- [0]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?

Single Trip

	Insured Only (RM)	Insured & Spouse (RM)	Family (RM)
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.			
1 – 5 days	39	69	87
6 – 10 days	58	107	136
11 – 18 days	79	152	218
19 – 31 days	91	176	278
Each additional week	24	48	61
AREA 2 – Europe, Tibet, Nepal and Mongolia and countries in Area 1.			
1 – 5 days	53	98	133
6 – 10 days	79	150	184
11 – 18 days	127	246	304
19 – 31 days	145	285	424
Each additional week	44	76	108
AREA 3 – Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Sudan and Syria.			
1 – 5 days	66	123	171
6 – 10 days	105	200	253
11 – 18 days	158	310	398
19 – 31 days	221	437	563
Each additional week	57	101	140
AREA 4 – Malaysia (applicable to single trip between Peninsular and East Malaysia and vice versa. Inclusive of 6% GST).			
1 – 5 days	41.34	73.14	92.22
6 – 10 days	61.48	113.42	144.16
11 – 18 days	83.74	161.12	231.08
19 – 31 days	96.46	186.56	294.68
Each additional week	25.44	50.88	64.66

Annual Cover – Insured Only (Premium Inclusive of 6% GST)

	Area 1 (RM)	Area 2 (RM)	Area 3 (RM)
16 – 69 years old	256.52	311.64	378.42
Renewable up to 80 years old	323.30	378.42	445.20

4. What are the covered geographical areas?

Travel 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).

5. What are the plans available?

Annual Cover has only one plan for the Insured Only. Plans available for Single Trip Cover are:
• Insured Only
• Insured & Spouse
• Family

Note:
- Family includes you, your legal spouse and unemployed and unmarried child(ren), aged above 30 days and below 18 years of age.
- For multiple destinations including transit of more than 12 hours, the widest geographical area will apply.
- Travelling between Peninsular and East Malaysia and vice-versa is part of your Annual Travel Insurance Policy Cover.
- Travelling within Peninsular or East Malaysia is part of your Annual Travel Insurance Policy Cover but subject to domestic limit as specified in the benefits table below and policy terms and conditions.
- There is no upper age limit for single trip (short-term) cover. However, the acceptance of applicants age 70 years and above is not automatic but is subject to underwriting consideration.
- Annual Plan is only applicable to persons aged from 18 to 69 years and renewable up to 80 years.

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

Type	Amount
• Goods and Services Tax (if applicable)	• 6% of premium
• Commissions paid to Bank	• 25% of premium
• Stamp Duty	• RM10.00

Goods and Services Tax (GST) at the rate of 6% is applicable to your insurance premium for Geographical Area 4 and AnnualPolicy.

7. 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 185 days for Single Trip policy, and 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 30 days and below 18 years of age.
- **Cash Before Cover** - The insurance shall not be effective unless the premium payable has been paid.

8. 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

9. 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 Travel Insurance policy is issued.

10. 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.

11. 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:-

Insurer:
MSIG Insurance (Malaysia) Bhd (46983-W)
Bancassurance:
Level 16, 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: 1800-88-6163
E-mail: bancahotline@my.msig-asia.com

Intermediary:
Hong Leong Bank Berhad
Level 3A, Wisma Hong Leong,
18, Jalan Perak,
50450 Kuala Lumpur.

12. 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 BANK OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid as at 1 October 2016

13. Appendices – Single Trip and Annual Cover

Your Benefits – Overseas

Section	Benefits	Overseas Outbound (RM)
1	Personal Accident	
	• Death – Adult	250,000
	• Death – Child	62,500
	• Permanent Total Disablement – Adult/Child	250,000
	• Child Education Fund ^	7,500
2	Medical & Other Expenses	Accident & Illness
	• Overall Limit for Medical Expenses	
	- Below 70 years	300,000
	- 70 years and above	150,000
	• Alternative Medicine**	up to 500
	• Follow-up Treatment in Malaysia**	up to 30,000 (max 45 days)
	**Subject to overall limit for medical expenses	
	• Emergency Medical Evacuation & Bringing Back to Malaysia	1,000,000
	• Repatriation of Mortal Remains (including Burial & Cremation)	1,000,000
	• Hospital Income	250 per day (max 15,000)
	• Compassionate Care *^	5,000
	• Child Care *^	5,000
3	Luggage & Personal Effects *	max 5,000
	• Single article, pair or set of articles	500
	• Notebook	1,000
4	Luggage Delay – Every 6 consecutive hours	
	• Overseas	200 (max 800)
	• Malaysia	max 200
5	Personal Money	1,000
6	Travel Documents *	5,000
7	Travel Cancellation *	18,000
8	Travel Curtailment *	18,000
9	Travel Delay – Every 6 consecutive hours º	200 (max 3,600)
10	Missed Travel Connection – More than 6 hours º	600
11	Travel Overbooked – Every 6 consecutive hours º	500 (max 1,000)
12	Missed Departure *º	1,000
13	Travel Reroute – More than 6 consecutive hours º	250
14	Loss of Travel Deposit	7,500 (max 22,500 for Family Plan)
15	Additional Costs of Rental Car Return*	1,000
16	Personal Liability	1,000,000
17	Loss of Use of Hotel Facilities	200 per day (max 2,000)

18	Home Protection ^	500
19	Adventurous Activity Cover	Covered
20	Travel Worldwide Assistance Services	Covered
	Terrorism and Hijacking	Covered
	Chartered Flights (Scheduled)	Covered

Your Benefits – Domestic (Applicable for Annual Policy Only)

Section	Benefits	Domestic (RM)
1	Personal Accident	
	• Death – Adult	250,000
	• Permanent Total Disablement – Adult	250,000
	• Child Education Fund ^	7,500
2	Medical & Other Expenses	Accident Only
	• Overall Limit for Medical Expenses	
	- Below 70 years	30,000
	- 70 years and above	15,000
	• Repatriation of Mortal Remains	20,000 (excluding burial and cremation)
3	Luggage & Personal Effects	max 100
4	Luggage Delay – Every 6 consecutive hours	100 (max 400)
9	Travel Delay – Every 6 consecutive hours º	100 (max 400)
10	Missed Travel Connection – More than 6 hours º	300
11	Travel Overbooked – Every 6 consecutive hours º	250 (max 500)
12	Missed Departure º	500
13	Travel Reroute – More than 6 consecutive hours º	125

* Excess of RM50 per claim

º This insurance will only pay for one claim made either under Section 9, 10, 11, 12 or 13

^ This benefit is not applicable to non-residents

Important Note:

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.