



**MSIG Insurance (Malaysia) Bhd**  
Registration No. 197901002705 (46983-W)  
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[www.msig.com.my](http://www.msig.com.my)  
A Member of **MS&AD** INSURANCE GROUP

## Frequently Asked Questions – Cruise Benefit

- 1. Can Cruise Benefit be purchased for TravelRight Plus single trip cover, or is it only applicable to annual cover?**  
This add-on is applicable for both TravelRight Plus single trip and annual cover. Premium is charged on a per-trip basis.
- 2. Which geographical areas are covered by Cruise Benefit?**  
This add-on covers Area 1, 2 and 3, listed under the single trip and annual cover, with different premium charged for each area.
- 3. Can I purchase Cruise Benefit for Area 2 when my TravelRight Plus policy is under Area 3?**  
Yes, you can purchase this add-on under an area that is different from that of your basic travel plan.
- 4. Can I purchase Cruise Benefit for Area 3 when my TravelRight Plus policy is under Area 2?**  
No, the geographical area under your basic travel plan must be wider than the geographical area for Cruise Benefit.
- 5. Can I include my family members under Cruise Benefit?**  
Yes, you may include your family member under this add-on provided they are insured under basic travel plan as well .
- 6. Can I purchase Cruise Benefit after I have purchased a TravelRight Plus single trip policy or annual cover?**  
Yes, as long as you purchase this add-on before your departure from Malaysia for your trip.
- 7. Can I mix and match Cruise Benefit plans with the TravelRight Plus plans, i.e., purchase Plan 2 for Cruise Benefit while TravelRight Plus is Plan 1?**  
Yes, you can choose any of the available Cruise Benefit plans to complement any of MSIG's TravelRight Plus plans.
- 8. Can I make changes to my Cruise Benefit plan before departure from Malaysia for my trip?**  
Yes, the following changes can be made before departure from Malaysia for your trip:
  - upgrade or downgrade of plan and change of geographical area subject to additional or refund of premium.
  - addition of spouse and children with additional premium provided they are insured under basic travel plan as well.
- 9. Can I purchase more than 1 add-on?**  
Yes. There are 3 add-on available and you may choose to purchase more than 1 add-on. The add-on available are COVID-19 Benefit, Alternative Transport Top Up and Cruise Benefit.



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**10. Can I purchase Cruise Benefit while I am overseas?**

This add-on must be purchased before departure from Malaysia for your trip.

**11. Can I purchase Cruise Benefit if I have a day trip to an island?**

No, this add-on is not suitable for such a trip. You may consider purchasing TravelRight Plus Single Trip cover for overseas travel or TravelRight Domestic (Inbound) Insurance for trip within Malaysia.

**12. Is Cruise Benefit to be issued separately with stamp duty?**

Stamp duty is only applicable to the basic travel policy. Because this is an add-on, there is no additional stamp duty to be paid.

**13. What are the advantages of purchasing Cruise Benefit?**

i.	My travel companion had an accident 3 days before our overseas journey and we had to cancel our planned trip including our cruise trip.	
	<b>With Cruise Benefit</b>	<b>Without Cruise Benefit</b>
	You will be reimbursed for the non-refundable travel package fees and cruise trip fees under MSIG TravelRight Plus Travel Cancellation benefit.	You will be reimbursed for the non-refundable travel package fees and the cruise trip fees under MSIG TravelRight Plus Travel Cancellation benefit.
ii.	I have boarded and began my cruise trip, but unfortunately I was not able to disembark at the port for my excursion tour on the 2 <sup>nd</sup> day of my cruise trip due to natural disaster at the destination of my excursion tour.	
	<b>With Cruise Benefit</b>	<b>Without Cruise Benefit</b>
	You will be reimbursed for any of the non-refundable costs of your excursion tour under Excursion Tour Cancellation benefit.	No coverage for the non-redundable costs of your excursion tour under your policy.
iii.	I have disembarked at the scheduled port for my excursion tour during the 3 <sup>rd</sup> day of my cruise trip. However, I was not able to return to my cruise ship on time due to natural disaster and need to take a bus to the next scheduled port to board my cruise ship.	
	<b>With Cruise Benefit</b>	<b>Without Cruise Benefit</b>
	You will be reimbursed for your bus expenses under Cruise Connection Benefit.	No coverage for the bus expenses that you incurred to reach the next scheduled port.

**14. Does Cruise Benefit provide cover against losses arising from adverse weather condition?**

We will not pay for any events under this add-on which is the result of adverse weather condition.

**15. If I have made a valid claim under this add-on but not for the full limit, can the balance be carried forward for future use?**

No, the benefit limit under this add-on is on a per-trip basis. No carry forward of the remaining benefit amount is allowed. Any remaining amount not utilised shall be forfeited upon completion of an insured trip.



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**16. Can I cancel Cruise Benefit after making a claim and request for a pro-rated premium refund?**

There will be no premium refund for cancellation of this add-on after a claim has been made for single trip and annual cover.

**17. What are the documents required to claim under Cruise Benefit?**

In the event of claim, you will need to submit:

1. Claim for Excursion Tour Cancellation:
  - (i) Boarding Pass (if applicable)
  - (ii) Documents to support the reason(s) for Excursion Tour cancellation.
  - (iii) Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses.
  - (iv) Cancellation invoice from the tour operator/cruise company concerned and refund obtained from them.
  
2. Claim for Excursion Tour Disruption:
  - (i) Boarding Pass (if applicable)
  - (ii) Documents to support the reason(s) for Excursion Tour Disruption.
  - (iii) Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses.
  - (iv) Cancellation invoice from the tour operator/cruise company concerned and refund obtained from them.
  
3. Claim for Cruise Connection:
  - (i) Boarding Pass (if applicable)
  - (ii) Documents to support the reason(s) for Cruise Connection Benefit.
  - (iii) Original receipts for payment of the insurance cover and receipts for any transportation expenses incurred by you to travel to the next scheduled cruise boarding port or scheduled destination.
  - (iv) Full Cruise Itinerary.