



MSIG Insurance (Malaysia) Bhd

Registration No. 197901002705 (46983-W)

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

Frequently Asked Questions – Golf Benefit

1. Can I purchase this add-on after I have purchased a travel insurance single trip policy or annual cover?

For single trip policy, you can purchase this add-on before your departure from Malaysia for your trip. For annual cover, this add-on can be added when purchasing a new policy or during policy renewal.

2. Can I purchase more than 1 add-on?

Yes, you may choose to purchase more than one add-on. There are four add-ons available - Alternative Transport Top-Up, Cruise Benefit, Golf Benefit, and Pet Benefit.

3. Is this add-on to be issued separately with stamp duty?

Stamp duty applies only to the basic travel policy. As this is an add-on, no additional stamp duty is payable.

4. 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?

Benefit limits for this add-on are based on per trip basis.

For single trip policy, no carry forward of the remaining benefit amount is allowed. Any remaining amount not utilised shall be forfeited upon completion of an insured trip.

For annual cover, benefit limits shall be reset for your next trip if claim was made during your earlier trip within your policy period.

5. Can I cancel this add-on and receive full premium refund if there is no claim being made?

For single trip policy, you may cancel this add-on before the commencement of your journey by giving 7 days' written notice and is entitled to refund of premium paid.

For annual cover, you may cancel this add-on by giving 7 days' written notice. A short rate refund will be given as specified in the policy.

6. Can I cancel this add-on 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 both single trip policy and annual cover.

7. What is the Golf Benefit coverage?

The Golf Benefit provides protection for golf related incidents during your trip. Coverage includes:

Benefit	Benefit Limit (RM)
Loss or Damage to Golfing Equipment	2,000
Hole-in-One	1,000
Unused Golf Green Fees	1,000



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8. What items are covered under golfing equipment?

Covered items include golf clubs, golf bag, golf shoes and non-motorized golf trolleys.

9. What happens if my golfing equipment is lost or damaged?

If your golfing equipment is lost or damaged due to accident or misfortune of your golfing equipment at a recognized golf course or in transit to or from the golf course by a carrier or as accompanied baggage, we may pay for the loss, repair or replacement subject to the benefit's limit.

10. What is the hole-in-one benefit?

If you achieve a hole-in-one during a competition or friendly game at a recognized golf course, we will reimburse the obligatory celebration expenses, provided you submit official certification and itemized receipts.

11. Can I claim for unused golf green fees?

Yes, you can claim for unused, non-refundable green fees if you're unable to play due to injury, illness, adverse weather, flight delays or cancellation, golfing equipment loss or delay or trip curtailment subject to policy terms.

12. What are the documents required to claim under Golf Benefit?

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

Benefit Coverage	Documents needed
Loss or Damage to Golfing Equipment	<ul style="list-style-type: none">• Detailed breakdown of claimed items.• Original purchase receipt of the loss / damage golf equipment / effects, if any.• Police report or incident report to the golf course operator where applicable.• Copies of the replacement invoices and/or repair invoices where applicable.• Photographs depicting damages to the golfing equipment.
Hole-in-One	<ul style="list-style-type: none">• Itemised receipts of the celebration expenses.• Hole-in-One Score card / Certificate of Achievement.
Unused Golf Green Fees	<ul style="list-style-type: none">• Proof of Green Fees payment made.• Reasons for being unable to participate in the golf event, with relevant supporting document.