



# Take It Easy Balik Kampung Travel Personal Accident Insurance

## Product Disclosure Sheet

*(Read this Product Disclosure Sheet before you decide to take out the Take It Easy Balik Kampung Travel Personal Accident Insurance. Be sure to also read the general terms and conditions.)*

### 1. What is this product about?

Going back home town or taking advantage on the long holiday to travel for a holiday within Malaysia? Take It Easy Balik Kampung Travel Personal Accident Insurance provides basic travel cover protecting you and your family on mishaps during your journey. You can be assured that you are constantly protected throughout your journey with this policy.

### 2. What are the covers / benefits provided?

<i>Benefits</i>	<i>Adult (RM)</i>	<i>Child (RM) 30 Days - 17 Years</i>
<b>Personal Accident</b>		
Accidental Death	100,000	50,000
Permanent Disablement	200,000	200,000
<b>Medical Expenses and Other Expenses</b>		
Medical Expenses	15,000	15,000
Hospital Income Per Day	50 (Max 1,000)	50 (Max 1,000)

*Note:*

- The maximum number of days for each trip shall not exceed 185 days.
- Please refer to the policy for detailed information about Take It Easy Balik Kampung Travel Personal Accident Insurance Schedule of Benefits.

### 3. How much premium do I have to pay?

The total premium that you have to pay depends on the number of days you choose to cover. Premium is charged on a per day basis and subject to a base premium.

<i>Premium</i>	<i>(RM)</i>
Per day	5.00
Base Premium	15.00

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

<i>Type</i>	<i>Amount</i>
Goods and Services Tax (GST)	6% of premium
Stamp Duty	RM10.00

#### **GST Clause**

The Goods and Services Tax (GST) at the rate of 6% will apply to your insurance premium from 1 April 2015. As a consumer and policyholder, you are required to pay GST which shall form part of the Terms and Conditions in your insurance Policy.

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

#### **Age Limits**

No person less than 30 days or over 70 years can be covered.

#### **Duty of Disclosure before this insurance is granted**

Upon request where applicable, you are required to inform us of all relevant information that may affect the insurance provided under this Policy or influence our decision whether to provide cover. Example of relevant information is an existing medical condition that you may have.

#### **Journey**

A trip or holiday that commences when you leave your home or business place until the time you return home or business place

#### **Hazardous Adventure**

Mountaineering, abseiling or rock climbing necessitating the use of ropes and other climbing equipment, bungee jumping, offshore activities including rafting or canoeing involving white water rapids, jet skiing, flying or other aerial activities, underwater activities involving the use of any artificial breathing apparatus to a depth of more than 18 metres, racing (other than on foot), ski-jumping, ski-bob racing, freestyle skiing including the use of bob sleighs, hang-gliding, professional sporting activities and competitions of any kind, any organised sporting holiday and any other activities that require a degree of skill and involves exposure to risk.

#### **Residence**

You must be a Malaysian citizen or permanent resident residing in Malaysia for at least 40 weeks in any 52 weeks period whilst the cover is in force and must inform us if there is a change of residence.

### Limit of Compensation

You are entitled to purchase only one Take It Easy Balik Kampung Travel Personal Accident Insurance Policy for the same Period of Insurance including overlapping of Period of Insurance and shall not be covered under more than one such Policy. In the event you are covered under more than one such Policy, we will not be liable for the same claim under more than one Take It Easy Balik Kampung Travel Personal Accident Policy for the same Insured Person relating to the same Period of Insurance issued by us. We will pay you under the Policy first issued and will refund any duplicate premium which has been made.

### Cash Before Cover

The insurance shall not be effective unless the premium payable has been paid.

### Notice of Claim

You must notify us within fourteen (14) days of an accident which may give rise to a claim. You may print a copy of the claim form from MSIG website at [www.msig.com.my](http://www.msig.com.my) or contact any MSIG Branch to obtain the claim form. Submit the completed claim for to us together with any relevant documents as soon as possible.

Alternatively, you may also notify us via the Take It Easy website or through the link highlighted on the email enclosing the Certificate of Insurance after you have purchased this insurance.

- a) For Permanent Disablement Claim and/or Medical Expenses Reimbursement Case:
- Medical Report
  - Original Medical Bills and Receipts
- b) For Fatal Accidental Claim, in additional to the document listed as per a) :-
- Copy of the Death Certificate
  - Copy of NRIC/Passport

### Period of Insurance

Effective date commencing at 00:00:00 until the expiry date at 23:59:59; both at Malaysia Standard Time for which the Insured Person is covered unless otherwise stated in the Certificate of Insurance.

### Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### Limit Per Conveyance

Our maximum aggregate liability in respect of all insured persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of RM15,000,000 or the aggregate amount of compensation payable in respect of such insured persons, whichever is the less.

*Note:*

- *This list is non-exhaustive. Please refer to the policy for the full list of terms and conditions.*

## 6. What are the major exclusions under this policy?

We will not pay for any deterioration of, or loss of, or damage to property, or any compensation or any injury, death or medical expense caused by or contributed to, or arising from:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power, or
2. Any act of terrorism including but not limited to
  - a) the use or threat of force, violence and/or
  - b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or  
any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
3. HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivatives, variations or treatment thereof however caused.
4. Delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulations by Customs or other Government Officials or Authorities of any country.
5. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
6. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
7. Persons below 30 days and over 70 years of age at the commencement of the **Period of Insurance**.
8. The insured person travelling for the purpose of obtaining medical treatment or travelling against the advice of any medical practitioner.
9. Disorders of a psychological nature, nervous depressions, any anxiety state and/or nervous depressions, mental illness
10. Insurance which is purchased after commencement of **your journey**.
11. Any loss due to **your** involvement in unlawful activities.
12. **You** travelling in a non-fully licensed passenger carrying aircraft.
13. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
14. **Your** suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
15. **You** being under the influence of drugs or other substance abuse (other than those prescribed by a registered **medical practitioner** but not when prescribed for the treatment of drug addiction).
16. Solvent abuse.
17. **You** being under the influence of alcohol or intoxicating liquor.
18. **You** participating in a hazardous adventure.
19. **Your** pregnancy, childbirth, miscarriage, abortion or menopause.
20. Sexually transmitted diseases.
21. Cosmetic surgery.
22. Motorcycling (as a rider or pillion)
23. **Our** maximum aggregate liability in respect of all **insured persons** travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of RM15,000,000 or the aggregate amount of compensation payable in respect of such **insured persons**, whichever is the less.

*Note:*

- *This list is not exhaustive. Please refer to policy for full terms and condition.*

## 7. Can I cancel my policy?

You may cancel the Policy within fourteen (14) days of purchasing by advising us in writing. However, there is no refund for the premium paid.

## 8. What do I need to do if there are changes to my personal details?

You must advise us in writing as soon as you are aware of any change which may increase the risk profile of this Policy.

## 9. Where can I get further information?

Should you require additional information about Travel Insurance, please refer to the insuranceinfo booklet on 'Travel Insurance', available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

### **MSIG Insurance (Malaysia) Bhd (46983-W)**

Customer Service Centre,  
Level 15, 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: 1-800-88-MSIG (6744)

E-mail: [takeiteasy@my.msig-asia.com](mailto:takeiteasy@my.msig-asia.com) or [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

## 10. Other types of Insurance cover available

Please refer to our Take It Easy website [www.takeiteasy.com.my](http://www.takeiteasy.com.my)

### **IMPORTANT NOTE:**

*YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.*

This information provided in the Product Disclosure Sheet is valid as at 1 June 2014.