




Snap cover from  MSIG

# Take It Easy Sports Travel Personal Accident Insurance

## Product Disclosure Sheet

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

### 1. What is this product about?

If you love extreme sports and also love to travel participates in extreme sport, you will want to travel and participate with confidence. No matter what type of sports or extreme sports you play, there is always the risk of injury. And, furthermore there are also the risks of injury during your travel as well. However, the unexpected side of travel is that accidents can happen resulting not only in injuries, but medical emergencies or evacuation as well, which can be expensive. Take It Easy Sports Travel Personal Accident Insurance provides 24-hour worldwide protection for your active lifestyle whilst you enjoy your favourite pastime in addition to a basic international travel cover protecting you from potentially expensive overseas medical bills and providing overseas emergency medical assistance on mishaps and covered events 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)<br/>(30 Days - 17 Years)</i> |
|---|-------------------|--|
| <b>Permanent Disablement</b>                                  |                   |  |
| Accidental Death  | 100,000           | 50,000                                     |
| Permanent Disablement   | 100,000           | 50,000                                     |
| <b>Medical Expenses</b>                                       |                   |  |
| Medical Expenses  | 50,000            | 50,000                                     |
| Emergency Medical Evacuation & Repatriation of Mortal Remains | 200,000           | 200,000                                    |
| <b>International Medical Assistance</b>                       | Included          | Included                                   |

*Note:*

- The maximum number of days for each trip shall not exceed 185 days.
- The benefit payable is according to the compensation specified in the policy if you sustain an injury resulting in permanent disablement.
- Please refer to the master policy for detailed information about Take It Easy Sports 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        | 10.00       |
| Base Premium   | 30.00       |

### 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**

You are required to inform us of all relevant information that may affect this 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.

#### **Health Condition**

The Policy contains important conditions that relate to your health and existing medical condition. You must be in good health, free from any physical defect or handicap or infirmity, fit to undertake the activity and not doing so against medical advice. You also must not be seeking medical treatment as a hospital in-patient for 6 months before your trip.

#### **Pre-existing medical conditions**

We do not cover pre-existing medical conditions. You can still take out a policy with a pre-existing condition, but we won't cover any claim made as a result of this condition. A pre-existing medical condition means :

- You had received or are receiving treatment;
- Medical advice, diagnosis, care or treatment has been recommended;
- Clear and distinct symptoms are or were evident; or
- Its existence would have been apparent to a reasonable person.

#### **Journey**

- The insurance is only valid if you have insured the whole duration of your trip.
- Each trip must begin and end in Malaysia except One Way Cover.
- An overseas trip shall involve return to Malaysia within the period of insurance and shall not exceed 185 days.
- Any extension of cover is not allowed during the trip or after you have departed for your destination.

## 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 Sports 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 Policy relating to the same Period of Insurance issued by us 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 form 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.

## Documents Required

- a) For Permanent Disablement Claim:
  - Medical Report
  - Original Medical Bills and Receipts
  
- b) For Fatal Accidental Claim, in addition 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.

### Note:

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

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

We will not pay for any consequence whatsoever which is the direct or indirect result or any injury, illness, death or expense caused by or contributed to, or arising from:

1. (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or
- (b) Any act of terrorism including but not limited to
  - i. the use or threat of force, violence and/or

- ii. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to any war weapons employing atomic or nuclear fission, fusion, radiation or other reaction or radioactive force or matter 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  
or any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
- 2. Ionising radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear materials.
- 3. The radioactive toxic explosive or other hazardous properties of any explosive nuclear equipment.
- 4. Any weapon of war employing atomic or nuclear fission and/or fission or other reaction or radioactive forces or matter.
- 5. HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused.
- 6. Any form of parasitic infection
- 7. Pregnancy, childbirth, miscarriage, abortion or menopause and its related complications.
- 8. Pre-existing medical condition, physical defect or handicap or infirmity.
- 9. Provoked murder or assault.
- 10. Insured Person committing or attempting or participating to commit any unlawful act, participation in, attempt at, or acting as an accessory to, any crime which involves deliberate criminal intent or action.
- 11. Insured Person being under the influence of alcohol or drugs or other substance abuse (other than those prescribed by a registered Doctor) but excluding those used in the treatment of drug addiction).
- 12. Insured Person engaging in or practicing sports in a professional capacity and competitions of any kind.
- 13. Insured Person participating in:
  - i. mixed martial arts, boxing, cage fighting or wrestling
  - ii. racing involving the use of mechanically powered driven vehicles and/or craft for trial of speed or reliability
- 14. Insured Person riding a motorcycle or driving a vehicle without a valid driving license or while the alcohol level in his blood is higher than the legal limits of the country.
- 15. Insured Person serving on active duty in any armed, military, naval, air, police, national guard or fire service forces of any country or international authority.
- 16. Insured Person travelling in an air or sea conveyance as a member of the crew unless as a fare paying passenger on a regular schedule or licensed chartered air or sea conveyance over an established route.
- 17. Insured Person engaging in manual work in connection with any trade, employment and profession.
- 18. An event in which the Insured Person was under medical treatment during the six months or on a waiting list for in-patient treatment preceding the date of issue of the Policy and the claim costs incurred during the Journey were relevant to that treatment.
- 19. If the said journey was undertaken against orders or advice of the doctor or where a journey was specifically undertaken with the intention of obtaining medical treatment.
- 20. Medication which at the time of departure is known to be required or to be continued outside the home territory.
- 21. Any event which is the result of the Insured Person having received a terminal prognosis prior to the date of issue of the Policy.
- 22. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- 23. Cases related to disorders, illnesses or diseases of a mental or psychological nature including any nervous depressions, any anxiety state suffered by the Insured Person and diagnosed prior to the date the journey was undertaken. This includes suicide, attempted suicide or self-injury regardless of the Insured Person's state of mind at the time the Accident occurred.
- 24. Cosmetic surgery.
- 25. Non-emergency medical check-ups.
- 26. Failure to obtain required vaccinations before departure.
- 27. Wilful exposure to peril (other than in an attempt to save human life).
- 28. Any claim or benefit which if reimbursed or paid by Us would result in Us being in breach of any sanction, prohibition or restriction of trade or economic sanctions, laws or regulations.

## 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 in the employment, occupation, duties or pursuits of any Insured Person, or any other 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 September 2013.