



MSIG Insurance (Malaysia) Bhd
 Registration No. 197901002705 (46983-W)
 Head Office: Customer Service Centre, Level 15,
 Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur
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TRAVELRIGHT JOM INSURANCE

Product Disclosure Sheet

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

1. What is this product about?

MSIG TravelRight JOM Insurance is designed to provide protection for the needs of an individual or a family whilst holidaying in Malaysia.

All international visitors who are between thirty-one (31) days and eighty (80) years of age travelling to Malaysia are eligible to apply.

2. What are the covers/benefits provided?

This policy covers the following benefits:

SCHEDULE OF BENEFITS - DOMESTIC

SECTION	BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)
SEC 1	Personal Accident <ul style="list-style-type: none"> Accidental Death - Adult Accidental Death - Child Permanent Total Disablement - Adult/Child 	100,000 100,000 100,000	250,000 100,000 250,000
SEC 2	Medical & Other Expenses - Accident and/ or Illness* <ul style="list-style-type: none"> Overall Limit for Medical Expenses Outpatient treatment and/or dental treatment (by accident)** *Subject to COVID-19 combined limit **Subject to overall limit for medical expenses <ul style="list-style-type: none"> Emergency Medical Evacuation & Bringing Back to Home Country^ Repatriation of Mortal Remains (including Burial & Cremation)^ ^This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.	100,000 200 per visit (max 1,000) 100,000 100,000	300,000 200 per visit (max 1,000) 250,000 250,000
SEC 3	Luggage & Personal Effects RM200 for each damaged luggage and personal effects and/or RM400 for each lost luggage and personal effects	Up to RM1,200	Up to RM5,000
SEC 4	Luggage Delay - Every six (6) consecutive hours	200 (max 400)	200 (max 800)
SEC 6	Travel Curtailment	2,000	9,000
SEC 7	Travel Delay - Every six (6) consecutive hours of delay	200 (max 1,000)	200 (max 3,600)
SEC 8	Snatch Theft Benefits:- Loss of Travel Documents or, Loss of Personal Money or, Loss of Personal Effects	Up to 1,000	Up to 2,000



SCHEDULE OF BENEFITS - COVID-19

SECTION	BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)
SEC 2	Medical & Other Expenses - *COVID-19 (Stage 3, 4 & 5 Only) *Please refer to the Policy Document for the clinical levels of COVID-19.	COVID-19 - Combined Limit	COVID-19 - Combined Limit
	<ul style="list-style-type: none"> Overall Limit for Medical Expenses Emergency Medical Evacuation & Bringing Back to Home Country[^] Repatriation of Mortal Remains (including Burial & Cremation)[^] [^] This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.	350,000 Not Applicable Not Applicable	450,000 500,000 500,000
	<ul style="list-style-type: none"> COVID-19 Diagnosis Quarantine Allowance - For Stage 3, 4 & 5 only 	150 per day (max 2,100)	400 per day (max 5,600)
SEC 5	Travel Cancellation	Not Applicable	Up to 25,000
SEC 6	Travel Curtailment	Not Applicable	Up to 25,000

Notes:

- The duration of each trip shall not exceed 90 days.
- [^]This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.
- Section 5 - Travel Cancellation will be payable only if the insurance is purchased at least seven (7) days before the commencement date of your journey or earlier.
- Please refer to the Policy Document for detailed information about TravelRight JOM Insurance Schedule of Benefits.

3. How much premium do I have to pay?

Period of Insurance	Insured Only		Insured and Spouse		Family	
	Plan 1 (RM)	Plan 2 (RM)	Plan 1 (RM)	Plan 2 (RM)	Plan 1 (RM)	Plan 2 (RM)
1 - 5 days	124	158	199	261	349	467
6 - 10 days	194	249	312	413	548	741
11 - 18 days	319	412	517	686	913	1,234
19 - 31 days	464	604	762	1,017	1,358	1,843
Each additional week	139	183	234	314	424	576

Premium excluding service tax and stamp duty.

The premium you have to pay depends on the plan type and the number of days you wish to insure. E.g. if you wish to buy a cover for yourself and your family on a 5-day trip under Plan 1, the amount of premium you need to pay is as shown below.

Duration	:	1-5 days
Plan	:	Family (Plan 1)
Basic Premium (RM)	:	349.00
Less 25% Rebate (RM)	:	(87.25)
Plus 6% Service Tax (RM)	:	15.71



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Plus Stamp Duty (RM)	:	<u>10.00</u>
Total Payable (RM)	:	<u>287.46</u>

4. What are the plans available?

- Individual Plan covers you as an individual.
- Insured and Spouse Plan covers you and your legal spouse.
- Family Plan covers you, your legal spouse and your accompanying child(ren), aged between thirty-one (31) days and seventeen (17) years of age.

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

<u>Type</u>	<u>Amount</u>
• Service Tax	• 6% of premium
• Stamp Duty	• RM10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

6. 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.
- Any extension of cover is not allowed during the trip or after you have departed for your destination.
- All applicants must be between eighteen (18) and eighty (80) years of age. The age limit of a child is between thirty-one (31) days and seventeen (17) years of age.
- Journeys to and within Malaysia are intended for leisure and exclude daily or regular commuting.
- **Cash Before Cover** - The insurance shall not be effective unless the premium payable has been paid.
- 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.

7. 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



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- 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
- Outbreak of communicable disease. Subject to the exceptions of benefits as specified in the Schedule of Benefits - COVID-19.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of exclusions under this Policy.

8. Can I cancel my Policy?

You may cancel your Policy by giving us seven (7) days' written notice. A refund will only be allowed if you have not embarked on your journey and no claims have been reported.

9. 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 your contact or personal details, or any other change which may increase the risk profile of this Policy.

10. Where can I get further information?

Should you require additional information about this insurance, please contact us at:

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11. Other types of Travel insurance available:

- TravelRight Domestic (Inbound) Insurance

IMPORTANT NOTE: YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY, WHERE APPLICABLE. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid as at 18 May 2022.