

TravelRight JOM Insurance

A Guide to Your TravelRight JOM Insurance

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Our Agreement

Applicable for Consumer Insurance Contract (Insurance wholly for purposes unrelated to **your** trade, business or profession)

This **policy** is issued in consideration of the payment of **premium** as specified in the **schedule** and pursuant to the answers given in **your** Proposal Form (or when **you** applied for this insurance) and any other disclosures made by **you** between the time of submission of **your** Proposal Form (or when **you** applied for this insurance) and the time the contract is entered into. The answers and any other disclosures given by **you** shall form part of this contract of insurance between **you** and **us**. However, in the event of any pre-contractual misrepresentation made in relation to **your** answers or in any disclosures given by **you**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **policy** reflects the terms and conditions of the contract of insurance as agreed between **you** and **us**.

Applicable for Non-Consumer Insurance Contract (Insurance for purposes related to **your** trade, business or profession)

This **policy** is issued in consideration of the payment of **premium** as specified in the **schedule** and pursuant to the answers given in **your** Proposal Form (or when **you** applied for this insurance) and any other disclosures made by **you** between the time of submission of **your** Proposal Form (or when **you** applied for this insurance) and the time the contract is entered into. The answers and any other disclosures given by **you** shall form part of this contract of insurance between **you** and **us**. In the event of any pre-contractual misrepresentation made in relation to **your** answers or in any disclosures given by **you**, it may result in avoidance of **your** contract of insurance, refusal or reduction of **your** claim(s), change of terms or termination of **your** contract of insurance.

This **policy** reflects the terms and conditions of the contract of insurance as agreed between **you** and **us**.

Your Duty to Inform Us

Duty of Disclosure – Information and Changes We Need to Know About

Applicable for Consumer Insurance Contract (Insurance wholly for purposes unrelated to **your** trade, business or profession)

Where **you** have applied for this insurance wholly for purposes unrelated to **your** trade, business or profession, **you** have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when **you** applied for this insurance) i.e. **you** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of **your** contract of insurance, refusal or reduction of **your** claim(s), change of terms or termination of **your** contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013.

You are also required to disclose any other matter that **you** knew to be relevant to **our** decision in accepting the risks and determining the rates and terms to be applied. **You** also have a duty to tell **us** immediately if at any time after **your** contract of insurance has been entered into, varied or renewed with **us** any of the information given in the Proposal Form (or when **you** applied for this insurance) is inaccurate or has changed.

Applicable for Non-Consumer Insurance Contract (Insurance for purposes related to **your** trade, business or profession)

Where **you** have applied for this insurance wholly for purposes related to **your** trade, business or profession, **you** have a duty to disclose any matter that **you** know to be relevant to **our** decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant otherwise it may result in avoidance of **your** contract of insurance, refusal or reduction of **your** claim(s), change of terms or termination of **your** contract of insurance.

You also have to tell **us** immediately if at any time after **your** contract of insurance has been entered into, varied or renewed with **us** any of the information given in the Proposal Form (or when **you** applied for this insurance) is inaccurate or has changed.

How Your Insurance Operates

Your TravelRight JOM Insurance Policy is a contract between **us**, MSIG Insurance (Malaysia) Bhd. and **you**, the holder of the **policy**, on behalf of each **insured person** named therein.

In consideration of **you** paying to **us** the required **premium**, **we** agree to compensate or indemnify **you** or **your** nominee(s) or lawful executor or administrator under the terms and conditions of this **policy** in respect of events occurring during the **period of insurance**, or any subsequent period for which **you** pay and **we** accept the required **premium**.

Our provision of insurance under this **policy** is conditional upon **you** observing and fulfilling the terms, provision, conditions and clauses of this **policy**.

Definition of Words

Some words and expressions in this **policy** have a specific meaning which is given below. Each word is printed in bold where it appears e.g. **insured person**

Words in the singular shall include the plural and vice versa. Words referring to the masculine gender shall include the feminine gender.

Accident/Accidental

means any sudden or unexpected and violent event on the part of the **insured person**, resulting directly and independently from the action of an external cause which include food poisoning, other than any intentionally self-inflicted **injury**.

Carrier(s)

means the entity that transports **you** and **your** luggage in the course of the **journey** by land, water or air conveyance which operates under a license for the transportation of passengers.

Child/children

means a person who is unemployed and unmarried, aged between thirty-one (31) days and seventeen (17) years of age at the inception date of the **policy**.

Clinical Levels of COVID-19

1. Stage 1 - Asymptomatic – Only RT-PCR test positive
2. Stage 2 – Symptomatic, No pneumonia - Upper respiratory tract (URT) symptoms (e.g., pharyngeal congestion, sore throat, cough or fever) for a period less than 7 days
3. Stage 3 - Symptomatic, pneumonia:
 - URT symptoms with others like vomiting, diarrhea, abdominal pain, myalgia, loss of smell/taste.
 - Signs of increase work of breathing and increase respiratory rate, but no hypoxemia (i.e. NO oxygen requirement).
4. Stage 4 - Symptomatic, Pneumonia, requiring supplemental oxygen:
 - Tachypnoea* with hypoxemia (SpO2<94% on room air).
 - CNS effect: Lethargy, decreased level of consciousness, seizure.
 - GI effects: Dehydration, difficulty feeding, raised liver enzymes.
 - Myocardial effect: Raised Creatinine Kinase, Troponin.
5. Stage 5 - Critically Ill with multiorgan involvement - Rapid disease progression with:
 - Respiratory failure requiring mechanical ventilation (acute respiratory distress syndrome (ARDS),
 - Persistent hypoxemia
 - Septic shock
 - Organ failure requiring invasive monitoring and mechanical ventilation (myocardial **injury**/heart failure; liver **injury**/coagulation dysfunction; kidney **injury**).

COVID-19

means coronavirus disease 2019 (**COVID-19**), an infectious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any variant or related strain thereof.

Curtailment

means cutting short **your journey** by early return to **your home** after its commencement.

Endorsement

means a written alteration to the terms, conditions and limitations of this **policy**.

Epidemic

means to a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region. For a non-exhaustive example, SARS / Swine Flu (H1N1) /Bird Flu.

Family

means **you**, **your** legal spouse and all **your** accompanying **child/children** aged between thirty-one (31) days and seventeen (17) years of age at the inception of the **policy**.

Hazardous adventure(s)

means 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 30 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, expedition and any other activities that require a degree of skill and involves exposure to risk.

Home

means **your** usual place of residence in **overseas**.

Hospital

means only an establishment duly constituted and registered as a **hospital** for the care and treatment of sick and injured persons as paying bed-patients, and which:-

- a. has facilities for diagnosis and major surgery;
- b. provides 24 hours a day nursing services by registered and graduate nurses;
- c. is under the supervision of a **doctor**; and
- d. is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent **home** or a **home** for the aged or similar establishment.

Hospitalised/Hospitalisation

means confinement in a **hospital** for which the **hospital** makes a charge for room and board, and the **insured person** must be confined for a continuous uninterrupted period of at least 24 hours upon the advice of and under the regular care and attendance of a **physician** or **medical practitioner**.

Illness

means any sudden and unexpected deterioration of health certified by a registered or competent **medical practitioner** during the **period of insurance**.

Injury

means bodily **injury** suffered anywhere in Malaysia caused solely by an **accident** and not by sickness, disease or gradual physical or mental wear and tear occurring during the **period of insurance**.

Insured/Insured Person/You/Your

means each individual named in the **policy** or Certificate of Insurance and who is not a Malaysian citizen, Malaysian Permanent Resident, valid work permit or employment pass holder, valid student pass holders or legally employed persons in Malaysia and their dependants residing in Malaysia.

Journey

means a trip or holiday that commences when **you** enter Malaysia until the time **you** exit Malaysia.

The duration of each trip shall not exceed ninety (90) days from the commencement of the **journey**.

For the avoidance of doubt, all **journey** shall exclude any daily and regular commute.

MSIG Assist

means 24-hour worldwide helpline assistance.

Natural Disaster

means force of nature that has catastrophic consequences which may result in substantial damage and/or loss of life, such as flood, earthquake, tsunami, typhoons, hurricane, volcanic eruption, landslides, for which an emergency warning has been issued by the Meteorological, Seismological, Geological, or other relevant Agency, Authorised Body or its equivalent of the destination country.

Overseas

means out of Malaysia.

Pandemic

means to an outbreak of infectious disease, which meets the following criteria set by World Health Organization (WHO), that spreads across a large region or worldwide.

- a. Emergence of a disease new to a population.
- b. Agents infect humans, causing serious **illness**.
- c. Agents spread easily and sustainably among humans.

Period of Insurance

means for Section 5, insurance is effective on the issue date of the **schedule**/Certificate of Insurance and terminates on commencement of **your journey**.

In respect of all other Sections, the **period of insurance** starts upon checking in at point of immigration and have obtained immigration clearance to enter Malaysia or the commencement date as specified in the **schedule**/Certificate of Insurance whichever is later. The cover shall terminate upon checking in at point of immigration and have obtained immigration clearance to exit Malaysia or the expiry date as specified in the **schedule**/Certificate of Insurance whichever is earlier.

Personal Luggage

means each of **your** suitcases, trunks and containers of a similar nature and their contents and articles worn or carried by **you**.

Personal Money

means bank and currency notes, cash, cheques, postal and money orders or travellers cheques held for personal purposes whilst in **your** personal custody at all times.

Physician/Medical Practitioner/Doctor

means a registered **medical practitioner** qualified and licensed to practice western medicine and who, in rendering such treatment is practising within the scope of his licensing and training in the geographical area of practice but excluding a **doctor** who is the **insured person** himself/herself.

Policy

means the insurance contract which consists of this **policy** wording, **schedule** and **endorsement** (if any).

Pre-existing Condition

means disabilities that the **insured person** has reasonable knowledge of in the twelve (12) months prior to the inception of the **period of insurance**. An **insured person** may be considered to have reasonable knowledge of a **pre-existing condition** where the condition is for which:

- a) the **insured person** had received or is receiving treatment;
- b) medical advice, diagnosis, care or treatment has been recommended;
- c) clear and distinct symptoms are or were evident; or
- d) its evidence would have been apparent to a reasonable person in the circumstances.

Premium

means any amount **we** require the **insured/insured person** to pay under the **policy** and includes the prevailing government charges.

Quarantine

means a restriction on movement or travel by a medical or governmental authority on an individual who is or is suspected to be a carrier of **COVID-19** infection, or a contact of a person confirmed to have **COVID-19** infection.

Schedule

means the document which is incorporated and forms part of this **policy** and which contains details of the cover provided by **us** to the **insured person**.

Schedule of Benefits

means the benefits made available under this insurance coverage in accordance to the plan **you** have selected.

Scheduled Carrier(s)

means any air, land or sea carrier(s) registered with the relevant authorities and operating under license or similar authorisation for scheduled transportation and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports, stations and ports at regular and specific times.

Serious Medical Condition

means a condition which in the opinion of **the company** or its authorised representatives constitute a serious or life threatening medical emergency requiring immediate evacuation to obtain urgent remedial treatment in order to avoid death or serious impairment to an **insured person's** immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the **insured person's** geographical location and the local availability of appropriate medical care or facilities.

Snatch Theft

means a criminal act of forcefully stealing by employing rob-and-run tactics by unknown person.

Travel Agent

means a **travel agent** with a valid license and registered with the Ministry of Tourism of Malaysia.

Valuables

means items composed of precious metals or precious stones, jewellery, watches, furs, gold and silver articles, camera (including digital), videocams, binoculars and notebook computer.

We/Our/Us/The company/MSIG

means MSIG Insurance (Malaysia) Bhd.

What Your Policy Covers

Schedule of 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)** <i>*Subject to COVID-19 combined limit</i> <i>**Subject to overall limit for medical expenses</i> <ul style="list-style-type: none"> Emergency Medical Evacuation & Bringing Back to Home Country^ Repatriation of Mortal Remains (including Burial & Cremation)^ <i>^This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.</i>	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) <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)^ <i>^This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.</i> <ul style="list-style-type: none"> COVID-19 Diagnosis Quarantine Allowance - For Stage 3, 4 & 5 only 	COVID-19 - Combined Limit 350,000 Not Applicable Not Applicable 150 per day (max 2,100)	COVID-19 - Combined Limit 450,000 500,000 500,000 400 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

SECTION 1 - PERSONAL ACCIDENT

Accidental Death

We will pay up to the limit as specified in the Domestic **Schedule of Benefits** for bodily **injury** sustained by the **insured person** during the **journey** and caused by an **accident** occurring within one year of the happening of the event and which is independently solely results in his/her death.

We will not pay more than the limit as specified in the Domestic **Schedule of Benefits** if the **insured person** is a **child**.

Permanent Total Disablement

We will pay up to the limit as specified in the Domestic **Schedule of Benefits** for bodily **injury** sustained by the **insured person** and caused entirely by **accident** occurring within one year of the happening of the event and which independently and solely results in permanent total disablement as shown below:

- a) Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both limbs.
- b) Permanent and total disablement from engaging in employment or occupations of any and every kind.

Exclusion Under Section I

For each **insured person**, we will not pay:

- a) More than one of the benefits resulting from the same **injury**.
- b) **Injuries** arising from manual work in connection with any trade, employment and profession.

SECTION 2 - MEDICAL AND OTHER EXPENSES

Medical & Other Expenses

For each **insured person** we will pay:

- a) Up to the limit as specified in the Domestic **Schedule of Benefits** subject to **COVID-19** combined limit for the necessary and reasonable medical, surgical and **hospital** charges which are incurred as a result of an **accidental** bodily **injury** or **illness** during the **period of insurance** within Malaysia.
- b) Up to the limit as specified in the **COVID-19 Schedule of Benefits** for the necessary and reasonable medical, surgical and **hospital** charges which are incurred as a result of **you** are being tested positive and **hospitalised** for **COVID-19** (Stage 3, 4 and 5 only) during the **period of insurance** within Malaysia.
- c) The limit as specified in the Domestic **Schedule of Benefits** for outpatient treatment and/or dental treatment due to an **accident** during the **journey** up to a maximum limit as specified in the Domestic **Schedule of Benefits** subject to overall limit for medical expenses (**accident** and/or **illness**).

For each **insured person**, we will not pay:

- a) follow-up medical expenses incurred in Malaysia and/or following **your** return to **your home country**.
- b) fees or charges for repairs to or for the provision of dentures or artificial teeth.
- c) any dental work involving the use of precious metals.
- d) dental treatment/repairs where the cause is due to normal wear and tear or normal maintenance of dental health.
- e) dental or orthodontic expenses incurred in connection with but not limited to the replacement, repairs to or for the provision of crowns, bridges, implants and orthodontic appliances.
- f) any charges for traditional treatment including acupuncture.
- g) ophthalmological care, eyeglasses, contact lenses and hearing aids or prescriptions for the same.
- h) **pre-existing condition**.
- i) fees or charges or expenses arising from manual work in connection with any trade, employment and profession.

Emergency Medical Evacuation & Bring Back to Home Country

Reimbursement up to the limit as specified in the Domestic and **COVID-19 Schedule of Benefits** respectively for an **insured person** which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the **insured person** with a **serious medical condition** including **COVID-19** infection to the nearest **hospital** where appropriate medical care is available. We will not pay to evacuate an **insured person** from a foreign destination to Malaysia.

You must contact **MSIG Assist** to obtain approval in advance for any evacuation and to make the necessary transportation arrangements. Failure to do so will invalidate a claim for such costs.

Repatriation of Mortal Remains (including Burial & Cremation)

Reimbursement up to the limit as specified in the Domestic and **COVID-19 Schedule of Benefits** respectively for conveyance of **your** body to **home country**. Where applicable, we will reimburse reasonable charges for burial or cremation in the locality where death occurs including the reasonable cost of transportation of ashes to **home country**. We will not pay for the cost of conveyance of **your** body or ashes from a foreign destination to Malaysia.

You must contact **MSIG Assist** to obtain approval in advance for any repatriation and to make the necessary transportation arrangements. Failure to do so will invalidate a claim for such costs.

COVID-19 Diagnosis Quarantine Allowance (for Stage 3, 4 & 5 only)

For each **insured person** we will pay:

Up to the limit as specified in the **COVID-19 Schedule of Benefits** if **you** are tested positive for **COVID-19** Stage 3, 4 & 5 during **your journey**, and as a result **you** are unexpectedly placed into mandatory **quarantine** in designated quarantine center in

Malaysia. This benefit shall automatically be terminated once a claim is made for a single occurrence of **quarantine** under this benefit during the **period of insurance**. There is no option to reinstate this benefit.

This benefit will not apply where **quarantine** measures are mandatory for all arriving passengers or **quarantine** mandates exist for all passengers from a particular country/region of origin. **We** will not cover any loss if **you** are travelling against a **medical practitioner's** or **doctor's** advice, or any claim arising from **you** acting in a way that goes against the advice of a **medical practitioner** or **doctor** (including but not limited to, travelling with **COVID-19** symptoms).

This benefit is payable only if you fulfill the following conditions:

1. Quarantine Allowance is payable for **quarantine** at designated quarantine center as instructed by local authority (excluding mandatory and **home quarantine**).
2. **You** had received at least 2 doses of **COVID-19** vaccinations and taken testing that **you** may need for **your journey**.
3. **You** comply with the local laws and regulations and/or obtain necessary approvals or complete requirements of taking a **COVID-19** test and obtaining negative results prior to departing.

This **policy** will only pay for any claim either under Section 2 on **COVID-19** Diagnosis Quarantine Allowance or Section 6 but not both.

SECTION 3 -LUGGAGE AND PERSONAL EFFECTS

For each insured person we will pay:

Up to the limit as specified in the Domestic **Schedule of Benefits** for damage to or loss of **your personal luggage** and personal effects by the **carrier**.

For each insured person we will not pay for:

1. Any event which is the result of more than the limit as specified in the Domestic **Schedule of Benefits** in total loss.
2. Damage to or loss of **your personal luggage** and personal effects as a result of **snatch theft** whilst in Malaysia.
3. Loss of or damage to:
 - a) bonds, stamps, identity documents, credit and payment cards, travel documents, cash, stocks, negotiable instruments and securities or documents of any kind
 - b) contact or corneal lenses, eyeglasses, hearing aids, prosthetic limbs, artificial teeth or dental bridges or dentures.
 - c) cosmetics of any kind
 - d) accessories of any kind including fashion accessory
 - e) films, tapes, cassettes, cartridges or discs, memory cards and the like.
 - f) traditional herbs, perishable and consumable goods or bottles or any subsequent damages caused as a result thereof
 - g) pedal cycles, wheelchairs, prams, pushchairs or baby buggies other than while they are being conveyed by public transport services and **carrier**.
 - h) property more specifically insured elsewhere
 - i) **personal money**
 - j) **valuables** unless at all times they are attended by **you**
 - k) fragile articles, musical instruments, sculptures and household goods
 - l) mobile phones, pagers, portable computer equipment (other than notebook computer), including personal digital assistant and its accessories and equipment for the recording of sound and/or pictures and its accessories
 - m) sports equipment
4. Loss or damage due to atmospheric or climatic conditions, wear, tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice.
5. Loss or damage to **personal luggage** while away from **your journey** accommodation unless it is at all times attended by **you**.
6. Loss or damage by theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which is fully locked and whose windows are closed and there was visible evidence of forced entry
7. Loss or damage due to negligence on **your** part.
8. Mysterious disappearance.
9. Loss or damage in respect of which **you** have received replacement or compensation either from the **carrier** or others.
10. Losses not reported to the authorities within 24 hours of discovery.

SECTION 4 - LUGGAGE DELAY

For each insured person we will pay:

Up to the limit as specified in the Domestic **Schedule of Benefits** for every six (6) consecutive hours subject to the maximum limit if **your** accompanying checked-in luggage is delayed from the time of arrival in Malaysia.

For each insured person we will not pay if:

1. claims not declared to an authorized personnel of the **carrier** if **your** luggage is late or lost.
2. **your** luggage is legally delayed, held or confiscated by Customs, the police or other officials.

SECTION 5 - TRAVEL CANCELLATION

For each insured person we will pay:

Up to the limit as specified in the **COVID-19 Schedule of Benefits** for loss of personal accommodation or transport charges, additional travel expenses paid or contracted to be paid by or for **you** and loss of excursion charges pre-booked and prepaid in **your home country** by or for **you** which are not recoverable from any other source if **your journey** is unavoidably cancelled at the time of departure arising from **you** being diagnosed with **COVID-19** infection within seven (7) days prior to **your journey**.

This benefit is applicable if **you** have purchased this insurance no later than seven (7) days before the commencement date of **your journey**.

For each insured person we will not pay for:

1. **your** travel cancellation resulting solely due to **quarantine**, border closures, **your** disinclination to travel or **epidemic-** or **pandemic-**related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.

SECTION 6 - TRAVEL CURTAILMENT

For each insured person we will pay:

Up to the limit as specified in the Domestic and **COVID-19 Schedule of Benefits** respectively for the refund of the unused and non-refundable part of **your** trip in proportion to the unused days paid or contracted to be paid by **you** or for **you** in **your home country** in the event of necessary and unavoidable cancellation by **you** arising from causes beyond **your** control occurring during **your journey**. The refund for accommodation will be based on each day of the **journey you** have lost. A proportion of travel expenses will be refunded only if **you** cannot use **your** return ticket and **you** are not claiming return travel expenses under other Sections of this **policy**.

The above benefits are payable if curtailment is due to the following:

- a) **you** being diagnosed with **COVID-19** infection during **your journey**.
- b) **your** death or **your** confinement in a **hospital** as a result of bodily **injury** or **illness**.
- c) unexpected death or serious **illness** or bodily **injury** to any of **your family member** in **your home country** which requires **hospitalisation** for more than 48 hours.
- d) death or **illness** or bodily **injury** to **your** travelling companion who was registered for the **journey** with **you** and which requires **hospitalisation** during the duration of the **journey**.
- e) unexpected outbreak of strike, civil unrest, riot or commotion in Malaysia that:
 - i) leads to widespread violence;
 - ii) is not due to purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - iii) will put **your** life in danger; and
 - iv) following warning through the mass media by the Malaysian government or the government of **your home country** declaring it unsafe for travel.
- f) **natural disasters** including but not limited to flood, earthquake, tsunami or hurricane which prevents **you** from continuing **your journey**.

In the event of **curtailment**, compensation for the irrecoverable prepaid charges or expenses would be computed on the basis of each completed day from the day of arrival back in **home country** to the scheduled return as shown on the booking invoice.

For each insured person we will not pay for:

1. **your** travel curtailment resulting solely due to **quarantine**, border closures, **your** disinclination to travel or **epidemic-** or **pandemic-**related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.
2. any event which is the result of:
 - a) **your** failure to obtain the required passport or visa.
 - b) any government requirement, regulation or act.
 - c) delay caused by **carriers** or re-scheduling in **your home country** or the delayed departure at any point in or **overseas** during the **journey** if **you** choose to abandon the trip
 - d) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked trip including error, omission or default by the transport or accommodation provider or their agent or any person acting as **your** agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation was booked.
 - e) **you** arranging **your journey** through an unlicensed **travel agent**.
 - f) **your** financial circumstances.
 - g) **your** disinclination to travel or **your** loss of enjoyment of the **journey**.

This **policy** will only pay for any claim either under Section 5 or Section 6 but not both. This **policy** will also only pay for any claim either under Section 2 on **COVID-19** Diagnosis Quarantine Allowance or Section 6 but not both.

SECTION 7 - TRAVEL DELAY

For each insured person we will pay:

the limit as specified in the Domestic **Schedule of Benefits** for compensation for every six (6) consecutive hours of delay subject to a maximum limit as specified in the Domestic **Schedule of Benefits** if the **scheduled carrier** on which **you** are booked is delayed in departure at any single destination stop (including transit) from the time specified in the **scheduled carrier** or tour operator travel itinerary during **your journey** due to strike or industrial action, adverse weather conditions or mechanical failure the **scheduled carrier**.

The coverage under this Section only applies to **scheduled carriers**, which **you** had duly confirmed according to the **carrier** rules and regulations.

For each Insured person we will not pay for:

1. any event which is a result of :
 - a) **your** failure to check in at the airport, station or port according to the travel itinerary given to **you**.

- b) **you** late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to industrial action).
- c) compensation unless **you** have obtained written confirmation from the airline, railway or shipping line or their handling agents showing the scheduled departure time and the actual departure time of the flight, **journey** or sailing.
- d) travel delay arising from strike or industrial action which commenced or was announced before purchase of the insurance.
- e) failure of public transport services arising from strike or industrial action which commenced or was announced before the date of departure from **your home**.
- f) rescheduled flights by **carrier** before the commencement of the **journey**.
- g) delay of chartered **carrier**.

SECTION 8 - SNATCH THEFT BENEFITS

In addition to the benefits provided under the above Section, **you** will be covered for the **Snatch Theft** Benefits for the following benefit events as specified below:

Loss of Travel Documents

For each insured person we will pay:

Up to the limit as specified in the Domestic **Schedule of Benefits** for the reasonable additional accommodation, travel expenses and communication expenses necessarily incurred in obtaining new passport or visa and/or travel documents due to loss by **snatch theft** whilst in Malaysia during **your journey** provided always that **you** shall exercise reasonable precaution to prevent theft, loss of or damage and that it must be reported to the police within 24 hours of discovery.

For each insured person we will not pay for:

1. loss of:
 - a) or theft of passport and travel documents left unattended in a public place or as a result of **your** failure to take care and precaution for the safeguard and security of the travel documents.
 - b) passport and travel documents in a suitcase while in transit outside **your** control.
 - c) passport and travel documents in **your** suit or jacket, which are left unattended in a public place or while in transit outside **your** control.
 - d) or damage whilst in custody of an airline or other **carrier**, unless reported immediately on discovery and in the case of an airline, a property irregularity report obtained.
 - e) any additional expenses incurred in obtaining the replacement of loss of **your** passport and loss of travel documents in Malaysia.
2. mysterious disappearance.

Loss of Personal Money

For each insured person we will pay:

Up to the limit as specified in the Domestic **Schedule of Benefits** in respect of **snatch theft** of **your personal money** during **your journey** in Malaysia, provided that such loss is reported to the police within 24 hours from the incident.

For each insured person we will not pay for:

1. loss of:
 - a) or theft of **personal money**, left unattended in a public place or as a result of **your** failure to take care and precaution for the safeguard and security of such money.
 - b) money from an unattended vehicle unless secured and contained in its locked boot or in the locked glove compartment of such vehicle and out of view and there was visible evidence of forced entry.
 - c) **personal money** in a suitcase while in transit by air or in sea-going vessel or a train and outside **your** control.
 - d) **personal money** in **your** suit or jacket which is left unattended in a public place or while in transit by air or in a sea-going vessel or a train and outside **your** control.
 - e) travellers cheques where the banker provides a replacement service.
 - f) or damage whilst in the custody of an airline or other **carrier**, unless reported immediately on discovery and in the case of an airline, a property irregularity report obtained.
 - g) postage stamps or credit cards of any kind.
 - h) Cash which **you** receive or are expected to receive compensation or reimbursement.
2. shortage due to error, omission, exchange or depreciation in value.
3. mysterious disappearance.

Loss of Personal Effects

For each insured person we will pay:

Up to the limit as specified in the Domestic **Schedule of Benefits** for damage to or loss of **your** personal effects in respect of **snatch theft** during **your journey** in Malaysia, provided that such loss is reported to the police within 24 hours from the incident. All **valuables** are only covered against **snatch theft** and only if owned by **you** and in **your** possession.

For each insured person we will not pay for:

1. Any event which is the result of more than the limit as specified in the Domestic **Schedule of Benefits** in total loss.
2. Loss of or damage to:
 - a) bonds, stamps, identity documents, credit and payment cards, travel documents, cash, stocks, negotiable instruments and securities or documents of any kind
 - b) contact or corneal lenses, eyeglasses, hearing aids, prosthetic limbs, artificial teeth or dental bridges or dentures.

- c) cosmetics of any kind
 - d) accessories of any kind including fashion accessory
 - e) films, tapes, cassettes, cartridges or discs, memory cards and the like.
 - f) traditional herbs, perishable and consumable goods or bottles or any subsequent damages caused as a result thereof
 - g) pedal cycles, wheelchairs, prams, pushchairs or baby buggies other than while they are being conveyed by public transport services and **carrier**.
 - h) property more specifically insured elsewhere
 - i) **personal money**
 - j) **valuables** unless at all times they are attended by **you**
 - k) fragile articles, musical instruments, sculptures and household goods
 - l) mobile phones, pagers, portable computer equipment (other than notebook computer), including personal digital assistant and its accessories and equipment for the recording of sound and/or pictures and its accessories
 - m) sports equipment
3. Loss or damage due to atmospheric or climatic conditions, wear, tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice.
 4. Loss or damage by theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which is fully locked and whose windows are closed and there was visible evidence of forced entry
 5. Loss or damage due to negligence on **your** part.
 6. Mysterious disappearance.
 7. Loss or damage in respect of which **you** have received replacement or compensation either from the **carrier** or others.
 8. Losses not reported to the authorities within 24 hours of discovery.

Endorsements

(attaching to and forming part of this Policy.)

TERRORISM COVER

Notwithstanding the Terrorism Exclusion (General Exception 1(b)), the **policy** is extended to cover the **insured person** in respect of death or bodily **injury** which may be sustained through acts terrorism provided that there is no liability when such acts of terrorism involve the use of biological, chemical agents or nuclear devices.

HIJACKING EXTENSION

This **policy** is extended to cover death or bodily **injury** directly or indirectly caused by hijacking.

General Exceptions

1. We will not pay for any **injury**, death or medical expense caused by or contributed to, or arising from:
 - a) 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
 - b) any acts 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 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.
 - c) 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.
 - d) delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulations by Customs or other Government Officials or Authorities of any country.
 - e) ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
 - f) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - g) mining, oil-rigging, aerial photography or handling explosive, activities related to manual work of any kind, **overseas** secondment, daily commute to and from **your home** or workplace within or outside Malaysia, missionary work, humanitarian work, volunteering for community services.
 - h) student studying in Malaysia.
 - i) the outbreak of communicable disease which warning or similar publication is issued by Government of Malaysia or the World Health Organisation. Subject to the exceptions of benefits as specified in the **COVID-19 Schedule of Benefits**.
2. We will not pay for:
 - a) any consequential loss unless specified in the **policy**.
 - b) any loss due to currency exchanges of any and every description.

- c) claims in respect of **insured person** aged 30 days and below or over 80 years of age at the commencement of the **period of insurance**.
 - d) any payment **you** would normally have made during **your** travel, if nothing had gone wrong.
 - e) claims caused by reason which is of public knowledge when the insurance is purchased or when the trip is booked.
 - f) insurance which is purchased after commencement of **your journey**.
 - g) any loss due to **your** involvement in unlawful activities
 - h) any loss, **injury**, damage or liability arising directly or indirectly from travel in, from or through Afghanistan, Cuba, Democratic Republic of Congo, North Korea, Sudan, Syria, Iran and Iraq.
 - i) any costs that **you** can recover from the tour operator, airline, hotel or other service provider.
3. Under each of the Sections 1, 2, 5 and 6 **we** will not pay for any event which is the result of:
- a) **you** travelling in a non-fully licensed passenger carrying aircraft.
 - b) medication, which at the time of departure is known to be required or to be continued **overseas**.
 - c) treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre.
 - d) **you** receiving in-patient treatment or is on a waiting list for in-patient treatment.
 - e) **you** have received a terminal prognosis.
 - f) **you** intend to travel against the advice of a **medical practitioner** or are intending to obtain medical treatment during the **journey**.
 - g) **your** suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
 - h) **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).
 - i) solvent abuse.
 - j) **you** being under the influence of alcohol or intoxicating liquor.
 - k) **you** participating in a **hazardous adventure**.
 - l) **your** pregnancy, childbirth, miscarriage, abortion or menopause.
 - m) sexually transmitted diseases.
 - n) **pre-existing condition**.
 - o) cosmetic surgery.
 - p) non-emergency medical check-ups.
 - q) failure to obtain at least 2 doses of **COVID-19** vaccination before departure.
 - r) **illness** or disorders of a psychological nature, nervous depressions, any anxiety state and/or nervous depressions, mental **illness**.
 - s) motorcycling (as a rider or pillion)
 - t) any event that has occurred resulting in **you** not being able to or incapable to travel and such event was made known to **you** or which **you** were aware of at the time **you** took out **your policy** or when the **journey** was booked (whichever is later).
 - u) mountain sickness
4. Under Section 1 if there is more than one **insured person** covered, **our** maximum aggregate liability in respect of all **insured person** travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of RM5,000,000 or the aggregate amount of compensation payable in respect of such **insured persons**, whichever is the lesser.
5. Cyber Risk Clause (Where Applicable)
(Information Technology Hazards Clarification Clause)
The indemnity expressed in this **policy** shall not apply to liability in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, extranet and/or via the **insured persons'** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
6. Date Recognition Clause (Where Applicable)
There is no insurance under this **policy** in respect of any claim of whatsoever nature, which arises directly or indirectly from or consists of the failure or inability of any:
- a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, programme, computer, data processing equipment, telecommunication equipment or systems or any similar device.
 - b) media or systems used in connection with any of the foregoing.
- whether the property of the **insured person** or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or words to denote a date including without limitation, the failures or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data information, command, logic or instruction as a result of :
- i) recognising using or adopting any date, day of the week or period of time, otherwise than as or other than the true or correct date, day of the week or period of time.
 - ii) the operation of any command or logic, which has been programmed or incorporated into anything, referred to in (a) and (b) above.
7. 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.

General Conditions

We will act in good faith in all **our** dealings with **you**. Equally, the payment of claims happening during the **period of insurance** is dependent on:

1. **You** observing the following:
 - a) Taking ordinary and proper care to safeguard yourself and **your** property against **accident, injury**, loss or damage, as if the insurance was not in force.
 - b) Reporting in writing to **us** within 30 days upon return to **your home**, full details of any incident which may result in a claim under the **policy**.
 - c) Producing the **schedule**/Certificate of Insurance before a claim is submitted.
 - d) Giving all necessary information and assistance that **we** may require at **your** expense (including where necessary medical certification)
 - e) Giving notice within 24 hours to the police of any loss or theft or to the **carrier** when the loss or damage has occurred in transit. In either case, a report form must be obtained from the police or **carrier** and forwarded to **us**.
 - f) Not abandoning any property to **us**.
 - g) Having sought medical advice on the advisability of taking the **journey** when **you** have received medical treatment as a **hospital** in-patient during the 6 months preceding the **journey** booking or are under investigation or awaiting results for any diagnosed or undiagnosed medical condition.
 - h) Not travelling contrary to medical advice or specifically to obtain medical treatment.
 - i) Not having received a terminal prognosis from a registered **medical practitioner** prior to the date of issue of the **schedule**/Certificate of Insurance.
 - j) Not awaiting medical treatment as a **hospital** in-patient or are aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition on the date of issue of the **schedule**/Certificate of Insurance.
 - k) Suffering from any previously diagnosed anxiety state.
 - l) No alterations and/or additions to the printed terms and conditions of the **schedule**/Certificate of Insurance being valid unless initialled at **our** office.
 - m) Insuring the entire **journey** under TravelRight JOM Insurance.
2. **You** recognising **our** rights:
 - a) To avoid paying any claim which is in any way fraudulent.
 - b) Not to be liable for the same claim under more than one TravelRight JOM Insurance for the same **insured person** relating to the same **period of insurance** issued by **us**.
 - c) Cancel all benefits provided by the **policy** without refund of any **premium** when a payment is made for cancellation or **curtailment** of the **journey**.
 - d) Only pay a proportion of a claim where there is other insurance in force covering medical expenses, and to require details of such other insurance.
 - e) Not to refund the **premium** after the commencement of **your journey**.
 - f) To cancel all covers under the **policy** immediately if the claim is dishonest or exaggerated in any way and **we** reserve the right to notify the police of any such claim.
 - g) Under Section 2 - Emergency Medical Evacuation & Bringing Back to Home Country (as specified in the Domestic and COVID-19 Schedule of Benefits respectively):

to decide if the **insured person's** medical condition is sufficiently serious to warrant Emergency Medical Evacuation. **The company** or its medical advisers shall also decide the place to which the **insured person** shall be evacuated and the means by which the evacuation should be carried out, having regard to all the assessed facts and circumstances of which **the company** is aware at the relevant time.
3. **You** may cancel this **policy** by giving **us** seven (7) days' written notice provided always that the **period of insurance** has not commenced when the date of cancellation of this **policy** is effective. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event **premium** has been paid, **you** shall be entitled to a refund of the **premium** paid for this **policy**. **We** may cancel **your policy** by sending seven (7) days' notice by recorded delivery letter or registered letter or email to **your** last known address or email address. In any event, the return of **premium** will depend on how long the cover has been in force and provided no claim has been made during the current **period of insurance**.
4. **Cash Before Cover**

It is a fundamental and absolute special condition of this contract of insurance that the **premium** due must be paid and received by **us** before cover commences.

Claims Conditions

1. **Condition Precedent**

The payment of claims under this **policy** is dependent upon observance of its terms and conditions by the **insured person** or any other claimant.
2. **Advice of Loss**

You must report in writing to **us** within thirty (30) days full details of any **injury/ illness** which may result in a claim under this **policy**. For losses other than **injury/ illness** which may result in a claim under this **policy**, **you** must report in

writing to **us** within fourteen (14) days with full details of losses, and where necessary, **we** reserve the right to request for substantiating documents and/or applicable reports at **your** expense.

3. **Document**

All certificates, information and evidence must be provided at the expense of the **insured person** or claimant in the form and nature required. In the event of death of the **insured person**, **we** shall require sight of death certificate and shall be entitled to have a post-mortem examination at **our** expense.

4. **Medical Examination**

You or the **insured person** shall employ the services of a registered **medical practitioner** and the **insured person** shall undergo any treatment such practitioner shall deem necessary. The **insured person** may have to undergo further medical examination required by **us** at **our** expense.

5. **Arbitration**

All differences arising out of this **policy** shall be referred to the arbitration of some person to be appointed in writing by both parties, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each party and in the case of disagreement between the Arbitrators, to the decision of an Umpire, who shall have been appointed in writing by the Arbitrators before entering on the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against **us**. If **we** shall disclaim liability to the **insured person** or his legal representatives for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to Arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6. **Payment of Benefits**

a. In respect of any **accidental** death benefits payable under the Domestic **Schedule of Benefits** as stated above in relation to the coverage to the **insured person**, it shall be paid in accordance to Schedule 10 of the Financial Services Act 2013.

b. In respect of any benefits payable (except any **accidental** death benefits) under the Domestic and **COVID-19 Schedule of Benefits** as stated above in relation to the coverage to the **insured person**, it shall be paid to the insured person. However, in the event before the payment of benefits can be paid to the **insured person**, the **insured person** dies, so under this circumstance, **we** will pay the payment of benefits to the **insured person's** legal representatives provided such legal representatives comply with all the terms and conditions of this **policy**.

7. **Currency of Payment**

All payments under this **policy** shall be made in the legal currency of Malaysia. Should any payment be requested by the **insured person** to be payable in any other currency, then such amount shall be payable in the demand currency as may be purchased in Malaysia at the prevailing currency market rates on the date of the claim settlement.

What To Do If You Wish To Claim

1. If an event occurred that may give rise to a claim, **you** should follow the procedures set out below:

a. Section 1 Personal Accident

- In the event of death, **we** shall require a copy of the Death Certificate.
- Police report.
- Medical report/Specialist report
- Letter of Administration, if no nomination

b. Section 2 Medical and Other Expenses

- Medical report from attending **physician**/nature of **illness** or **injury**.
- Obtain a Medical Certificate from the treating **medical practitioner**.
- Original itemised bills and receipts at all expenses incurred must be kept.
- Invoices relating to cost of burial, cremation or conveyance of body to **home**.

c. Section 3 Luggage & Personal Effects

- Detailed breakdown of claimed items.
- Property Irregularity Report from the **carrier** or police report where applicable.
- Original purchase invoices for items claimed must be kept.
- Photographs depicting damages to the baggage etc.
- Proof of compensation received from the responsible party.

d. Section 4 Luggage Delay

- Report from **carrier** confirming the number of hours delay or misdirection in delivery

e. Section 5 Travel Cancellation & Section 6 Travel Curtailment

- Documents to support the reason(s) for cancellation/**curtailment**.
- Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses
- Cancellation invoice from the tour operator concerned and refund obtained from them

*This **policy** will only pay for any claim either under Section 5 or Section 6 but not both.*

f. Section 7 Travel Delay

- A written confirmation from the airline/train/shipping lines regarding the period of delay (number of hours) and the reason for it.

- g. Section 8 **Snatch Theft** Benefits
 - Police report at the place of occurrence.
 - Detailed breakdown of claimed items.
 - Original receipts for personal effects as proof of payment, if any.
 - Original receipts for additional accommodation, travel and communication expenses incurred in replacing lost travel documents.
 - Copy of Emergency Certificate for loss of travel documents.
 - Proof of compensation received from the responsible party.
2. On **your** return, write to or telephone **us** requesting a claim form. On receipt of the form, complete it and return it to **us** as soon as possible together with all relevant documents requested to support **your** claims.

Complaint Procedures

We believe **you** deserve a courteous, fair and prompt service. If there is any circumstance when **our** service does not meet **your** expectations, please contact **us** using the appropriate contact details below and provide the *policy number/claim number* and *Insured person's Name*:

1. Firstly with the department or person **you** dealt with **us** on how **you** would like the problem to be solved.
2. Secondly if the problem is not solved to **your** satisfaction, then make a formal written complaint to **our** Customer Service Department at:

Customer Service Hotline	:	1 - 800 - 88 - MSIG (6744)
Facsimile	:	03 - 2026 8086
Email	:	myMSIG@my.msig-asia.com
Website	:	www.msig.com.my
Address	:	Customer Service Department MSIG Insurance (Malaysia) Bhd Level 15, Menara Hap Seng 2 Plaza Hap Seng No. 1, Jalan P. Ramlee 50250 Kuala Lumpur

3. Thirdly, if **you** are not satisfied with **our** decision **you** can refer the matter to OMBUDSMAN FOR FINANCIAL SERVICES (OFS) or BANK NEGARA MALAYSIA through BNMTELELINK or BNMLINK:

a. OMBUDSMAN FOR FINANCIAL SERVICES (OFS)

Level 14, Main Block,
Menara Takaful Malaysia,
No.4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.

Telephone	:	03 - 2272 2811
Facsimile	:	03 - 2272 1577
Email	:	enquiry@ofs.org.my
Website	:	www.ofs.org.my

b. LAMAN INFORMASI NASIHAT DAN KHIDMAT (BNMLINK)

(Walk-in Customer Service Centre)
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.

Telephone	:	1-300-88-5465 (BNMTELELINK) or +603 21741717 (for overseas calls)
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c. CONTACT CENTRE (BNMTELELINK)

Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia,
P.O.Box 10922,
50929 Kuala Lumpur.

Telephone	:	1 - 300 - 88 - 5465 (1 - 300 - 88 - LINK)
Overseas	:	03 - 2174 1717
Facsimile	:	03 - 2174 1515
Email	:	bnmtelelink@bnm.gov.my

Personal Data Protection

By giving Personal Data, you give us permission for its use as described below:-

1. To process **your** Personal Data with the intention of entering into the Contract of Insurance.
2. **You** consent and allow **us** to retain the data and share the data with **our** service providers, which include but not limited to:
 - (a) Registered licensed Adjuster,
 - (b) Solicitors, and any other professional body(ies) for the purpose of fulfillment of the Insurance Contract,
 - (c) Insurer and Reinsurer,
 - (d) ISM Insurance Services Malaysia Berhad.
3. For further information about **MSIG's** commitment to protection of Personal Data, a list of service providers and business partners that **we** may disclose **your** Personal Data to, please refer to **MSIG's** Privacy Notice at www.msg.com.my.

You may also request access to or correct **your** Personal Data by contacting **our** Customer Service Department. Such information will only be granted after verification. 'Personal Data' has a meaning assigned to it under the Personal Data Protection Act 2010.

Tax Clause

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 this **policy**.

Nomination

The person(s) nominated by a policy owner to receive death benefit payable under this **policy**.

- a. Pursuant to Paragraph 5(1) of Schedule 10 of the Financial Services Act 2013, a nomination made by a non-Muslim policy owner shall create a trust in favour of the nominee of the policy moneys i.e. death benefit payable upon the death of the policy owner, if:-
 - i) the nominee is his/her spouse or **child**; or
 - ii) the nominee is his/her parent (if there is no spouse or **child** living at the time of making the nomination).
- b. A nominee of a Muslim policy owner upon receipt of the policy moneys shall distribute the policy moneys in accordance with Islamic law.

Note: The words "policy owner", "policy moneys" and "**child**" used in this Nomination clause has the meaning assigned to it in the Financial Services Act 2013.

"NOTICE"

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail."

The **insured/insured person** shall read this **policy** carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the **insured/insured person**, advice should at once be given to **The company** and the **policy** returned for attention.