



## MSIG TRAVEL ADD-ON ALTERNATIVE TRANSPORT TOP UP



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A well-planned trip may involve travelling by bus, train or plane. It is essential to have the flexibility to make changes should there be a hitch in your travel plans. MSIG now offers **Alternative Transport Top Up** to provide you with an option to increase the existing benefit limit under Section 21 Alternative Transport Arrangement while travelling abroad. It covers additional costs incurred for alternative transport or alternative routes to your next destination in the event that the scheduled carrier is cancelled or delayed for more than 24 hours directly caused by:

- a) Strike, riot and civil commotion or industrial action;
- b) Adverse weather conditions;
- c) Natural disaster; or
- d) Mechanical breakdown or structural defect of your scheduled public conveyance

BENEFIT	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
ALTERNATIVE TRANSPORT TOP UP	1,000	2,000	3,000

### PREMIUM TABLE

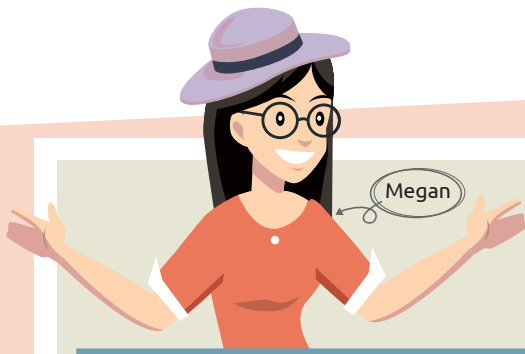
#### SINGLE TRIP

TYPE	AREA 1 (RM)			AREAS 2 & 3 (RM)			AREA 4 (RM)*		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
Insured	9	18	26	12	24	36	9.54	19.08	27.56
Insured & Spouse	15	29	43	20	39	59	15.90	30.74	45.58
Family	27	51	77	36	69	105	28.62	54.06	81.62

\*Area 4 premium inclusive of 6% Service Tax

#### ANNUAL TRIP (Premium Inclusive of 6% Service Tax)

TYPE	AREA 1 (RM)			AREAS 2 & 3 (RM)		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
Insured	24.38	48.76	73.14	45.58	91.16	135.68



## Example Scenario

Megan purchased a TravelRight Plus Insurance annual policy **Plan 1** for **Area 1** and extended her policy to include **Plan 2** of **Alternative Transport Top Up** at an **additional premium** of **RM48.76**.

The benefit of Alternative Transport Arrangement in Megan's policy now stands at **RM3,000**.

Section 21 Alternative Transport Arrangement		+	Alternative Transport Top Up		=	Total benefit limit for Alternative Transport Arrangement	
Plan 1	RM1,000		Plan 2	RM2,000		RM3,000	

Megan flew to Australia for a two-week holiday with plans to travel from one city to another. On her third day in Sydney, an earthquake occurred and the railway station had to be closed for repairs. All the scheduled trains to her next destination, Newcastle, have been cancelled. So, she had to take a taxi from her hotel to the airport, and take an alternative flight from Sydney to Newcastle instead, which cost her an additional RM2,500.

Megan was able to claim a total payout of RM2,500. This is because she had purchased the Alternative Transport Top Up which increased her **Alternative Transport Arrangement benefit limit to RM3,000**.

If Megan had not purchased the **Alternative Transport Top Up**, she would have had to bear the additional cost of RM1,500 as her TravelRight Plus Policy would have only reimbursed her for RM1,000.

With the **Alternative Transport Top Up**, Megan was able to enjoy her journey without any additional financial burden.



For more information on MSIG Alternative Transport Top Up, please contact your MSIG Insurance Adviser or visit [www.msig.com.my](http://www.msig.com.my).

*The description of covers is a brief summary for quick and easy reference; the precise terms and conditions that apply are in the Policy Document.*

*Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.*

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For more information, please call MSIG or contact your Insurance Adviser at:



## MSIG TRAVEL ADD-ON PENGATURAN PENGANGKUTAN ALTERNATIF TAMBAHAN



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Perjalanan yang dirancang dengan baik mungkin melibatkan perjalanan melalui bas, kereta api atau kapal terbang. Ianya penting apabila terdapat fleksibiliti untuk membuat perubahan sekiranya terdapat halangan dalam rancangan perjalanan anda. MSIG kini menawarkan **Pengaturan Pengangkutan Alternatif Tambahan** untuk memberi anda pilihan untuk meningkatkan had manfaat yang sedia ada dalam Seksyen 21 Pengaturan Pengangkutan Alternatif semasa melancong ke luar negara. Ia melindungi kos tambahan yang ditanggung untuk pengangkutan alternatif atau laluan alternatif ke destinasi anda yang seterusnya sekiranya pengangkutan berjadual dibatalkan atau ditangguhkan selama lebih dari 24 jam secara langsung disebabkan oleh:

- Mogok, rusuhan dan kebangkitan atau tindakan perusahaan;
- Keadaan cuaca buruk;
- Bencana alam; atau
- Kerosakan mekanikal atau kerosakan struktur pengangkutan awam berjadual anda

MANFAAT	PELAN 1 (RM)	PELAN 2 (RM)	PELAN 3 (RM)
<b>PENGATURAN PENGANGKUTAN ALTERNATIF TAMBAHAN</b>	<b>1,000</b>	<b>2,000</b>	<b>3,000</b>

### JADUAL PREMIUM

#### PERLINDUNGAN SATU PERJALANAN

JENIS	KAWASAN 1 (RM)			KAWASAN 2 & 3 (RM)			KAWASAN 4 (RM)*		
	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3
Pemegang Polisi	9	18	26	12	24	36	9.54	19.08	27.56
Pemegang Polisi & Suami / Isteri	15	29	43	20	39	59	15.90	30.74	45.58
Keluarga	27	51	77	36	69	105	28.62	54.06	81.62

\*Premium Kawasan 4 termasuk Cukai Perkhidmatan 6%

## JADUAL PREMIUM

**PERLINDUNGAN TAHUNAN** (Premium termasuk Cukai Perkhidmatan 6%)

JENIS	KAWASAN 1 (RM)			KAWASAN 2 & 3 (RM)		
	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3
Pemegang Polisi	24.38	48.76	73.14	45.58	91.16	135.68



### Contoh Senario

Megan membeli polisi perlindungan tahunan Insurans TravelRight Plus **Pelan 1** untuk **Kawasan 1** dan melanjutkan polisinya dengan memasukkan **Pelan 2 Pengaturan Pengangkutan Alternatif Tambahan**, dengan **premium tambahan** sebanyak **RM48.76**.

Manfaat Pengaturan Pengangkutan Alternatif dalam polisi Megan kini berjumlah **RM3,000**.

Seksyen 21 Pengaturan Pengangkutan Alternatif	+	Pengaturan Pengangkutan Alternatif Tambahan	=	Jumlah had manfaat untuk Pengaturan Pengangkutan Alternatif
Pelan 1   RM1,000		Pelan 2   RM2,000		RM3,000

Megan terbang ke Australia untuk percutian dua minggu, dengan rancangan untuk melakukan perjalanan dari satu bandar ke bandar lain. Pada hari ketiganya di Sydney, gempa bumi berlaku dan stesen kereta api terpaksa ditutup untuk dibaiki. Semua kereta api yang dijadualkan ke destinasi seterusnya, Newcastle, telah dibatalkan. Jadi, dia harus menaiki teksi dari hotelnya ke lapangan terbang, dan mengambil penerbangan alternatif dari Sydney ke Newcastle, yang memerlukan kos tambahan sebanyak RM2,500.

Megan dapat menuntut bayaran tuntutan berjumlah RM2,500 kerana dia telah membeli Pengaturan Pengangkutan Alternatif Tambahan yang meningkatkan had manfaat **Pengaturan Pengangkutan Alternatif sehingga RM3,000**.

Sekiranya Megan tidak membeli **Pengaturan Pengangkutan Alternatif Tambahan**, dia harus menanggung kos tambahan sebanyak RM1,500 kerana polisi TravelRight Plus hanya akan membayarnya sebanyak RM1,000 sahaja.

Dengan **Pengaturan Pengangkutan Alternatif Tambahan**, Megan telah dapat menikmati perjalanannya tanpa beban kewangan tambahan.



Untuk maklumat lanjut tentang Pengaturan Pengangkutan Alternatif Tambahan MSIG, sila hubungi Penasihat Insurans MSIG anda atau lawati [www.msig.com.my](http://www.msig.com.my).

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah; terma dan syarat tepat yang tertakluk terdapat di dalam Dokumen Polisi.

*Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.*

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For more information, please call MSIG or contact your Insurance Adviser at: