



MSIG Insurance (Malaysia) Bhd

Registration No. 197901002705 (46983-W)

Head Office: Customer Service Centre, Level 15, Menara Hap Seng 2,

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www.msig.com.my

A Member of **MS&AD** INSURANCE GROUP

Frequently Asked Questions – Cruise Benefit

- 1. Can Cruise Benefit be purchased for TravelRight Plus single trip cover, or is it only applicable to annual cover?**

This add-on is applicable for both TravelRight Plus single trip and annual cover. Premium is charged on a per-trip basis.

- 2. Which geographical areas are covered by Cruise Benefit?**

This add-on covers Area 1, 2 and 3, listed under the single trip and annual cover, with different premium charged for each area.

- 3. Can I purchase Cruise Benefit for Area 2 when my TravelRight Plus policy is under Area 3?**

Yes, you can purchase this add-on under an area that is different from that of your basic travel plan.

- 4. Can I purchase Cruise Benefit for Area 3 when my TravelRight Plus policy is under Area 2?**

No, the geographical area under your basic travel plan must be wider than the geographical area for Cruise Benefit.

- 5. Can I include my family members under Cruise Benefit?**

Yes, you may include your family member under this add-on provided they are insured under basic travel plan as well .

- 6. Can I purchase Cruise Benefit after I have purchased a TravelRight Plus single trip policy or annual cover?**

Yes, as long as you purchase this add-on before your departure from Malaysia for your trip.

- 7. Can I mix and match Cruise Benefit plans with the TravelRight Plus plans, i.e., purchase Plan 2 for Cruise Benefit while TravelRight Plus is Plan 1?**

Yes, you can choose any of the available Cruise Benefit plans to complement any of MSIG's TravelRight Plus plans.

- 8. Can I make changes to my Cruise Benefit plan before departure from Malaysia for my trip?**

Yes, the following changes can be made before departure from Malaysia for your trip:

- (i) upgrade or downgrade of plan and change of geographical area subject to additional or refund of premium.
- (ii) addition of spouse and children with additional premium provided they are insured under basic travel plan as well.

- 9. Can I purchase more than 1 add-on?**

Yes. There are 3 add-on available and you may choose to purchase more than 1 add-on. The add-on available are Alternative Transport Top Up, Cruise Benefit and Pet Benefit.



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10. Can I purchase Cruise Benefit while I am overseas?

This add-on must be purchased before departure from Malaysia for your trip.

11. Can I purchase Cruise Benefit if I have a day trip to an island?

No, this add-on is not suitable for such a trip. You may consider purchasing TravelRight Plus Single Trip cover for overseas travel or TravelRight Domestic (Inbound) Insurance for trip within Malaysia.

12. Is Cruise Benefit to be issued separately with stamp duty?

Stamp duty is only applicable to the basic travel policy. Because this is an add-on, there is no additional stamp duty to be paid.

13. What are the advantages of purchasing Cruise Benefit?

i.	My travel companion had an accident 3 days before our overseas journey and we had to cancel our planned trip including our cruise trip.	
	With Cruise Benefit	Without Cruise Benefit
	You will be reimbursed for the non-refundable travel package fees and cruise trip fees under MSIG TravelRight Plus Travel Cancellation benefit.	You will be reimbursed for the non-refundable travel package fees and the cruise trip fees under MSIG TravelRight Plus Travel Cancellation benefit.
ii.	I have boarded and began my cruise trip, but unfortunately I was not able to disembark at the port for my excursion tour on the 2 nd day of my cruise trip due to natural disaster at the destination of my excursion tour.	
	With Cruise Benefit	Without Cruise Benefit
	You will be reimbursed for any of the non-refundable costs of your excursion tour under Excursion Tour Cancellation benefit.	No coverage for the non-refundable costs of your excursion tour under your policy.
iii.	I have disembarked at the scheduled port for my excursion tour during the 3 rd day of my cruise trip. However, I was not able to return to my cruise ship on time due to natural disaster and need to take a bus to the next scheduled port to board my cruise ship.	
	With Cruise Benefit	Without Cruise Benefit
	You will be reimbursed for your bus expenses under Cruise Connection Benefit.	No coverage for the bus expenses that you incurred to reach the next scheduled port.

14. Does Cruise Benefit provide cover against losses arising from adverse weather condition?

We will not pay for any events under this add-on which is the result of adverse weather condition.

15. If I have made a valid claim under this add-on but not for the full limit, can the balance be carried forward for future use?

No, the benefit limit under this add-on is on a per-trip basis. No carry forward of the remaining benefit amount is allowed. Any remaining amount not utilised shall be forfeited upon completion of an insured trip.



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16. Can I cancel Cruise Benefit after making a claim and request for a pro-rated premium refund?

There will be no premium refund for cancellation of this add-on after a claim has been made for single trip and annual cover.

17. What are the documents required to claim under Cruise Benefit?

In the event of claim, you will need to submit:

1. Claim for Excursion Tour Cancellation:
 - (i) Boarding Pass (if applicable)
 - (ii) Documents to support the reason(s) for Excursion Tour cancellation.
 - (iii) Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses.
 - (iv) Cancellation invoice from the tour operator/cruise company concerned and refund obtained from them.
2. Claim for Excursion Tour Disruption:
 - (i) Boarding Pass (if applicable)
 - (ii) Documents to support the reason(s) for Excursion Tour Disruption.
 - (iii) Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses.
 - (iv) Cancellation invoice from the tour operator/cruise company concerned and refund obtained from them.
3. Claim for Cruise Connection:
 - (i) Boarding Pass (if applicable)
 - (ii) Documents to support the reason(s) for Cruise Connection Benefit.
 - (iii) Original receipts for payment of the insurance cover and receipts for any transportation expenses incurred by you to travel to the next scheduled cruise boarding port or scheduled destination.
 - (iv) Full Cruise Itinerary.