



**You also have to pay the following fees and charges:**

Stamp Duty	:	Not applicable	Not applicable
Service Tax 8%	:	RM0.00	RM5.44
Commission 25% (included in premium)	:	RM4.00	RM17.00
Total premium payable	:	RM16.00	RM73.44

**4. Other Key Terms**

- You must provide complete and accurate information in the application/proposal form.
- Golf Benefit must be purchased before your departure from Malaysia for your trip.
- Cash before cover - Cover starts only after you have paid the premium.
- Notice of Claim - You must notify us and provide full claim details to us within 30 days upon returning from your trip.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

**5. Can I cancel my policy/certificate?**

Yes, you may cancel this add-on provided no claim has been made.

- a) Single Trip policy: Cancellation must be requested in writing at least 7 days before the commencement of your journey. A full premium refund will be provided.
- b) Annual policy: Cancellation requires 7 days' written notice. A short rate refund will be provided as specified in the policy.

**MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**