

Date: As Per Printing Date

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Travel Add-On: Golf Benefit.

Other customers have read this PDS and found it helpful; you should read it too.

1. What is Golf Benefit?

Golf Benefit is designed to provide protection for golf-related activities during your trip.

2. Know Your Coverage

As an illustration, premium (before Stamp Duty and Service Tax) per Insured Person for Travel Shield - Area 1:

Single Trip policy for travel duration of 6-10 days - RM 16.00 Annual policy - RM 68.00

You will receive the following insurance coverage:

This policy/certificate covers :	This policy/certificate excludes :
<ul style="list-style-type: none"> Loss or Damage to Golfing Equipment - RM2,000 Hole-In-One - RM1,000 Unused Golf Green Fees - RM1,000 	<ul style="list-style-type: none"> Loss or damage to golf balls, self-propelled golf carts, golf bags while in play Depreciation, wear and tear Loss of equipment leased or rented to others by you Loss covered under manufacturer's guarantee Green Fees that are refundable or recoverable from any other source Cancellations due to personal preference or scheduling conflicts Failure to attend a booked session without reasonable cause Pre-existing condition
<p>Note: You should refer to the policy wording for the full list of exclusions.</p>	

Single Trip policy - Duration of coverage is per trip basis.

Annual policy - Duration of coverage is for one year. You need to renew your policy annually.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit www.pidm.gov.my)

If you have any questions or require assistance on your Travel Add-on: Golf Benefit, you can:



Call us at:
1-800-88-MSIG (6744) or
603-2050-8228



Visit us at:
<https://www.msig.com.my/>



Email us at:
myMSIG@my.msig-asia.com

3. Know Your Obligations

For Golf Benefit, you must pay the below premium for Travel Shield Area 1:

	Single Trip policy (Duration: 6-10 days)	Annual policy (per year)
Add-on cover (Golf Benefit) :	RM16.00	RM68.00
Total premium per Insured Person :	RM16.00	RM68.00

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.
- 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.
 - 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.