

# TRAVELRIGHT PLUS INSURANCE (SINGLE TRIP AND ANNUAL COVER)

## Product Disclosure Sheet

*Read this Product Disclosure Sheet before you decide to take out the TravelRight Plus Insurance. Be sure to also read the general terms and conditions.*

### 1. What is this product about?

MSIG TravelRight Plus Insurance is a comprehensive insurance that provides compensation for mishaps and covered events during your journey within the policy period. For example, flight delays, loss of luggage, illness, accidents... the list goes on. When you travel for business or leisure, you can be assured that you are always protected throughout your journey with this policy. You can opt for a short-term policy for a single trip or an annual policy to cover an unlimited number of trips in a policy year.

All Malaysians, Permanent Residents, Non Residents, Work Permit/Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependents are eligible to apply.

### 2. What are the covers/benefits provided?

This policy covers the following benefits:

Section 1	Personal Accident - Death/Permanent Total Disablement - Child Education Fund <sup>o</sup>
Section 2	Medical & Other Expenses - Medical Expenses - Alternative Medicine - Follow-up Treatment in Malaysia (up to 45 days) - Emergency Medical Evacuation & Bringing back to Malaysia* - Repatriation of Mortal Remains (including Burial & Cremation)* - Hospital Income - Compassionate Care <sup>o</sup> - Child Care <sup>o</sup>
Section 3	Luggage & Personal Effects
Section 4	Luggage Delay
Section 5	Personal Money and Unauthorised Use of Card
Section 6	Travel Documents
Section 7	Travel Cancellation
Section 8	Travel Curtailment
Section 9	Travel Delay
Section 10	Missed Travel Connection
Section 11	Travel Overbooked
Section 12	Missed Departure
Section 13	Travel Reroute
Section 14	Loss of Travel Deposit
Section 15	Additional Costs of Rental Car Return and Rental Car Excess
Section 16	Personal Liability
Section 17	Loss of Use of Hotel Facilities
Section 18	Home Protection <sup>o</sup>
Section 19	Adventurous Activity Cover
Section 20	Emergency Telephone Charges

Section 21	Alternative Transport Arrangement
Section 22	Travel Worldwide Assistance Services

**Notes:**

- Single Trip Cover - the maximum number of days for each trip shall not exceed one hundred eighty-five (185) days.
- Annual Cover - the number of trips are unlimited provided each trip does not exceed ninety (90) days and is within the period of insurance.
- This Insurance will only pay for one claim made either under Section 9 or 21 for the same incident but not both.
- This Insurance will only pay for one claim made either under Section 9, 10, 11, 12, 13 or 21.
- \*This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.
- °Benefit is not applicable to non-resident.

Duration of cover for Annual policy is for one (1) year. It may be renewed on each anniversary of the Date of Inception by payment of the premium determined by the Company at the time of renewal.

Please refer to Policy Document for detailed information about TravelRight Plus Insurance Schedule of Benefits.

### 3. How much premium do I have to pay for a single trip cover?

The premium you have to pay for Single trip cover depends on the Area, Plan and the number of days you wish to insure. E.g. if you wish to buy a cover to Australia for yourself and your spouse on a seven (7)-day trip, the amount of premium you need to pay is as shown below.

Destination : Area 1  
Duration : 6 - 10 days  
Plan : Plan 1, Insured & Spouse

Basic Premium (RM)	: 124.00
Less 25% Rebate	: (31.00)
	<u>93.00</u>
Plus Stamp Duty	: 10.00
Total Payable	<u>103.00</u>

### 4. How much premium do I have to pay for an annual cover?

The premium you have to pay for an Annual Cover depends on the Area, Plan and your age at the time of buying cover. E.g. if you are aged forty (40) and wish to buy an Annual Cover Plan 1 for Area 2, the amount of premium you need to pay is as shown below.

Age : 40 years  
Destination : Area 2  
Plan : Plan 1  
Basic Premium (RM) : 383.00  
Less 25% Rebate : (95.75)  
287.25  
Plus Service Tax : 17.24  
Plus Stamp Duty : 10.00  
Total Payable 314.49



# MSIG

**MSIG Insurance (Malaysia) Bhd**

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## 5. What are the covered geographical areas?

TravelRight Plus Insurance policy covers 4 geographical areas as defined below:

- Area 1** - Australia, Brunei, Cambodia, China (excluding Mongolia & Tibet), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
- Area 2** - Bhutan, Europe, Mongolia, Nepal, Tibet, United Kingdom and countries in Area 1.
- Area 3** - Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Russia, Sudan, Syria, Ukraine and Venezuela.
- Area 4** - Applicable to single trip between Peninsular and East Malaysia and vice versa. Area 4 is part of the cover of Annual Policy.

## 6. What are the plans available?

	SINGLE TRIP	ANNUAL COVER
Plan	<ul style="list-style-type: none"> <li>Plan 1</li> <li>Plan 2</li> <li>Plan 3</li> </ul>	<ul style="list-style-type: none"> <li>Plan 1</li> <li>Plan 2</li> <li>Plan 3</li> </ul>
Cover	<ul style="list-style-type: none"> <li>Insured only</li> <li>Insured &amp; Spouse</li> <li>Family</li> </ul>	<ul style="list-style-type: none"> <li>Insured Only</li> </ul>

Notes:

- Family includes you, your legal spouse and unemployed and unmarried child(ren), aged between thirty-one (31) days and seventeen (17) years.
- For multiple destinations including transit of more than twelve (12) hours, the widest geographical area will apply.
- Travelling between Peninsular and East Malaysia and vice-versa is part of your Annual TravelRight Plus Policy Cover.
- Travelling within Peninsular or East Malaysia is part of your Annual TravelRight Plus Policy Cover but subject to domestic limit as specified in the benefits table and policy terms and conditions.
- Annual Cover is only applicable to persons aged between eighteen (18) and sixty-nine (69) years and renewable up to eighty (80) years.

## 7. What are the fees and charges that I have to pay?

<u>Type</u>	<u>Amount</u>
<ul style="list-style-type: none"> <li>Service Tax (if applicable)</li> <li>Stamp Duty</li> </ul>	<ul style="list-style-type: none"> <li>6% of premium</li> <li>RM10</li> </ul>

Service Tax (ST) at the rate of 6% is applicable to your insurance premium for Geographical Area 4 and Annual Policy.

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 your policy.

## 8. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd ("Company") and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is

incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.

- Each trip must begin and end in Malaysia except One Way Cover.
- An overseas trip shall involve the return to Malaysia within the period of insurance and in no event exceed one hundred eighty-five (185) days for Single Trip policy, and ninety (90) days for Annual policy.
- Any extension of cover is not allowed during the trip or after you have departed for your destination.
- The age limit of child is between thirty-one (31) days and seventeen (17) years.
- **Cash Before Cover** - The insurance shall not be effective unless the premium payable has been paid.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.

## 9. What are the major exclusions under this policy?

- War and related risks
- Government Regulations or Acts or Authorities of any country
- Hazardous adventure
- Suicide, self-inflicted injury or illness
- The effect or influence (temporary or otherwise) of alcohol or drugs
- Receiving in-patient treatment or is on a waiting list for in-patient treatment
- Received a terminal prognosis from a medical practitioner
- Travelling against the advice of a medical practitioner, or in order to obtain medical advice or treatment abroad
- AIDS, AIDS-related complex and sexually transmitted diseases
- Pre-existing condition
- Pregnancy, childbirth, abortion or miscarriage
- Illness or disorders of psychological nature, any anxiety state and/or nervous depressions and mental illness
- Manual work in connection with any trade, employment or profession
- Travelling in a non-fully licensed passenger-carrying aircraft

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of exclusions under this policy.

## 10. Can I cancel my policy?

Yes, you may cancel this policy provided no claim has been made.

- a) For Single Trip policy, before the commencement of your journey by giving us seven (7) days written notice. You may be entitled to a refund of the premium paid for this policy.
- b) For Annual policy, by giving us seven (7) days' written notice. You are entitled to a short rate refund as per policy wording.

## 11. What do I need to do if there are changes to my contact/personal details?

You must advise us in writing as soon as you are aware of any change in your contact or personal details, or any other change which may increase the risk profile of this Policy.

## 12. Where can I get further information?

Should you require additional information about travel insurance, please contact us at:



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### 13. Other types of travel insurance cover available:

- TravelRight Domestic (Inbound) Insurance

**IMPORTANT NOTE: YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. WHERE APPLICABLE, YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE TRAVEL INSURANCE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

This information provided in the Product Disclosure Sheet is valid as at 7 September 2022.



## OPTIONAL COVER: COVID-19 ADD-ON

You will only be covered under this section if **you** have chosen the **COVID-19** add-on and have paid the appropriate extra premium to **us**.

This add-on cover forms part of **your** TravelRight Plus policy and is subject to definitions, general conditions, general exceptions, terms and conditions of Section 2, 7 and 8 of the policy.

## YOUR COVID-19 SCHEDULE OF BENEFITS

You will be covered in accordance to the plan **you** have selected as stated in **your** policy schedule / certificate of insurance.

	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Section 2</b>	<b>Medical and Other Expenses</b>			
	<b>Overall Limit for COVID-19 Medical Expenses</b>	100,000	200,000	450,000
	<b>Follow-up Treatment in Malaysia** (up to max 45 days)</b>	30,000	75,000	100,000
	<b>** subject to Overall Limit for COVID-19 Medical Expenses</b>			
	<b>Emergency Medical Evacuation &amp; Bringing Back to Malaysia</b>	250,000	350,000	500,000
	<b>Repatriation of Mortal Remains (including Burial &amp; Cremation)</b>	250,000	350,000	500,000
	<b>Hospital Income</b>			
	- per day	200	300	400
	- maximum up to	6,000	9,000	12,000
<b>Section 7</b>	<b>Travel Cancellation</b>	5,000	12,500	25,000
<b>Section 8</b>	<b>Travel Curtailment</b>	5,000	12,500	25,000

## DEFINITION OF WORDS FOR THIS ADD-ON COVER

**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.

**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.



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## BENEFIT DESCRIPTION

### Section 2: Medical & Other Expenses

#### COVID-19 Medical Expenses and Follow-Up Treatment in Malaysia

We will reimburse you up to the limit specified in the **COVID-19 Schedule of Benefits** for reasonably and customary medical treatment charges incurred whilst confined to a **hospital overseas** as a direct, sole and independent result of a **COVID-19** infection suffered by you, including follow-up medical expenses incurred in Malaysia following **your** return from **your journey**. You must contact MSIG Assist to obtain approval in advance for any medical treatment in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

#### Emergency Medical Evacuation & Bringing Back to Malaysia

If you are diagnosed with **COVID-19** during **your journey**, we will reimburse you up to the limit as specified in the **COVID-19 Schedule of Benefits** for emergency medical evacuation cost which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving you to the nearest **hospital** where appropriate **COVID-19** medical care is available. We will not pay to evacuate you from Malaysia to a foreign destination. You must contact MSIG Assist to obtain approval in advance for any emergency medical evacuation in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

#### Repatriation of Mortal Remains (including Burial & Cremation)

In the event of **your** death resulting from a **COVID-19** Infection, we will reimburse reasonable charges for burial or cremation in the location where the death occurs including reasonable costs of transporting **your** ashes or body back to Malaysia up to the limit specified in the **COVID-19 Schedule of Benefits**. Costs of transportation of **your** ashes or body from Malaysia to a foreign country is not covered. Advance approval is required from MSIG Assist for any repatriation in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

#### Hospital Income

We will pay you the specified amount in the **COVID-19 Schedule of Benefits** for each full day you are confined to a **hospital overseas** as an in-patient due to a **COVID-19** Infection as declared by a recognized public health authority of the country which you are visiting during the period of the **journey** up to a maximum period of 30 days.

### Section 7: Travel Cancellation

We will reimburse 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 Malaysia 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 add-on no later than seven (7) days before the commencement date of **your journey**.





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## Section 8: Travel Curtailment

We will reimburse up to the limit as specified in the **COVID-19 Schedule of Benefits** 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 Malaysia in the event of necessary and unavoidable cancellation by **you** arising from **you** being diagnosed with **COVID-19** infection during **your** journey.

### ADDITIONAL CONDITIONS FOR THIS ADD-ON COVER

The **COVID-19** add-on cover is only applicable to **you** as a short-term visitor for a **period of insurance** of a Single Trip Cover not exceeding 185 days other than **one way cover**.

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

1. **Your** travel to a country, specific area or event when the World Health Organization or regulatory authority in a country to/from which **you** are travelling has advised against all but essential travel.
2. **Your** failure to get COVID-19 vaccinations or testing that **you** may need for **your** journey.
3. **Your** failure to comply with the local laws and regulations and/or failure to obtain necessary approvals or complete requirements of taking a **COVID-19** test and obtaining negative results prior to departing.
4. **Your** expenses incurred on pre-trip **COVID19** testing, **COVID-19** testing at a departure or arrival airport, or post-trip **COVID-19** testing.
5. **Your** quarantine whilst at overseas or upon returning to Malaysia.
6. **Your** travel cancellation or 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.