

MSIG TRAVEL SAFEGUARD INSURANCE

Insurans Travel SafeGuard MSIG

Smart Protection for Every Adventure.

*Perlindungan Pintar bagi
Setiap Pengembaraan.*



Member of PIDM

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).

Ahli PIDM

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi MSIG Insurance (Malaysia) Bhd atau PIDM (layari www.pidm.gov.my).



**PROTECTING
GOALS
POWERING
FUTURES**

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

MSIG Malaysia is part of the Mitsui Sumitomo Insurance Co., Ltd. network in Japan. The group has received strong financial ratings from leading ratings agencies, including Standard & Poor's and Moody's, and operates in over 46 global markets of which 18 are in Asia. With a nationwide network of 20 branches, we are one of the largest general insurers in Malaysia.

We know that everything you hold dear has your heart in it. That's why we make every effort to be active, confident, efficient and sincere. We go above and beyond to bring you a wide range of high-quality products and services backed by financial stability, a commitment to service excellence, and global expertise with local knowledge.

A member of MS&AD Insurance Group, MSIG is a licensed general insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

More details at www.msig.com.my

Travel today comes with new opportunities—and new risks.

MSIG Travel SafeGuard gives you comprehensive protection wherever you go, with digital-first features like WhatsApp emergency assistance, online purchase protection and round-the-clock global support, ensuring that every step of your trip is safer, smarter and worry-free.

For assistance, contact our dedicated hotline at +603-2166 3080 or reach us via WhatsApp emergency support +1 980 499 5888 while overseas.

Benefits at a Glance

- ✓ **Flexible Plan Options**
 - Choose from 3 plans (Travel Shield, Travel Max or Golden Joy) tailored for solo travellers, families or seniors.
- ✓ **Extensive Personal Accident Cover**
 - Protection against Accidental Death and Permanent Total Disablement.
- ✓ **High Coverage Limit**
 - Sum insured of up to RM500,000.
- ✓ **Attractive Medical and Related Benefits**
 - Covers illness and injury whilst travelling overseas. Covers include alternative medicine, hospital income and follow-up medical treatment in Malaysia.
 - Follow-up treatment in Malaysia includes Traditional Chinese Medicine (TCM).
 - Emergency medical evacuation, repatriation, burial and cremation expenses are covered.
- ✓ **Online Purchase Protection**
 - Protects you against fraud when booking and paying for your online travel-related services by credit card, debit card or digital wallet.
- ✓ **24-Hour Worldwide Travel Assistance**
 - Dedicated hotline: +603 2166 3080.
 - Instant WhatsApp emergency support +1 980 499 5888 while overseas.
- ✓ **Emergency Communication Costs**
 - Reimbursement of telephone or internet charges incurred when contacting MSIG Assist during a medical emergency (covered under Section 2 of the policy).
- ✓ **Covers both business and leisure trips**

- ✓ **Covers hijacking and terrorism**
- ✓ **Chartered flights (scheduled) are covered**
- ✓ **Optional Add-Ons (with additional premium)**
 - Alternative Transport Top-Up.
 - Cruise Benefit.
 - Golf Benefit.
 - Pet Benefit.

Your Benefits

BENEFITS	OVERSEAS OUTBOUND (RM)		
	TRAVEL SHIELD	TRAVEL MAX	GOLDEN JOY
AGE ELIGIBILITY	15 Days - 64 Years Old	15 Days - 64 Years Old	65 - 80 Years Old
SECTION 1: PERSONAL ACCIDENT			
Covers against death, loss of sight and/or limbs and permanent total disablement due to an accident as follows:			
ACCIDENTAL DEATH & PERMANENT TOTAL DISABLEMENT			
• Death – Adult	300,000	500,000	150,000
• Death – Child	75,000	125,000	Not Covered
• Permanent Total Disablement – Adult/Child	300,000	500,000	150,000
SECTION 2: MEDICAL & OTHER EXPENSES			
Reimbursement of actual expenses for medical, surgical or hospital charges and emergency dental treatment charges incurred as a result of accidental bodily injuries or illnesses suffered during your travel as follows:			
• Overall Limit for Medical Expenses	250,000	500,000	150,000
• Alternative Medicine**	500	1,000	Not Covered
• Follow-up Treatment in Malaysia including Traditional Chinese Medicine (TCM)**	up to 25,000 (max 30 days)	up to 75,000 (max 30 days)	Not Covered
<i>** Subject to overall limit for medical expenses</i>			
• Emergency Medical Evacuation*			
MSIG Assist will arrange evacuation and make the necessary transportation arrangements to the nearest hospital when medically appropriate and back to Malaysia where applicable	750,000	1,000,000	350,000
• Repatriation of Mortal Remains (including Burial and Cremation)*			
MSIG Assist will arrange for repatriation of mortal remains in the event of death during travel or reimbursement of actual expenses for burial and cremation	750,000	1,000,000	350,000
• Hospital Income			
Pays for each full day you are hospitalised overseas	250 per day (max 7,500)	350 per day (max 10,500)	100 per day (max 3,000)
• Compassionate Care^			
Reimbursement of actual expenses for accommodation, communication, economy class air fare, travel expenses and meals incurred by one person due to death or hospitalisation of Insured Person	5,000	15,000	3,500

BENEFITS	OVERSEAS OUTBOUND (RM)		
	TRAVEL SHIELD	TRAVEL MAX	GOLDEN JOY
<ul style="list-style-type: none"> Child Care[^] Reimbursement of actual expenses for accommodation, communication, economy-class airfare, travel expenses and meals incurred by one person to take care and/or accompany children back to Malaysia due to hospitalisation of Insured Person 	5,000	15,000	Not Covered
SECTION 3: LUGGAGE & PERSONAL EFFECTS Reimbursement for total loss/damage to your luggage and personal effects, subject to: <ul style="list-style-type: none"> • Single article, pair or set of articles • Notebook • Single suitcase or luggage of a similar nature 	max 5,000	max 10,000	max 1,500
	500	500	250
	1,000	1,500	Not Covered
	200	200	150
SECTION 4: LUGGAGE DELAY Compensation for every six consecutive hours of delay, for: <ul style="list-style-type: none"> • Overseas • Malaysia 	200	200	200
	max 800	max 1,200	max 800
	max 200	max 200	max 200
SECTION 5: PERSONAL MONEY & DIGITAL TRANSACTIONS			
<ul style="list-style-type: none"> Personal Money & Unauthorised Use of Card or Digital Wallet Reimbursement for loss of cash and travellers' cheques and/or loss due to fraudulent use of credit or debit card, digital wallet following robbery or theft 	1,000	1,500	1,000
<ul style="list-style-type: none"> Online Purchase Protection Reimbursement for loss caused by fraudulent inducement from a third party, resulting in online purchases using credit card, debit card or digital wallet for travel-related services that are not delivered. 	Single Trip - 1,200 per trip Annual Cover - 4,000 per year	Single Trip - 1,200 per trip Annual Cover - 4,000 per year	Single Trip - 1,200 per trip Annual Cover - 4,000 per year
SECTION 6: TRAVEL DOCUMENTS Reimbursement of necessary accommodation, communication and travel expenses incurred in obtaining new passport/visa or air ticket due to loss by robbery or theft	3,500	5,000	1,500

BENEFITS	OVERSEAS OUTBOUND (RM)		
	TRAVEL SHIELD	TRAVEL MAX	GOLDEN JOY
<p>SECTION 7: TRAVEL CANCELLATION Reimbursement of your pre-paid and non-refundable accommodation, transportation and excursion expenses incurred in the event of cancellation of your journey due to your, your family member's or travel partner's death, illness, or accidental bodily injury that requires hospitalisation 60 days prior to departure date from Malaysia; fire or natural disaster affecting your home, unexpected outbreak of strike, civil unrest, riot or commotion, or natural disaster at the planned destination occurring 14 days prior to departure date from Malaysia</p>	20,000	30,000	10,000
<p>SECTION 8: TRAVEL CURTAILMENT Reimbursement of your pre-paid and non-refundable travel expenses incurred in the event of the curtailment of your trip due to your, your immediate family member's or travel partner's death, illness or accidental bodily injury that requires hospitalisation; unexpected outbreak of strike, civil unrest, riot or commotion, or natural disaster at the planned destination, in proportion to the unused days paid in Malaysia</p>	20,000	30,000	10,000
<p>SECTION 9: Travel Delay & Missed Events# ° Compensation for delay in your scheduled carrier for the first four consecutive hours of delay & every subsequent six consecutive hours of delay • Missed Events due to Travel Delay</p>	200 (max 2,400) 500	200 (max 3,600) 500	200 (max 1,600) 500
<p>SECTION 10: MISSED TRAVEL CONNECTION° Compensation for missed travel connection whereby the next transportation is only available more than six hours later</p>	400	600	Not Covered

BENEFITS	OVERSEAS OUTBOUND (RM)		
	TRAVEL SHIELD	TRAVEL MAX	GOLDEN JOY
SECTION 11: TRAVEL OVERBOOKED° Compensation for overbooking of your travel arrangement for every six consecutive hours without alternative transportation made available to you	500 (max 1,000)	500 (max 1,000)	Not Covered
SECTION 12: MISSED DEPARTURE° Reimbursement of additional accommodation and travel expenses incurred as a result of missed departure due to failure of public transport services to get you to the departure port on time	1,000	1,000	Not Covered
SECTION 13: TRAVEL REROUTE° Compensation for delay in your scheduled carrier for six consecutive hours from the original scheduled arrival time	250	250	Not Covered
SECTION 14: LOSS OF TRAVEL DEPOSIT Reimbursement of your pre-paid and non-refundable travel expenses incurred in the event of the cancellation of your planned trip as a result of insolvency of the travel agent	5,000 (max 15,000 for Family Plan)	7,500 (max 22,500 for Family Plan)	2,500
SECTION 15: ADDITIONAL COSTS OF RENTAL CAR RETURN AND RENTAL CAR EXCESS Reimbursement of additional costs of rental car if you are unable to return a rental car due to your injury or serious illness which requires hospitalisation and applicable excess of rental car motor insurance policy which you will be liable if the car is damaged or stolen	1,000	1,000	Not Covered
SECTION 16: PERSONAL LIABILITY Coverage on your legal liability to third parties for injury and/or loss of/damage to property during your travel	1,000,000	1,000,000	Not Covered
SECTION 17: LOSS OF USE OF HOTEL FACILITIES Reimbursement for loss of use of hotel facilities due to fire, flood, riot, strike or industrial action	200 per day (max 1,000)	200 per day (max 2,000)	Not Covered

BENEFITS	OVERSEAS OUTBOUND (RM)		
	TRAVEL SHIELD	TRAVEL MAX	GOLDEN JOY
<p>SECTION 18: HOME PROTECTION[^] Compensation for loss or damage to home contents in your home due to fire or burglary during your travel period</p>	500	500	Not Covered
<p>SECTION 19: ADVENTUROUS ACTIVITY COVER Extension of Section 1 – Personal Accident and Section 2 – Medical and Other Expenses to cover you for injuries sustained from engaging in or practicing for:</p> <ul style="list-style-type: none"> • Bungee jumping • Sky diving • Hang-gliding • Helicopter rides for sightseeing • Hot air ballooning • Jet skiing • Mountaineering or trekking at mountains below the height of 3,000 metres above sea level • Skiing or snowboarding • Canoeing or white water rafting • Underwater activities involving artificial breathing apparatus for diving up to maximum depth of 30 metres 	Covered	Covered	Covered
<p>SECTION 20: EMERGENCY TELEPHONE CHARGES Reimbursement of telephone charges incurred and paid by you for the use of your mobile phone, standard line phone or internet for the sole purpose of engaging the services of MSIG Assist during a medical emergency that is covered under Section 2 of the policy</p>	100	150	100
<p>SECTION 21: ALTERNATIVE TRANSPORT ARRANGEMENT# ° Reimbursement of reasonable additional costs incurred for alternative transport or alternative route to your next destination in the event that the scheduled carrier is cancelled or delayed for more than 24 hours in the foreign country</p>	1,000	1,000	Not Covered

BENEFITS	OVERSEAS OUTBOUND (RM)		
	TRAVEL SHIELD	TRAVEL MAX	GOLDEN JOY
SECTION 22: WORLDWIDE TRAVEL ASSISTANCE SERVICES • HOTLINE: +603 2166 3080 • WhatsApp Emergency Assistance access to request for emergency support while overseas	Covered	Covered	Covered
TERRORISM AND HIJACKING	Covered	Covered	Covered
CHARTERED FLIGHTS (SCHEDULED)	Covered	Covered	Covered

* This benefit is subject to advance approval by MSIG Assist. Please contact MSIG Assist for assistance.

° This insurance will only pay for one claim made either under Section 9, 10, 11, 12, 13 or 21 for the same incident.

^ This benefit is not applicable to non-residents.

This insurance will only pay for one claim either Section 9 or 21 for the same incident but not both.

Domestic Limit Table

This domestic cover is included as part of your Travel SafeGuard Annual Policy.

BENEFITS	DOMESTIC (RM)
	TRAVEL SHIELD, TRAVEL MAX
SECTION 1: PERSONAL ACCIDENT	
ACCIDENTAL DEATH & PERMANENT TOTAL DISABLEMENT	
• Death – Adult	300,000
• Permanent Total Disablement – Adult	300,000
SECTION 2: MEDICAL & OTHER EXPENSES	Accident Only
• Overall Limit for Medical Expenses	25,000
• Repatriation of Mortal Remains	20,000 (excluding burial and cremation)
SECTION 3: LUGGAGE & PERSONAL EFFECTS	max 100
SECTION 4: LUGGAGE DELAY	100
Compensation for every six consecutive hours of delay	(max 400)
SECTION 9: TRAVEL DELAY^o	
Compensation for delay in your scheduled carrier for the first four consecutive hours of delay and every subsequent six consecutive hours of delay	100 (max 400)
SECTION 10: MISSED TRAVEL CONNECTION^o	
Compensation for missed travel connection whereby the next transportation is only available more than six hours later	200
SECTION 11: TRAVEL OVERBOOKED^o	
Compensation for overbooking of your travel arrangement for every six consecutive hours without alternative transportation made available to you	250 (max 500)
SECTION 12: MISSED DEPARTURE^o	
Reimbursement of additional accommodation and travel expenses incurred as a result of missed departure due to failure of public transport services to get you to the departure port on time	500
SECTION 13: TRAVEL REROUTE^o	
Compensation for delay in your scheduled carrier for six consecutive hours from the original scheduled arrival time	125

^o This insurance will only pay for one claim made either under Section 9, 10, 11, 12 or 13.

- Travel SafeGuard Annual Policy:
 - Travelling between Peninsular and East Malaysia and vice-versa subject overseas limit.
 - Travelling within Peninsular or East Malaysia subject to domestic limit.

Your Premiums

SINGLE TRIP PREMIUM				
INSURED ONLY				
AREA	TRAVEL DURATION	TRAVEL SHIELD (RM)	TRAVEL MAX (RM)	GOLDEN JOY (RM)
Area 1	1 - 5 days	53	66	72
	6 - 10 days	86	106	113
	11 - 18 days	132	164	172
	19 - 31 days	178	223	218
	Each additional week	36	47	51
Area 2	1 - 5 days	98	123	137
	6 - 10 days	153	188	215
	11 - 18 days	229	280	319
	19 - 31 days	299	368	404
	Each additional week	71	90	101
Area 3	1 - 5 days	111	138	163
	6 - 10 days	178	216	262
	11 - 18 days	268	326	397
	19 - 31 days	352	429	506
	Each additional week	81	102	121
Area 4*	1 - 5 days	45.36	56.16	61.56
	6 - 10 days	72.36	88.56	96.12
	11 - 18 days	108.00	132.84	143.64
	19 - 31 days	159.84	196.56	218.16
	Each additional week	29.16	37.80	42.12

*Area 4 premium inclusive of 8% Service Tax.

- Geographical Areas:
 - 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 but excluding Belarus, Russia and Ukraine.
 - AREA 3 – Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Antarctica, Arctic, 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.
- Family includes you, your legal spouse and unemployed and unmarried children between 15 days and 17 years.
- For multiple destinations including transit of more than 12 hours, the widest geographical area will apply.
- Additional RM10 Stamp Duty is payable.

Your Premiums

SINGLE TRIP PREMIUM				
INSURED & SPOUSE				
AREA	TRAVEL DURATION	TRAVEL SHIELD (RM)	TRAVEL MAX (RM)	GOLDEN JOY (RM)
Area 1	1 - 5 days	92	115	127
	6 - 10 days	149	183	198
	11 - 18 days	229	282	299
	19 - 31 days	307	384	380
	Each additional week	69	90	99
Area 2	1 - 5 days	170	213	240
	6 - 10 days	266	326	376
	11 - 18 days	396	485	557
	19 - 31 days	516	636	704
	Each additional week	136	175	197
Area 3	1 - 5 days	193	240	286
	6 - 10 days	309	374	458
	11 - 18 days	464	565	693
	19 - 31 days	611	744	885
	Each additional week	157	198	237
Area 4*	1 - 5 days	78.84	97.20	109.08
	6 - 10 days	125.28	152.28	167.40
	11 - 18 days	186.84	227.88	251.64
	19 - 31 days	275.40	336.96	380.16
	Each additional week	56.16	72.36	82.08

*Area 4 premium inclusive of 8% Service Tax.

- Geographical Areas:
 - 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 but excluding Belarus, Russia and Ukraine.
 - AREA 3 – Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Antarctica, Arctic, 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.
- Family includes you, your legal spouse and unemployed and unmarried children between 15 days and 17 years.
- For multiple destinations including transit of more than 12 hours, the widest geographical area will apply.
- Additional RM10 Stamp Duty is payable.

Your Premiums

SINGLE TRIP PREMIUM			
FAMILY			
AREA	TRAVEL DURATION	TRAVEL SHIELD (RM)	TRAVEL MAX (RM)
Area 1	1 - 5 days	154	191
	6 - 10 days	247	301
	11 - 18 days	376	462
	19 - 31 days	502	625
	Each additional week	121	156
Area 2	1 - 5 days	283	356
	6 - 10 days	441	541
	11 - 18 days	656	803
	19 - 31 days	854	1050
	Each additional week	239	308
Area 3	1 - 5 days	322	401
	6 - 10 days	514	623
	11 - 18 days	772	939
	19 - 31 days	1014	1233
	Each additional week	276	349
Area 4*	1 - 5 days	129.60	160.92
	6 - 10 days	205.20	248.40
	11 - 18 days	304.56	369.36
	19 - 31 days	447.12	542.16
	Each additional week	96.12	124.20

*Area 4 premium inclusive of 8% Service Tax.

- Geographical Areas:
 - 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 but excluding Belarus, Russia and Ukraine.
 - AREA 3 – Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Antarctica, Arctic, 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.
- Family includes you, your legal spouse and unemployed and unmarried children between 15 days and 17 years.
- For multiple destinations including transit of more than 12 hours, the widest geographical area will apply.
- Additional RM10 Stamp Duty is payable.

Your Premiums

ANNUAL COVER PREMIUM*			
INSURED ONLY			
AREA	TRAVEL SHIELD (RM)	TRAVEL MAX (RM)	GOLDEN JOY [^] (RM)
Area 1	308.88	383.40	453.60
Area 2	535.68	658.80	737.64
Area 3	600.48	735.48	910.44

* Annual Cover inclusive of 8% Service Tax.

[^] Golden Joy is applicable for renewal only.

- Geographical Areas:

- 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 but excluding Belarus, Russia and Ukraine.
- AREA 3 – Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Antarctica, Arctic, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Russia, Sudan, Syria, Ukraine and Venezuela.

- Additional RM10 Stamp Duty is payable.

Optional Travel Add-on with Additional Premium

Alternative Transport Top-Up

Provides additional cover for alternative transport or routes to your next destination if your scheduled carrier is cancelled or delayed for more than 24 hours due to:

- Strike, riot, civil commotion or industrial action
- Adverse weather conditions
- Natural disaster
- Mechanical breakdown or structural defect of your scheduled public conveyance

BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
Alternative Transport Top-Up	1,000	2,000	3,000

SINGLE TRIP PREMIUM									
TYPE	AREA 1 (RM)			AREA 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 Only	9	18	26	12	24	36	9.72	19.44	28.08
Insured & Spouse	15	29	43	20	39	59	16.20	31.32	46.44
Family	27	51	77	36	69	105	29.16	55.08	83.16

* Area 4 premium inclusive of 8% Service Tax.

ANNUAL COVER PREMIUM*						
TYPE	AREA 1 (RM)			AREA 2 & 3 (RM)		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
Insured Only	24.84	49.68	74.52	46.44	92.88	138.24

* Premium inclusive of 8% Service Tax.

Cruise Benefit

Protects you against financial loss from disruptions to your cruise journey caused by unforeseen events. This includes cancellations, disruptions or missed cruise connections due to strikes, natural disasters or illness.

BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)
<p>Excursion Tour Cancellation Reimbursement for any non-refundable costs of your excursion tour which is cancelled due to the following event occurring during your journey:</p> <ul style="list-style-type: none"> • Strike, riot and civil commotion or natural disaster at the excursion tour destination • Your death or death of your travelling companion for the excursion tour • You or your travelling companion for the excursion tour certified unfit to travel or hospitalised due to an illness or injury 	20,000	50,000
<p>Excursion Tour Disruption Reimbursement for any non-refundable costs of unused excursion tour if you are not able to continue with your excursion tour due to the following event:</p> <ul style="list-style-type: none"> • Strike, riot and civil commotion or natural disaster at the excursion tour destination • Your death or death of your travelling companion for the excursion tour • You or your travelling companion for the excursion tour certified unfit to travel or hospitalised due to an illness or injury 	20,000	50,000
<p>Cruise Connection Reimbursement for your transport costs to the next cruise boarding port or scheduled destination for the occurrence of below event during your cruise:</p> <ul style="list-style-type: none"> • Strike, riot and civil commotion or natural disaster • You or your travelling companion for the excursion tour certified unfit to travel or hospitalised due to an illness or injury 	2,000	2,000

PREMIUM PER CRUISE TRIP			
TYPE	AREAS	PLAN 1 (RM)	PLAN 2 (RM)
Insured Only	Area 1	9	12
	Area 2	13	18
	Area 3	22	30
Insured & Spouse	Area 1	16	21
	Area 2	24	33
	Area 3	39	55
Family	Area 1	30	40
	Area 2	46	62
	Area 3	75	105

ANNUAL COVER PREMIUM*			
	AREAS	PLAN 1 (RM)	PLAN 2 (RM)
Insured Only	Area 1	9.72	12.96
	Area 2	14.04	19.44
	Area 3	23.76	32.40

* Premium inclusive of 8% Service Tax.

Golf Benefit

Provides compensation for loss or damage to golf equipment, unused golf green fees and even a celebratory allowance for a hole-in-one.

BENEFITS	COVERAGE (RM)
Golfers Cover	2,000
Hole-in-One	1,000
Unused Golf Green Fees	1,000

SINGLE TRIP PREMIUM			
TRAVEL SHIELD & TRAVEL MAX			
TYPE	TRAVEL DURATION	AREA 1-3 (RM)	AREA 4* (RM)
Insured Only	1 - 5 Days	9	7.56
	6 - 10 Days	16	12.96
	11 - 18 Days	29	22.68
	19 - 31 Days	44	38.88
	Each additional week	8	6.48
Insured & Spouse	1 - 5 Days	16	12.96
	6 - 10 Days	29	22.68
	11 - 18 Days	53	41.04
	19 - 31 Days	81	71.28
	Each additional week	15	11.88
Family	1 - 5 Days	28	21.60
	6 - 10 Days	51	38.88
	11 - 18 Days	92	71.28
	19 - 31 Days	141	123.12
	Each additional week	26	20.52
GOLDEN JOY			
TYPE	TRAVEL DURATION	AREA 1-3 (RM)	AREA 4* (RM)
Insured Only	1 - 5 Days	15	9.72
	6 - 10 Days	27	17.28
	11 - 18 Days	51	31.32
	19 - 31 Days	72	55.08
	Each additional week	13	8.64
Insured & Spouse	1 - 5 Days	28	18.36
	6 - 10 Days	50	32.40
	11 - 18 Days	94	58.32
	19 - 31 Days	133	101.52
	Each additional week	25	16.20

* Area 4 premium inclusive of 8% Service Tax.

ANNUAL COVER PREMIUM*		
TYPE	TRAVEL SHIELD & TRAVEL MAX (RM)	GOLDEN JOY (RM)
Insured Only	73.44	126.36

* Premium inclusive of 8% Service Tax.

Pet Benefit

Helps cover additional pet boarding expenses if your travel is unexpectedly delayed for more than 8 hours. Supports pet care for up to 5 days. Applies to cats and dogs only (one pet benefit per policy regardless of the number of pets).

BENEFIT	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
Pet Boarding due to Travel Delay (per day)	150 (max 750)	200 (max 1,000)	250 (max 1,250)

Notes:

1. Pet means cat or dog.
2. Only one (1) Pet Benefit is allowed for each policy regardless of the number of pets you have.

SINGLE TRIP PREMIUM									
TYPE	AREA 1 (RM)			AREA 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 Only									
Insured and Spouse Family	7.00	9.00	11.00	10.00	13.00	16.00	7.56	9.72	11.88

* Area 4 premium inclusive of 8% Service Tax.

ANNUAL COVER PREMIUM*						
TYPE	AREA 1 (RM)			AREA 4 (RM)*		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
Insured Only	32.40	43.20	54.00	37.80	49.68	61.56

* Premium inclusive of 8% Service Tax.

General Exclusions Applicable to All Sections

- ✘ War and related risks.
- ✘ Government Regulations or Acts of 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.
- ✘ The outbreak of communicable disease which warning or similar publication is issued by Government of Malaysia or the World Health Organisation.

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

Important Notes



- Applicable to Malaysians, Malaysia Permanent Residents, Non Resident and work permit holders legally employed in Malaysia.
- Each trip must begin and end in Malaysia except One Way Cover.
- An overseas trip shall involve return to Malaysia within the period of insurance and in no event to exceed 185 days for Single Trip and 90 days for Annual Cover.
- For Single Trip, any extension of cover is not allowed during the trip or after you have departed for your destination.
- For Annual Cover, any extension to the Area of Coverage is not allowed during the period of insurance.
- The insurance shall not be effective unless the premium payable has been paid.
- Section 7 and 14 will be payable only if the insurance is purchased at least seven days before the commencement date of your journey or earlier.
- 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.
- You can request to view the actual insurance policy before you sign up. Kindly contact MSIG Customer Service staff for assistance.
- 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.
- Service Tax (ST) at the rate of 8% is applicable to your insurance premium for Geographical Area 4 and Annual Policy.
- In the event of a conflict between the English and the translated versions of this brochure, the English version shall prevail.

- 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.

Annual Travel Insurance for Frequent and Business Travellers

Your Passport to Uninterrupted Protection

For those who are always on the move, an annual travel insurance plan offers seamless protection all year round. With one policy, you can enjoy unlimited trips within a policy year, each lasting up to 90 days, without the hassle of buying separate cover every time you travel.

3 Key Reasons to Choose Annual Travel Insurance

1 Enjoy Greater Savings on Premiums

An annual plan offers far better value compared to purchasing multiple single-trip policies across the year. For a traveller aged between 15 days and 64 years making six trips in a year (each lasting 6–10 days within Area 1):

MSIG TRAVEL SAFEGUARD INSURANCE	
SINGLE TRIP (TRAVEL SHIELD)	ANNUAL COVER (TRAVEL SHIELD)
Premium Calculation: 6 trips x RM86 = RM516	
Total Premium = RM516	Total Premium = RM308.88 (including 8% ST) (Savings of RM207.12)

2 Travel Without the Hassle of Repeated Purchases

Forget about buying a new policy before every trip. With one annual plan, you're automatically covered for both planned and last-minute journeys.

3 Unlimited Trips, Year-Round Protection

Travel as often as you like within the policy year, with up to 90 days of cover for each trip. Designed for frequent flyers, the plan ensures reliable protection every time you go abroad—simply select the correct geographical area of travel.

24-Hour Worldwide Travel Assistance — Now with WhatsApp Support

Travel with confidence knowing that help is always within reach. With MSIG Travel SafeGuard Insurance, you have access to MSIG Assist, providing support whenever you need it.

How to Reach Us:

- 24-Hour Helpline: +603 2166 3080 (reverse charge available or request a call-back to avoid call charges)
- WhatsApp Emergency Assistance: +1 980 499 5888. Message us instantly for help while travelling overseas

What We Can Help With:

- Pre-Travel Guidance: advice on visas, vaccinations and other entry requirements
- Medical Assistance: emergency care, hospitalisation, evacuation or repatriation
- Travel Assistance: help with lost luggage, passports, money, or credit cards

Answers to Your Frequently Asked Questions

1. Who is eligible to apply?

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. Family Plan is permitted for Single Trip only and the age limit of the child is between 15 days and 17 years.

For Annual Cover, all applicants must be between 15 days and 64 years old at the time of first enrollment. Cover may be granted beyond age 64 provided you were enrolled in the Plan before that age and have remained continuously covered thereafter, up to the maximum age of 80.

2. Can I buy a separate cover for my child?

Yes, a parent must sign the proposal form on the life of the child.

3. I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expenses if I require treatment while on my trip?

No, the policy excludes pre-existing conditions, i.e., any illness or injury that the Insured had contracted, was diagnosed or treated for during the 12 months prior to the journey and whether or not treatment, medication or advice was sought or received prior to the commencement of the journey.

4. Can I continue my medical treatment for any injury sustained during my overseas trip, after my return home?

Yes, you have a maximum of 30 days to undergo follow-up treatment subject to your plan's benefit limits.

5. Can I claim for travel delay in the event of a terrorist attack at the Airport?

No. Terrorism Extension only covers the Insured Person in respect of death or bodily injury caused by third party acts of terrorism provided that such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.

6. Can I seek reimbursement for non-refundable expenses that I had paid if I have to cancel my trip due to a serious illness?

Yes, you may seek reimbursement for non refundable expenses if you are hospitalised or certified by a medical practitioner to be unfit to travel due to an injury or illness occurring within 60 days before your scheduled departure from Malaysia.

For this section to be payable, the insurance must be purchased no later than 7 days before the commencement date of your journey.

7. How do I cancel my policy and get a refund of the premiums paid?

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

8. How do I make a claim?

- Notify MSIG immediately as soon as you have returned from your trip in respect of any event that may give rise to a claim.
- Complete the relevant sections of the claim form relating to your claim. Then submit the claim form together with the following documents:
 - Tour Operator's Confirmation of Booking Invoice
 - Copies of Airline tickets, electronic tickets or boarding passes
 - Original receipts for all medical bills and reports and confirmation of admittance and discharge from hospital of medical claims
 - Original receipts for all items claimed
 - Irregularity report from airline if baggage is lost or damaged by the airline
 - Written confirmation from airline carriers regarding the period of delay and the reasons if you are claiming for Luggage Delay/Travel Delay/Missed Travel Connection/Travel Overbooked/Missed Departure/Travel Reroute/Alternative Transport Arrangement
 - Police Report & Currency Exchange Slip for Money and Theft Claims
 - Written confirmation from hotels or handling agents in respect of claim for loss of use of hotel facilities
 - Police Report or Bomba Report for claim on Home Protection

9. How do I enrol for the policy?

Just complete the proposal form and send it to us or your insurance adviser, for immediate processing.

10. How do I lodge a complaint if I am unhappy with the product or services?

If you have a complaint about the product, service, or us, or you are not satisfied with the rejection or offer of any settlement of a claim, you should first try to resolve the complaint with our Customer Service Centre.

If you are still not satisfied with the decision, you can write either to the BNMLINK of Bank Negara Malaysia or the Financial Markets Ombudsman Service (FMOS) (formerly known as Ombudsman for Financial Services (OFS)), free of charge.

Product Disclosure Sheet Travel SafeGuard Insurance (Single Trip and Annual Cover)



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Travel SafeGuard Insurance (Single Trip and Annual Cover).

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

Date: As Per Printing Date

1. What is Travel SafeGuard Insurance?

MSIG Travel SafeGuard Insurance is a comprehensive insurance that provides compensation for unexpected events during your travel. Coverage includes travel delays, loss of luggage, medical expenses due to illnesses or accidents, personal accidents and more. You can opt for a short-term policy for a single trip or annual policy that covers an unlimited number of trips in a policy year.

2. Know Your Coverage.

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

Single Trip policy for travel duration of 6-10 days - RM 86.00

Annual policy - RM 286.00

You will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate excludes:
Accidental Death - RM300,000	War and related risks
Permanent Disablement - RM300,000	Government Regulations or Acts of Authorities of any country
Medical & Other Expenses - RM250,000	Suicide, self-inflicted injury
Luggage & Personal Effects - RM5,000	Drug Abuse
Luggage Delay - max RM800	Receiving in-patient treatment or is on a waiting list for in-patient treatment
Personal Money & Unauthorised Use of Card or Digital Wallet - RM1,000	Received a terminal prognosis from a medical practitioner
Online Purchase Protection - RM1,200 per trip (For Single Trip policy), RM 4,000 per year (for Annual policy)	Travelling against the advice of a medical practitioner
Travel Documents - RM3,500	AIDS or AIDS-related complex (ARC)
Travel Cancellation - RM20,000	Pregnancy, childbirth
Travel Curtailment - RM20,000	Pre-existing condition

This policy/certificate covers:	This policy/certificate excludes:
Travel Delay - max RM2,400	Illness or disorders of psychological nature
Missed Travel Connection - RM400	Manual work in connection with any trade, employment or profession
Travel Overbooked - max RM1,000	Travelling in a non-fully licensed passenger-carrying aircraft
Missed Departure - RM1,000	Outbreak of communicable diseases which are issued by Government of Malaysia or the World Health Organization
Travel Reroute - RM250	Hazardous adventure
Loss of Travel Deposit - RM5,000 (max RM15,000 per family)	
Additional Costs or Rental Car Return and Rental Car Excess - RM1,000	
Personal Liability - RM1,000,000	
Loss of Use of Hotel Facilities - max RM1,000	
Home Protection - RM500	
Emergency Telephone Charges - RM100	
Alternative Transport Arrangement - RM1,000	
Adventurous Activity Cover - Covered	
Worldwide Travel Assistance Services - Covered	
WhatsApp Emergency Assistance - Covered	Note: You should refer to the policy wording for the full list of exclusions.

By paying an additional premium, you can expand the coverage to include:

- Alternative Transport Top-Up – RM1,000
- Pet Benefit – RM150 (per day), max RM750

Single Trip policy - Duration of coverage is per trip basis. Each trip is limited to a maximum of 185 consecutive days.

Annual policy - Duration of coverage is for one year. Each trip is limited to a maximum of 90 consecutive days. 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 SafeGuard Insurance, 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 Travel SafeGuard Insurance, you must pay the below premium for Area 1:

	<i>Single Trip policy (Duration: 6-10 days)</i> RM	<i>Annual policy (per year)</i> RM
<i>Standard cover (Travel Shield)</i>	<i>86.00</i>	<i>286.00</i>
<u>Additional cover</u>		
<i>Alternative Transport Top-Up Plan 1</i>	<i>9.00</i>	<i>23.00</i>
<i>Pet Benefit Plan 1</i>	<i>7.00</i>	<i>30.00</i>
<i>Total premium per Insured Person</i>	<i>102.00</i>	<i>339.00</i>
You also have to pay the following fees and charges:		
<i>^Stamp Duty</i>	<i>10.00</i>	<i>10.00</i>
<i>Service Tax 8%</i>	<i>0.00</i>	<i>27.12</i>
<i>Commission 25% (included in premium)</i>	<i>25.50</i>	<i>84.75</i>
<i>Total premium payable</i>	<i>112.00</i>	<i>376.12</i>

[^]Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2028. However, RM10 stamp duty shall be payable starting from 1/1/2029.

4. Other Key Terms.

- You must provide complete and accurate information in the application/proposal form.
- Eligibility:
 - You must be a Malaysian, Malaysian permanent resident, non-residents, work permit holder, pass holder or otherwise legally employed or residing in Malaysia.
 - Single Trip policy: Age limit between 15 days and 80 years old.
 - Annual policy: Age limit between 15 days and 64 years old at first enrolment. Renewable up to 80 years.

- Child aged between 15 days and 17 years old may be issued with his/her parent as the policyholder.
- Each trip must begin and end in Malaysia except for one way cover.
- An overseas trip shall involve the return to Malaysia within the period of insurance.
- Extension of cover is not allowed during the trip or after departure from Malaysia.
- Cash before cover - Cover starts only after you have paid the premium.
- Notice of Claim – You must notify us and provide full claim details 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 your policy 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.

Product Disclosure Sheet

Travel Add-on: Cruise Benefit



Dear Customer,

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

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

Date: As Per Printing Date

1. What is Cruise Benefit?

Cruise Benefit protects you against your financial loss arising from unforeseen events during your cruise journey.

2. Know Your Coverage.

As an illustration, for RM 12.00 (before Stamp Duty) per Insured Person for Cruise Benefit – Plan 2, Area 1, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate excludes:
Excursion Tour Cancellation - RM50,000	Any loss that are covered by other insurance arrangement
Excursion Tour Disruption - RM50,000	Any event that was made known to you
Cruise Connection - RM2,000	Government Regulations or Acts
	Failure to obtain the necessary visa or travel documentation
	Pre-existing condition
	Failure to furnish a medical report of your or your travel companion's illness or injury
	Your disinclination to travel or your loss of enjoyment of the cruise
	Note: You should refer to the policy wording for the full list of exclusions.

The duration of coverage is per trip basis. You need to purchase a new add-on for your next cruise journey.

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: Cruise 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.

	<i>RM</i>
<i>Add-On cover - Cruise Benefit Plan 2, Area 1</i>	<i>12.00 (per trip)</i>
Total premium you must pay is RM12.00 per Insured Person.	
You also have to pay the following fees and charges:	
<i>Stamp Duty</i>	<i>Not applicable</i>
<i>Commission (25%)</i>	<i>3.00 (Included in premium)</i>
<i>Total premium payable</i>	<i>12.00</i>

4. Other Key Terms.

- You must provide complete and accurate information in the application/proposal form.
- Cruise 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.

Cancellation must be requested in writing at least 7 days before the commencement of your journey. A full premium refund will be provided.

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

Product Disclosure Sheet

Travel Add-on: Golf Benefit



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.**

Date: As Per Printing Date

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:
Loss or Damage to Golfing Equipment - RM2,000	Loss or damage to golf balls, self-propelled golf carts, golf bags while in play
Hole-In-One - RM1,000	Depreciation, wear and tear
Unused Golf Green Fees - RM1,000	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
	Note: You should refer to the policy wording for the full list of exclusions.

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:

	<i>Single Trip policy (Duration: 6-10 days) RM</i>	<i>Annual policy (per year) RM</i>
<i>Add-on cover (Golf Benefit)</i>	<i>16.00</i>	<i>68.00</i>
<i>Total premium per Insured Person</i>	<i>16.00</i>	<i>68.00</i>
You also have to pay the following fees and charges:		
<i>^Stamp Duty</i>	<i>Not applicable</i>	<i>Not applicable</i>
<i>Service Tax 8%</i>	<i>0.00</i>	<i>5.44</i>
<i>Commission 25% (included in premium)</i>	<i>4.00</i>	<i>17.00</i>
<i>Total premium payable</i>	<i>16.00</i>	<i>73.44</i>

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.

MSIG Insurance (Malaysia) Bhd
Registration No. 197901002705 (46983-W)

Head Office: Customer Service Centre,
Level 15, Menara Hap Seng 2, Plaza Hap Seng,
No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur
T (603) 2050 8228
F (603) 2026 8086
Customer Service Hotline 1-800-88-MSIG (6744)
E myMSIG@my.msig-asia.com
W www.msig.com.my

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Customer Service Centre,
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Plaza Hap Seng,
No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur
T (603) 2050 8228, **F** (603) 2026 8086

ALOR SETAR

1st Floor, No. 169,
Susuran Sultan Abdul Hamid 11,
Kompleks Perniagaan Sultan Abdul
Hamid Fasa 2, 05050 Alor Setar, Kedah
T (604) 772 2266, **F** (604) 772 2255

BATU PAHAT

No. 31A & 32A, Jalan Kundang,
Taman Bukit Pasir,
83000 Batu Pahat, Johor
T (607) 433 6808, **F** (607) 433 7808

IPOH

Lots A-01-10, A-01-12, A-01-14 & A-01-16,
1st Floor, Wisma MFCB,
Greentown Business Centre, No. 1,
Persiaran Greentown 2, 30450 Ipoh, Perak
T (605) 255 1319, **F** (605) 253 7979

JOHOR BAHRU

Suite 21-01, Level 21, Menara JLand,
Johor Bahru City Centre (JBCC),
Jalan Tun Abdul Razak,
80888 Ibrahim International Business District,
Johor
T (607) 208 7800, **F** (607) 276 3800

KLANG

1st Floor, No. 1, Lorong Tiara 1B,
Bandar Baru Klang, 41150 Klang, Selangor
T (603) 3343 6691, **F** (603) 3342 2571

KLUANG

1st Floor, No. 7, Bangunan HLA,
Jalan Yayasan, 86000 Kluang, Johor
T (607) 772 6501/774 5701
F (607) 774 5702

KOTA BHARU

3826, 1st Floor, Jalan Hamzah,
15050 Kota Bharu, Kelantan
T (609) 748 1280, **F** (609) 748 3509

KUANTAN

No. A-43, A-45 & A-47,
Lorong Tun Ismail 12, Sri Dagangan 2,
25000 Kuantan, Pahang
T (609) 515 7501, **F** (609) 515 7502

MELAKA

1st & 2nd Floor,
No. 777, Jalan Hang Tuah, 75300 Melaka
T (606) 289 4333, **F** (606) 289 4222

PENANG

Level 15, Hunza Tower,
No. 163E, Jalan Kelawei, 10250 Penang
T (604) 219 0800, **F** (604) 219 0999

PETALING JAYA

Units 9-3 & 11-3, Block A, Jaya One,
No. 72A, Jalan Prof Diraja Ungku Aziz,
46200 Petaling Jaya, Selangor
T (603) 7954 4208, **F** (603) 7954 4202

SEREMBAN

No. 41-G & 41-1,
Jalan KS 3, Kepayang Sentral 2,
70200 Seremban, Negeri Sembilan
T (606) 601 3501, **F** (606) 601 3503

SUNGAI PETANI

1st Floor, 9C, Jalan Kampung Baru,
08000 Sungai Petani, Kedah
T (604) 424 4180, **F** (604) 423 4513

KOTA KINABALU

Suite 6.02 & 6.03, Level 6, Plaza Shell,
No. 29, Jalan Tunku Abdul Rahman,
88000 Kota Kinabalu, Sabah
T (6088) 301 030, **F** (6088) 301 110

KUCHING

22 & 22A, Jalan Rubber,
Lots 344 & 345, Section 9,
93400 Kuching, Sarawak
T (6082) 255 901/259 204
F (6082) 427 612

MIRI

Unit No. D-2-17, Block D, Miri Times Square,
Marina ParkCity, Jalan Bendahara,
98000 Miri, Sarawak
T (6085) 434 890, **F** (6085) 419 002

SANDAKAN

1st Floor, Block 18,
Lots 1 & 2, Bandar Indah, Mile 4,
North Road, 90000 Sandakan, Sabah
T (6089) 217 388, **F** (6089) 215 388

SIBU

1st Floor, No. 65, Jalan Kampong Nyabor,
96000 Sibul, Sarawak
T (6084) 323 890/347 008
F (6084) 314 558

TAWAU

1st Floor, Block 42, TB 330A,
Fajar Complex, 91000 Tawau, Sabah
T (6089) 771 051, **F** (6089) 764 079

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

 www.facebook.com/MSIGMY



**PROTECTING
GOALS
POWERING
FUTURES**