





No one likes surprises while travelling. Flight delays, loss of luggage, illness and accidents can hamper your travel plans. That's why we'd like to offer you MSIG TravelRight Plus. A comprehensive travel insurance that protects you from the unexpected throughout your journey.

## Feature Highlights

- Worldwide 24-hour Assistance Hotline: 603-2166 3080
- No maximum age limit for Short-Term Cover and 65 years for Annual Cover
- Flexible plans for Outbound or Inbound travel
- One-way cover for students / migrating travel
- Annual Cover for frequent travellers (limited to 90 days per trip)
- Covers both business and leisure trips
- Emergency medical evacuation, repatriation, burial and cremation expenses are covered
- Covers unprovoked murder and assault
- Covers hijacking and terrorism
- Medical and other expenses including arrangements for compassionate visits and childcare
- Member of MATTA (Malaysian Association of Tour and Travel Agents)

**10% Discount for SeniorSave Account Holders!**

## Personal Accident – Up to RM250,000

MSIG covers you against death, loss of sight and / or limbs and permanent total disablement that prevent you from working.

Benefits	Adult	Child
Death	RM250,000	RM62,500
Loss of eye(s) or limb(s) or permanent total disablement	RM250,000	RM250,000

### Medical & Other Expenses – Up to RM300,000

MSIG will reimburse the actual necessary and reasonable medical, surgical or hospital charges and emergency dental treatment charges incurred as a result of accidental bodily injury, illness or death during the journey.

### Hospital Income – Up to RM15,000

If you are admitted to a registered hospital outside your home country due to accidental bodily injury or illness sustained during the journey, MSIG will pay you RM250 a day, for up to 60 days.

### Emergency Medical Evacuation & Repatriation

MSIG Assist will arrange for evacuation and make the necessary transportation arrangements to the nearest hospital when medically appropriate. MSIG Assist will also arrange for repatriation of mortal remains if death should occur outside your home country.

### Luggage And Personal Effects – Up to RM5,000

MSIG will pay or reimburse for loss and / or damage to your luggage and personal effects subject to a maximum of RM500 for a single article, pair or set of article(s) except notebooks up to RM1,000.

### Luggage Delay – Up to RM800

If your luggage is delayed for more than 6 hours from the time of arrival at a scheduled destination outside your home country during the journey, MSIG will reimburse you for purchases of essential items such as toiletries and clothing.

### Personal Money – Up to RM800

MSIG will pay for your loss of cash and travellers' cheques due to robbery or theft during the journey outside your home country.

### Travel Documents – Up to RM5,000

In the event of robbery or theft of your passport and / or travel tickets outside your home country, MSIG will reimburse the necessary additional accommodation and travelling expenses incurred in obtaining the new permit to continue your journey.

### Cancellation – Up to RM18,000

If your planned trip is cancelled due to accidental bodily injury, illness, death (you, your immediate family or your travelling companion) or due to any fortuitous causes beyond your control, MSIG will reimburse you for the necessary non-refundable expenses pre-paid in your home country.

### Curtailment – Up to RM18,000

If you need to curtail the trip due to accidental bodily injury, illness or death (you, your immediate family or travelling companion), MSIG will pay the non-refundable part of your trip in proportion to the unused days paid in your home country.

## **Travel Delay – Up to RM3,600**

In the event the scheduled aircraft, sea vessel or train in which you are booked to travel on is delayed, MSIG will compensate RM200 for every 6 hours of delay at each destination, up to a maximum of RM3,600.

## **Missed Travel Connection – Up to RM600**

In the event your confirmed onward scheduled aircraft, sea vessel or train is misconnected and your next transportation is made available after 6 hours, MSIG will compensate you up to RM600 for the inconvenience.

## **Travel Overbooked – Up to RM1,000**

If your confirmed scheduled aircraft, sea vessel or train is overbooked, MSIG will compensate you RM500 if there is no alternative transportation made available to you for more than 6 hours.

## **Missed Departure – Up to RM1,000**

If as a result of failure of public transport services to get you to the departure port, airport or train station (as stated in your ticket) during the initial departure from home or from the place outside your home country, MSIG will reimburse the necessary and reasonable accommodation and travel costs incurred.

## **Travel Reroute**

Compensation for delay in your scheduled carrier for more than 6 consecutive hours from the original scheduled arrival time.

## **Loss of Use of Hotel Facilities**

Reimbursement for loss of use of hotel facilities due to fire, strike or industrial action.

## **Home Contents**

Compensation for loss or damage to home contents in your home due to fire or burglary during your travel period.

## **Loss of Travel Deposit – RM7,500**

If your planned trip is cancelled due to insolvency of Travel Agent, MSIG will reimburse you for the irrecoverable travel deposits or travel fares prepaid in your home country, subject to a maximum limit of RM22,500 in respect of the Insured & Children Plan and Family Plan.

## **Additional Costs of Rental Car Return – Up to RM1,000**

If you are unable to return a hired car due to accident or hospitalisation, MSIG will reimburse you for the additional costs of rental car incurred.

## **Personal Liability – Up to RM1,000,000**

MSIG will pay for your legal liability to third parties for injury and / or loss of or damage to property.

## **Loss of Use of Hotel Facilities**

Reimbursement for loss of use of hotel facilities due to fire, strike or industrial action.

## **24-Hour Travel Worldwide Assistance**

Wherever you are in the world, you can rely on MSIG Assist to come to your rescue. Just call MSIG's 24-hour Helpline at 603-2166 3080. You can reverse charge or ask Helpline operators to return your call so you do not need to worry about the call charges. You may call for assistance on:

- Pre-travel Advice on visa and vaccination requirements.
- Medical Assistance in an emergency or if an evacuation or repatriation is required.
- Travel Assistance pertaining to lost luggage, passports, money and credit cards.

## Important Notes

1. Applicable to Malaysians, Malaysia Permanent Residents and work permit holders legally employed in Malaysia.
2. Flight Delay cover shall not be granted if you travel in a chartered flight.
3. Each trip must begin and end in Malaysia except for One Way Cover.
4. An overseas trip shall involve return to Malaysia within the period of insurance and in no event to exceed 185 days for Short-Term Cover and 90 days for Annual Cover.
5. Annual Cover is applicable to proposers who are currently employed or business owners.
6. Any extension of cover is not allowed during the trip or after you have departed for your destination.
7. An excess of RM50 is applicable to certain sections. Please see Summary of Coverage.

## General Exclusions Applicable To All Sections

1. War and related risks.
2. Government Regulations or Acts or Authorities of any country.
3. Hazardous adventure.
4. Suicide, self-inflicted injury or illness.
5. The effect or influence (temporary or otherwise) of alcohol or drugs.
6. AIDS, AIDS-related complex and sexually-transmitted diseases.
7. Pre-existing medical conditions.
8. Pregnancy, childbirth, abortion or miscarriage.
9. Illness or disorders of psychological nature, any anxiety state and/or nervous depressions and mental illness.
10. Manual work in connection with any trade, employment or profession.
11. Travelling in an aircraft (other than a fully-licensed passenger-carrying aircraft).

<b>MSIG TravelRight Plus SUMMARY OF COVERAGE</b> Benefits	<b>Overseas (Outbound)</b> RM	<b>Domestic (Inbound)</b> RM
<b>Section 1</b> <b>Personal Accident</b>		
• Death – Adult	250,000	150,000
• Death – Child	62,500	15,000
• Permanent Total Disablement – Adult / Child	250,000	150,000
<b>Section 2</b> <b>Medical &amp; Other Expenses</b>		
• Medical & Other Expenses including Emergency Medical Evacuation	300,000	15,000 (accidental medical expenses only)
• Post Hospitalisation	30,000	Inclusive under medical expenses
• Burial & Cremation	5,000	Not Covered
• Repatriation Cost	1,000,000	Not Covered
• Hospital Income (per day)	250 (max 5,000)	50 (max 1,000)
• Compassionate Care*	5,000	Not Covered
• Child Care*	5,000	Not Covered
<b>Section 3</b> <b>Luggage &amp; Personal Effects (max)*</b>		
• Subject to single article, pair or set of articles	5,000	100
• Notebook	500	-
	1,000	-

<b>MSIG TravelRight Plus SUMMARY OF COVERAGE Benefits</b>	<b>Overseas (Outbound) RM</b>	<b>Domestic (Inbound) RM</b>
Section 4 Luggage Delay (min 6 hours)	800	Not Covered
Section 5 Personal Money	800	Not Covered
Section 6 Travel Documents*	5,000	Not Covered
Section 7 Cancellation*	18,000	Not Covered
Section 8 Curtailement*	18,000	Not Covered
Section 9** Travel Delay (every 6 hours)	200 (max 3,600)	50 (max 500)
Section 10** Missed Travel Connection (min 6 hours)	600	Not Covered
Section 11** Travel Overbooked (min 6 hours)	500 (max 1,000)	Not Covered
Section 12** Missed Departure*	1,000	Not Covered
Section 13** Travel Reroute	250	Not Covered
Section 14 Loss of Travel Deposit	7,500 (max 22,500 for family)	Not Covered
Section 15 Additional Costs of Rental Car Return	1,000	Not Covered
Section 16 Personal Liability	1,000,000	Not Covered
Section 17 Loss of use of Hotel Facilities	200 per day (max 2,000)	Not Covered
Section 18 Home Contents	500	Not Covered
Section 19 24-hour Travel Worldwide Assistance Services Terrorism & Hijacking Chartered Flight (scheduled)	Covered Covered Covered	Covered Covered Covered

\* Excess of RM50 per claim

\*\* This insurance will only pay for one claim made either under SECTION 9, 10, 11, 12 or 13.

**Overseas (OUTBOUND)  
SHORT-TERM COVER**

Period of Insurance	Insured Only RM	Insured & Spouse RM	Insured & Child(ren) RM	Family RM
<b>ASIA</b>				
1 – 5 days	32	57	52	72
6 – 10 days	48	88	83	113
11 – 18 days	65	125	120	180
19 – 31 days	75	145	140	230
Each additional week	20	40	35	50
<b>WORLDWIDE EXCLUDING USA &amp; CANADA</b>				
1 – 5 days	42	77	73	105
6 – 10 days	63	118	113	145
11 – 18 days	100	195	190	240
19 – 31 days	115	225	220	335
Each additional week	35	60	55	85
<b>WORLDWIDE INCLUDING USA &amp; CANADA</b>				
1 – 5 days	52	97	93	135
6 – 10 days	83	158	153	200
11 – 18 days	125	245	240	315
19 – 31 days	175	345	340	445
Each additional week	45	80	70	110

**ANNUAL COVER**

Destination	Insured Only RM
ASIA	290
WORLDWIDE EXCLUDING USA & CANADA	340
WORLDWIDE INCLUDING USA & CANADA	400

**DOMESTIC (INBOUND)**

Period of Insurance	Insured Only RM	Family RM
1 – 5 days	15	45
6 – 10 days	25	75
11 – 18 days	35	105
19 – 31 days	46	138
Each additional week	10	30

- Family includes you, your legal spouse and child(ren) above 30 days and below 18 years of age
- Insured and child(ren) includes you and your child(ren) above 30 days and below 18 years of age
- Asia includes Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (East to West or vice versa), Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
- For multiple destinations including transit of more than 12 hours, the widest geographical area will apply.

**IT PAYS TO INSURE WITH MSIG**

Our parent company, Mitsui Sumitomo Insurance Co. Ltd. is a leading general insurer in Japan and one of the largest general insurers in Asia, with a Standard & Poor's rating of AA-. Across Asia, our business is powered by our strong links with intermediaries including local agents and brokers, as well as long-term partnership programmes with multinational brokers and financial institutions.

Headquartered in Kuala Lumpur, MSIG Malaysia has a network of 20 branches and is one of the largest general insurers in the country. With our solid financial backing, deep commitment to service excellence and our combination of global expertise with local knowledge, you can be assured of financial stability and enjoy a wide range of high-quality products and services.

MSIG is a member of MS&AD Insurance Group.

More details at [www.msig.com.my](http://www.msig.com.my)

**HOW TO MAKE A CLAIM?**

Just contact MSIG Hotline at **1-800-88-6163** for claims assistance as soon as possible. Further details on claims procedures are contained within the policy document.

Any Policyholder / Insured Person who is not satisfied with the course of action or decision of the Company, may seek redress or assistance with the Financial Mediation Bureau or alternatively approach Bank Negara Malaysia's Customer Service Bureau. For more information, log on to [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

For more information, please call us at: **03-2721 5360** or MSIG Hotline at: **1-800-88-6163**  
Email: [scb\\_online@my.msig-asia.com](mailto:scb_online@my.msig-asia.com) Website: [www.msig.com.my](http://www.msig.com.my)

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