PRODUCT DISCLOSURE SHEET
TRAVEL SAFEGUARD INSURANCE
(SINGLE TRIP AND ANNUAL COVER)

Date: As Per Printing Date

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.

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. You should read the Travel SafeGuard Policy Wording along with this PDS for the full list of terms and conditions.

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 - RM86.00 Annual policy - RM286.00
You will receive the following insurance coverage:

This policy/certificate **covers**:	This policy/certificate **excludes**:
• Accidental Death – RM300,000 • Permanent Disablement – RM300,000 • Medical & Other Expenses – RM250,000 • Luggage & Personal Effects – RM5,000 • Luggage Delay – max RM800 • Personal Money & Unauthorised Use of Card or Digital Wallet – RM1,000 • Online Purchase Protection – RM1,200 per trip (for Single Trip policy), RM4,000 per year (for Annual policy) • Travel Documents – RM3,500 • Travel Cancellation – RM20,000 • Travel Curtailment – RM20,000 • Travel Delay – max RM2,400 • Missed Travel Connection – RM400 • Travel Overbooked – max RM1,000 • Missed Departure – RM1,000 • Travel Reroute – RM250 • 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	• War and related risks • Government Regulations or Acts of Authorities of any country • Suicide, self-inflicted injury • Drug Abuse • 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 • AIDS or AIDS-related complex (ARC) • Pregnancy, childbirth • Pre-existing condition • Illness or disorders of psychological nature • Manual work in connection with any trade, employment or profession • Travelling in a non-fully licensed passenger-carrying aircraft • Outbreak communicable diseases which is issued by Government of Malaysia or the World Health Organization • Hazardous adventure 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:

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MSIG INSURANCE (MALAYSIA) BHD
REGISTRATION NO. 197901002705 (46983-W)
LEVEL 15 MENARA HAP SENG 2
PLAZA HAP SENG, NO. 1,
JALAN P.RAMLEE, 50250 KUALA LUMPUR

Website: www.msig.com.my
Email: myMSIG@my.msig-asia.com
Customer Service Hotline: 1-800-88-MSIG (6744) / Fax: +603 2026 8086

Call us at:	Visit us at:	Email us at:
1-800-88-MSIG (6744) or 603-2050-8228	https://www.msig.com.my/	myMSIG@my.msig-asia.com

3. Know Your Obligations

For Travel SafeGuard Insurance, you must pay the below premium for Area 1:			
		Single Trip policy (Duration: 6-10 days)	**Annual policy (per year)**
Standard cover (Travel Shield)	:	**RM86.00**	**RM286.00**
Additional cover			
Alternative Transport Top Up Plan 1	:	**RM9.00**	**RM23.00**
Pet Benefit Plan 1	:	**RM7.00**	**RM30.00**
Less 25% Rebate		**(RM25.50)**	**(RM84.75)**
Total premium per Insured Person	:	**RM76.50**	**RM254.25**
You also have to pay the following fees and charges:			
^Stamp Duty	:	**RM10.00**	**RM10.00**
*Service Tax 8%	:	**RM0.00**	**RM20.34**
Total premium payable	:	**RM86.50**	**RM284.59**

^Stamp duty payment for annual premium not exceeding RM150 is exempt until 31/12/2028. However, RM10 stamp duty shall be payable starting from 1/1/2029.
*Service Tax (ST) at the rate of 8% is applicable to your insurance premium for Geographical Area 4 and Annual Policy only.

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.

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