



MSIG

OYEN TRAVEL INSURANCE POLICY (SINGLE TRIP/ ANNUAL COVER)

With Effect From 22 March 2023

YOUR BENEFITS

	Benefits	Overseas (Outbound) (RM)		
		Plan 1	Plan 2	Plan 3
SEC 1	Personal Accident			
	• Death - Adult	250,000	350,000	500,000
	• Death - Child	62,500	87,500	125,000
	• Permanent Total Disablement - Adult/Child	250,000	350,000	500,000
	• Child Education Fund	7,500	15,000	25,000
SEC 2	Medical & Other Expenses	Accident & Illness	Accident & Illness	Accident & Illness
	• Overall Limit for Medical Expenses			
	- Below 70 years	300,000	400,000	500,000
	- 70 years and above	150,000	200,000	250,000
	• Alternative Medicine*	Up to 500	Up to 1,000	Up to 1,500
	• Follow-up Treatment in Malaysia*	Up to 30,000 (max 45 days)	Up to 75,000 (max 45 days)	Up to 100,000 (max 45 days)
	*Subject to overall limit for medical expenses			
	• Emergency Medical Evacuation & Bringing Back to Malaysia	1,000,000	1,000,000	1,000,000
	• Repatriation of Mortal Remains (including Burial & Cremation)	1,000,000	1,000,000	1,000,000
	• Hospital Income	250 per day (max 15,000)	300 per day (max 18,000)	350 per day (max 21,000)
• Compassionate Care	5,000	10,000	15,000	
• Child Care	5,000	10,000	15,000	
SEC 3	Luggage & Personal Effects (max)	5,000	7,500	10,000
	• Single article, pair or set of articles	500	500	500
	• Notebook	1,000	1,500	2,000
	• Single suitcase, trunk or container of similar nature	500	500	500
SEC 4	Luggage Delay - Every six (6) consecutive hours			
	• Overseas • Malaysia	200 (max 800) max 200	200 (max 1,000) max 200	200 (max 1,200) max 200
SEC 5	Personal Money and Unauthorised Use of Card	1,000	1,000	1,000

	Benefits	Overseas (Outbound) (RM)		
		Plan 1	Plan 2	Plan 3
SEC 6	Travel Documents	5,000	7,500	10,000
SEC 7	Travel Cancellation	18,000	50,000	50,000
SEC 8	Travel Curtailment	18,000	50,000	50,000
SEC 9	Travel Delay - First four (4) consecutive hours of delay & every subsequent six (6) consecutive hours of delay	200 (max 3,600)	200 (max 4,000)	200 (max 4,500)
	<ul style="list-style-type: none"> • Missed Events due to Travel Delay • Pet boarding due to Travel Delay of eight (8) consecutive hours or more 	500 200	500 500	500 1,000
SEC 10	Missed Travel Connection - Min six (6) hours	600	1,000	1,500
SEC 11	Travel Overbooked - Every six (6) consecutive hours	500 (max 1,000)	500 (max 1,000)	500 (max 1,000)
SEC 12	Missed Departure	1,000	1,000	1,000
SEC 13	Travel Reroute - Min six (6) consecutive hours	250	500	500
SEC 14	Loss of Travel Deposit	7,500 (max 22,500 for Family Plan)	7,500 (max 22,500 Family Plan)	7,500 (max 22,500 Family Plan)
SEC 15	Additional Costs of Rental Car Return and Rental Car Excess	1,000	1,000	1,000
SEC 16	Personal Liability	1,000,000	1,000,000	1,000,000
SEC 17	Loss of Use of Hotel Facilities	200 per day (max 2,000)	200 per day (max 2,000)	200 per day (max 2,000)
SEC 18	Home Protection	500	500	500
SEC 19	Adventurous Activity Cover	Covered	Covered	Covered
SEC 20	Emergency Telephone Charges	100	150	150
SEC 21	Alternative Transport Arrangement	1,000	1,000	1,000
SEC 22	Worldwide Travel Assistance Services	Covered	Covered	Covered
	Terrorism and Hijacking	Covered	Covered	Covered
	Chartered Flights (Scheduled)	Covered	Covered	Covered

Note:
Travelling between Peninsular and East Malaysia and vice-versa is part of Annual Cover and subject to overseas limit as specified above.

DOMESTIC LIMIT (FOR ANNUAL POLICY)

	Benefits	Domestic
		Plan 1, 2 & 3
SEC 1	Personal Accident	
	• Death - Adult	250,000
	• Permanent Total Disablement - Adult	250,000
	• Child Education Fund	7,500
SEC 2	Medical & Other Expenses	Accident only
	• Overall Limit for Medical Expenses	
	- Below 70 years - 70 years and above	30,000 15,000
	• Repatriation of Mortal Remains	20,000 (excluding Burial & Cremation)
SEC 3	Luggage & Personal Effects (max)	max 100
SEC 4	Luggage Delay - Every six (6) consecutive hours	100 (max 400)
SEC 9	Travel Delay - First four (4) consecutive hours of delay & every subsequent six (6) consecutive hours of delay	100 (max 400)
SEC 10	Missed Travel Connection - Min six (6) hours	300
SEC 11	Travel Overbooked - Every six (6) consecutive hours	250 (max 500)
SEC 12	Missed Departure	500
SEC 13	Travel Reroute - Min six (6) consecutive hours	125

Note:
Travelling within Peninsular or East Malaysia is part of the cover of your **Annual Policy** but subject to the Domestic Limit as specified above and terms and conditions.

OYEN TRAVEL INSURANCE POLICY

HOW YOUR INSURANCE OPERATES

This is **your** Oyen Travel Insurance Policy. Please read this policy booklet and certificate carefully to make sure **you** have the protection **you** need. Please take them with **you** when **you** travel as they are proof of **your** insurance and **you** may need them if **you** need to make a claim.

DUTY OF DISCLOSURE

Pursuant to Schedule 9 of the Financial Services Act 2013, **you** are required by law to tell us all the facts that **you** know or are expected to know about the risk **we** are accepting from **you**.

In entering into this contract, **you** are under a duty to take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and if applicable, when **you** renew **your** policy. **You** should also disclose all relevant information which may influence us in the acceptance of this insurance. This includes anything that appears within **your** Policy, Certificate of Insurance as well as any information to **your** and **insured person(s)**' medical history.

The duty of disclosure applies to you and other persons insured under the policy. If you provide information for another **insured person**, it is as if they provided it to **us**. If **you** fail to take reasonable care to avoid misrepresentation in relation to the information provided by **you**, **we** may:

- revise the premium and/or amend the medical underwriting decision(s) for any declared **Pre-existing Condition(s)** which may result in a medical condition being excluded or
- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full

Your Oyen Travel Insurance Policy is a contract between **us**, MSIG Insurance (Malaysia) Bhd and you, the holder of the Policy, on behalf of each **insured person** named therein.

In consideration of you paying to us the required premium, **we** agree to compensate or indemnify **you** or **your** nominee(s) or lawful executor or administrator under the terms and conditions of this policy in respect of events occurring during the **Period of Insurance**, or any subsequent period for which **you** pay and **we** accept the required premium.

Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provision, conditions and clauses of this policy.

DEFINITION OF WORDS

Certain words have been defined. These have the same meaning wherever they are used in the Oyen Travel Insurance Policy and are highlighted by being shown in **bold type** e.g. **personal money**, **valuables**.

1. **Accident - means**
any sudden or unexpected and violent event on the part of the **insured person**, resulting directly and independently from the action of an external cause which shall include food poisoning, other than any intentionally self-inflicted **injury**.
2. **Annual Policy - means**
multiple trips including **domestic trip(s)** and **overseas** either for leisure or business with a duration not exceeding 14 or 90 days any one journey respectively and travelling within the **geographical area** **you** have selected and paid the appropriate premium. The duration of any one **journey** shall also not exceed 90 days in total if a **domestic trip** is followed by overseas travel and subsequent return **home**.
3. **Burglary - means**
theft following forcible and violent entry or exit from the premises.
4. **Carrier(s) - means**
the entity that transports **you** and **your** luggage in the course of the **journey** by land, water or air conveyance which operates under a licence for the transportation of fare paying passengers.
5. **Child/Children - means**
a person who is unemployed and unmarried, aged between 31 days and 17 years of age at the inception date of the policy.
6. **Curtailement - means**
cutting short **your journey** by early return to **your home** after its commencement.

7. **Domestic/Domestic Trip(s) - means**
a trip
- that commences when **you** leave **your home** and ends when **you** return **home** within Peninsular Malaysia or within East Malaysia
 - beyond 150 kilometers from **your home**
 - which excludes travel in a private road conveyance unless it is accompanied by an ensuing trip **overseas** followed by **your** subsequent return **home**
 - which excludes any regular commute to and from your workplace regardless of the mode of conveyance
 - subject to the Domestic Limits as specified in the Table of Benefits
 - which forms part of the **Annual Policy**
8. **Family Member(s) - means**
your spouse, biological/legally adopted **children**, sons-in-law, daughters-in-law, parents, parents-in-law, siblings, siblings-in-law, grandparents, grandparents-in-law, grandchildren, all residing in Malaysia.
9. **Family Plan - means**
you, **your** legal spouse and all **your** accompanying **children**. **Your** spouse and each of **your** child receives the same benefit amount as **you** except for the death benefit under Section 1 where each **child** shall be entitled to receive the limit as specified in the **Schedule of Benefits** and under Section 14 where the maximum liability of **the company** shall not exceed the limit as specified in the **Schedule of Benefits**.
10. **Geographical Areas - means**
- 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.
- For multiple destinations including transit of more than 12 hours, the widest **geographical area** will apply.
11. **Hazardous Adventure(s) - means**
abseiling or rock climbing necessitating the use of ropes and other climbing equipment, mountaineering or trekking above the height of three thousand (3,000) metres above sea level, offshore activities including rafting or canoeing involving white water rapids above Grade 3 of International Scale of River Difficulty, flying or other aerial activities, underwater activities involving the use of any artificial breathing apparatus to a depth of more than 30 metres, racing (other than on foot), ski-jumping, ski-bob racing, freestyle skiing including the use of bob sleighs, professional sporting activities, competitions of any kind, any organised sporting holiday, expedition and any other activities that require a degree of skill and involves exposure to risk.
12. **Home - means**
your usual place of residence in Malaysia.
13. **Hospital - means**
an institution which is legally licensed as a medical or surgical **hospital** in the country in which it is located. It must be under the constant supervision of a **physician**.
14. **Illness - means**
any sudden and unexpected deterioration of health certified by a registered or competent **medical practitioner** during the **period of insurance**.
15. **Injury/Injuries - means**
bodily **injury** sustained by you and is caused solely and directly by an **accident** and not by sickness, disease or gradual physical or mental wear and tear occurring during the **period of insurance**.
16. **Insolvency - means**
the inability of an individual or entity to pay its debts when they are due and resulting in the total cessation with or without the filing of a bankruptcy / winding up petition.

17. **Insured and Spouse Plan - means**
you and your legal spouse. Your spouse receives the same benefits as you.
18. **Insured Person/You/Your - means**
each person as described in the Policy or Certificate of Insurance.
19. **Journey - means**
a trip that commences when you leave your home or workplace in Malaysia (whichever is the later) for a direct journey to the intended destination and ends when you return to Malaysia. It does not commence more than 24 hours prior to your scheduled departure time and shall terminate on the earliest happening of the following:
- 24 hours upon your arrival in Malaysia
 - Upon reaching your home or workplace in Malaysia (whichever is the earlier)
 - Expiry of the **period of insurance**
- Any subsequent trip, which commences after your return to Malaysia is not covered. The maximum period per journey or trip for two-way cover is 185 days other than **one way cover**.
20. **Medical Practitioner/Physician - means**
a registered **medical practitioner** qualified and licensed to practise western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the **geographical area** of practice, but excluding a **medical practitioner** or **physician** who is the insured himself.
21. **Mountain Sickness - means**
physiological changes and pathological effect caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude illness.
22. **MSIG Assist - means**
24-hour worldwide helpline assistance.
23. **Natural Disaster - means**
force of nature that has catastrophic consequences which may result in substantial damage and/or loss of life, such as flood, earthquake, tsunami, typhoons, hurricane, volcanic eruption, landslides, for which an emergency warning has been issued by the Meteorological, Seismological, Geological, or other relevant Agency, Authorised Body or its equivalent of the destination country.
24. **Non-resident - means**
each person as described in the Policy or Certificate of Insurance who is not:
- a Malaysian; or
 - permanently residing in Malaysia; or
 - legally employed in Malaysia.
25. **One Way Cover - means**
a journey that commences when you leave your home or workplace in Malaysia (provided the cover does not commence more than 24 hours prior to the scheduled departure time) and ends 72 hours upon the scheduled arrival at your final destination overseas or expiry of your period of insurance whichever is earlier. Any stopover should not exceed 30 days unless the delay is beyond your control. **One Way Cover** is not applicable to **non-residents**.
26. **Overseas - means**
out of Malaysia or within the selected **geographical area** as specified in your Policy Schedule or Certificate of Insurance.
27. **Period of Insurance - means**
For Section 7 and 14, insurance is effective on the issue date of Certificate of Insurance and terminates on commencement of your journey. In respect of all other Sections, the **period of insurance** starts on the commencement of your journey.
- For **one way cover** insurance terminates 72 hours from the scheduled arrival time at your destination overseas or on the expiry of the **period of insurance** whichever is earlier. Any stopover should not exceed 30 days unless the delay is beyond your control.
- For Single Trip Cover, any one journey shall not exceed 185 days other than **one way cover**. No extension to **period of insurance** is allowed after departure.
- For **Annual Policy**, any one journey shall not exceed 90 days.
28. **Personal luggage - means**
each of your suitcases, trunks and containers of a similar nature and their contents and articles worn or carried by you including your **valuables**.

29. Personal Money - means

bank and currency notes, cash, cheques, postal and money orders or travellers cheques held for personal purposes whilst in **your** personal custody at all times unless deposited in a hotel safe.

30. Pet - means

the cat or dog insured under MSIG Oyen Pet Insurance or named in Oyen Travel Insurance Policy Schedule or Certificate of Insurance. **Your pet** must not fall under any banned breeds as prescribed by the Malaysian Government or Public or Local Authority.

31. Pre-existing Condition - means

disabilities that the **insured person** has reasonable knowledge of in the twelve (12) months prior to the inception of the **period of insurance**. An **insured person** may be considered to have reasonable knowledge of a **pre-existing condition** where the condition is one for which:

- a) the **insured person** had received or is receiving treatment;
- b) medical advice, diagnosis, care or treatment has been recommended;
- c) clear and distinct symptoms are or were evident; or
- d) its evidence would have been apparent to a reasonable person in the circumstances.

32. Public Transport Services - means

any licensed bus or taxi or a scheduled service which any member of the public can join at a recognised stop as a fare-paying passenger

33. Rental Car - means

a rental sedan, campervan, hatchback or station-wagon (including 4WDs), multi-purpose vehicle rented from a licensed motor vehicle rental company.

34. Schedule of Benefits - means

the benefits made available under this insurance coverage in accordance to the plan you have selected.

35. Scheduled Carrier(s) - means

- scheduled aircraft, train or sea vessel where the airlines, trains and sea vessels are listed with the relevant authorities in the countries in which the aircraft, train or sea vessel is registered and hold a Certificate, Licence or similar authorisation for scheduled transportation and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports, train stations and ports at regular and specific times.
- Chartered flights organized and scheduled for travel on regular and published routes for a period of one month or more provided that the aircraft is a properly licensed private and/or commercial aircraft having a current and valid air worthiness certificate issued by the appropriate authority of the country of its registry for the transportation of passengers.

36. Serious Medical Condition - means

a condition which in the opinion of **the company** or its authorised representatives constitute a serious or life threatening medical emergency requiring immediate evacuation to obtain urgent remedial treatment in order to avoid death or serious impairment to an **insured person's** immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the **insured person's** geographical location and the local availability of appropriate medical care or facilities.

37. Strike, Riot and Civil Commotion - means

- the wilful act of any striker or locked out worker to further a strike or to resist a lock out; or
- the act of any person taking part together with others in disturbance of the public peace (whether in connection with the strike or lockout or not); or
- the action of any lawfully constituted authority in preventing, suppressing or attempting to prevent or suppress any of these acts or in minimising the consequences of them.

38. Travel Agent - means

a travel agent with a valid licence and registered with the Ministry of Tourism of Malaysia.

39. Valuables - means

items composed of precious metals or precious stones, jewellery, watches, furs, gold and silver articles, camera (including digital), videocams, binoculars and notebook computer.

40. We/Our/Us/The company/MSIG - means

MSIG Insurance (Malaysia) Bhd.

GENERAL CONDITIONS

We will act in good faith in all **our** dealings with **you**. Equally, the payment of claims happening in the

selected **geographical area** during the **period of insurance** is dependent on:

1. You observing the following:
 - a) Take reasonable precaution to protect yourself and **your** property against **accident, injury, loss or damage**, as if the insurance was not in force.
 - b) Reporting in writing to us within 30 days upon **your** return to Malaysia with full details of any incident, which may result in a claim under the Policy.
 - c) Forwarding to **us** immediately upon receipt, every writ, summons, legal process or other communication in connection with the claim.
 - d) Giving all necessary information and assistance that **we** may require at **your** expense (including where necessary medical certification and details of **your** household insurance).
 - e) Not admitting liability or making an offer or promise of payment without **our** consent.
 - f) Giving notice within 24 hours to the Police of any loss or theft or to the **carriers** when the loss or damage has occurred in transit. In either case, a report form must be obtained from the Police or **carriers** and forwarded to **us**.
 - g) Not abandoning any property to **us**.
 - h) Having sought medical advice on the advisability of taking the **journey** when **you** have received medical treatment as a **hospital** in-patient during the 6 months preceding the **journey** booking or are under investigation or awaiting results for any diagnosed or undiagnosed medical condition.
 - i) Not travelling contrary to medical advice or specifically to obtain medical treatment.
 - j) Not having received a terminal prognosis from a registered **medical practitioner** prior to the date of issue of the Certificate of Insurance.
 - k) Not awaiting medical treatment as a **hospital** in-patient or are aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition on the date of issue of the Certificate of Insurance.
 - l) Suffering from any previously diagnosed anxiety state.
 - m) No alterations and/or additions to the printed terms and conditions of the Policy are valid unless initialed at our office by an authorised employee of **the company**.
2. You recognising our rights to:
 - a) avoid paying any claim, which is in any way fraudulent.
 - b) take over and deal with in **your** name the defence or settlement of any claim made under the Policy.
 - c) take proceedings in **your** name but at **our** expense to recover for our benefit the amount of any payment made under the Policy.
 - d) not be liable for the same claim under more than one Travel Insurance Certificate and/or policy for the same **insured person** relating to the same **period of insurance** issued by MSIG.
 - e) cancel all benefits provided by the Policy without refund of any premium when a payment is made for cancellation or **curtailment** of the **journey**.
 - f) only pay a proportion of a claim where there is other insurance in force covering the same risk, and to require details of such other insurance.
 - g) not to refund the premium after the commencement of **your journey**.
 - h) cancel all covers under the Policy immediately if the claim is dishonest or exaggerated in any way and **we** reserve the right to notify the police of any such claim.
 - i) under Section 2, Benefit 1.3
decide if the **insured person's** medical condition is sufficiently serious to warrant Emergency Medical Evacuation. **The company** or its medical advisers shall also decide the place to which the **insured person** shall be evacuated and the means by which the evacuation should be carried out, having regard to all the assessed facts and circumstances of which **the company** is aware at the relevant time.
3. Arbitration Clause
All differences arising out of this policy shall be referred to the Asian International Arbitration Centre (formerly known as Kuala Lumpur Regional Centre for Arbitration). An Arbitrator shall be appointed in writing by both parties, or if they cannot agree upon a single Arbitrator, then each party shall appoint an Arbitrator in writing within one (1) calendar month after having been required in writing to do so by parties. In the case of disagreement between the Arbitrators, an Umpire shall

be appointed by the Arbitrators in writing before entering on the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an award shall be a condition precedent to any right of action against us. If we shall disclaim liability to you or your personal representatives for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

4. Cancellation

- a) For Single Trip policy, you may cancel this policy before the commencement of your journey by giving us seven (7) 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 (7) days' written notice. You are entitled to a short rate refund as below:

Period Insured	Percentage of Annual Premium to be Refunded
2 months or less	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
Over 6 months	No refund

- c) We may cancel the policy by sending seven (7) days' notice by recorded delivery letter or registered letter to your last known address. The refund of premium is based on pro-rate basis.
- d) In any event, the refund of premium will depend on how long the cover has been in force and provided no claim has been made during the period of insurance.

SECTION 1 - PERSONAL ACCIDENT

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for injury sustained by you during the journey:

- a) occurring within three hundred and sixty-five (365) days of the happening of the event if you are a Malaysian, Permanent Resident, Work Permit Holder, Employment Pass holder or otherwise legally employed in Malaysia; or
- b) occurring within the period of insurance if you are a non-resident which independently and solely results in the benefits shown below:

Benefit 1 Death

Benefit 2 Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both limbs

Benefit 3 Permanent and total disablement from engaging in employment or occupations of any and every kind

For each insured person we will not pay for:

Under Benefit 1

more than the limit as specified in the **Schedule of Benefits** in respect of a child.

Under Benefits 1 to 3

- a) more than one of the benefits resulting from the same injury.
- b) injuries arising from manual work in connection with any trade, employment and profession.

Benefit 4

Child Education Fund (benefit under this Section is not applicable to non-resident)

When, as a result of an accident occurring during his/her journey, an insured person dies within three hundred sixty-five (365) days from the date accident and at the date accident has a child, the company will pay up to the limit as specified in the **Schedule of Benefits**.

The above amount is the maximum we will pay regardless of the number of children.

SECTION 2 - MEDICAL AND OTHER EXPENSES

For each insured person we will pay:

For the following necessarily incurred expenses within the **period of insurance** that gives rise to the claim resulting from **your death, injury or illness** during the **journey overseas** except follow-up treatment.

In respect of **domestic trip**, this benefit is only applicable to **injuries** arising from an **accident**. We will reimburse the following necessarily incurred expenses, where applicable.

Benefit 1 - Medical & Other Expenses

Benefit 1.1 - Medical Expenses including Alternative Medicine

Reimbursement up to the limit as specified in the **Schedule of Benefits** for reasonable fees or charges or expenses for:

- a) medical, surgical, **hospital**, nursing home or nursing services.
- b) emergency dental treatment for the alleviation of sudden pain or treatment for damage to sound and natural teeth provided such damage is caused solely by **injury**.
- c) if the **insured person** suffers from an **injury** or **illness** during his/her **journey** and seeks alternative medicine, we will reimburse the expenses incurred for such treatment up to a limit as specified in the **Schedule of Benefits**. Alternative medicine shall mean treatment from a traditional medical practitioner, osteopath, physiotherapist and/or a chiropractor.

In respect of **domestic trip**, the reimbursement of this benefit is up to the limit as specified in the **Schedule of Benefits**. Alternative medicine benefit is not applicable on **domestic trip**.

Benefit 1.2 - Follow-up Treatment in Malaysia

Reimbursement for follow-up medical expenses incurred following **your return from your journey** to Malaysia up to the limit as specified in the **Schedule of Benefits** subject to the limit in Benefit 1.1

We will not reimburse follow-up treatment expenses if incurred:

- a) after 45 days from **your return** to Malaysia
- b) **overseas**
- c) on **domestic trip**

Benefit 1.3 - Emergency Medical Evacuation & Bringing Back to Malaysia

Reimbursement up to the limit as specified in the **Schedule of Benefits** for an **insured person** which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the **insured person** with a **serious medical condition** to the nearest **hospital** where appropriate medical care is available. We will not pay to evacuate an **insured person** from Malaysia to a foreign destination.

You must contact MSIG Assist to obtain approval in advance for any evacuation and to make the necessary transportation arrangements. Failure to do so will invalidate a claim for such costs.

This benefit is not applicable on **domestic trip**.

Benefit 2 - Repatriation of Mortal Remains (including Burial and Cremation)

Reimbursement up to the limit as specified in the **Schedule of Benefits** for conveyance of **your body** to Malaysia. Where applicable, we will reimburse reasonable charges for burial or cremation in the locality where death occurs including the reasonable cost of transportation of ashes to Malaysia. Advance approval is required from MSIG Assist for any repatriation. Failure to do so shall invalidate a claim for such costs.

For **domestic trip**, we will reimburse reasonable charges up to the limit as specified in the **Schedule of Benefits** for conveyance of your body or ashes to your home. Burial or cremation cost is not covered for **domestic trip**.

We will not pay for the cost of conveyance of your body or ashes from Malaysia to a foreign destination.

Benefit 3 - Hospital Income

We will pay up to the limit as specified in the **Schedule of Benefits** for each full day you are confined to a **hospital overseas** as an in-patient during the period of the **journey** in addition to fees or charges or expenses paid under Benefit 1 up to the maximum limit as specified in the **Schedule of Benefits**.

This benefit is not applicable on **domestic trip**.

Benefit 4 - Compassionate Care (benefit under this Section is not applicable to non-resident)

Reimbursement up to the limit as specified in the **Schedule of Benefits** for reasonable additional accommodation, communication, round trip economy class air ticket and travel expenses at the place of loss and meals incurred by one relative who is required to travel:

- a) due to **your** hospitalisation at the medical advice of the treating **physician**; or
- b) as a result of **your** death due to an **injury** or **illness** during the **journey**

provided none of **your** adult **family member** is present at the time of hospitalisation or death. This benefit is not applicable on **domestic trip**.

Benefit 5 - Child Care (benefit under this Section is not applicable to non-resident)

Reimbursement up to the limit as specified in the **Schedule of Benefits** for reasonable additional accommodation, communication, round trip economy class air ticket and travel expenses at the place of loss and meals incurred by one relative to take care and/or accompany your children who are left unattended as a result of **your** hospitalisation **overseas**, back to Malaysia.

This benefit is not applicable on **domestic trip**.

For each insured person we will not pay for:

Under Benefit 1

- a) fees or charges for repairs to or for the provision of dentures or artificial teeth.
- b) any dental work involving the use of precious metals.
- c) dental treatment/repairs where the cause is due to normal wear and tear or normal maintenance of dental health.
- d) dental or orthodontic expenses incurred in connection with but not limited to the replacement, repairs to or for the provision of crowns, bridges, implants and orthodontic appliances.
- e) any charges for traditional treatment except as specified in Benefit 1.1(c)
- f) ophthalmological care, eye glasses, contact lenses and hearing aids or prescriptions for the same.

Under Benefit 2

- a) fees or charges or expenses for **your** burial or cremation within Malaysia.

Under Benefits 1 to 5

- a) fees or charges or expenses arising from manual work in connection with any trade, employment and profession.

SECTION 3 - LUGGAGE AND PERSONAL EFFECTS

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** in respect of **your personal luggage** and personal effects due to theft or damage to or loss of **your personal luggage** and personal effects during **your journey overseas** less a deduction for any wear, tear or depreciation or any compensation paid either by the **carrier** or others. The luggage and personal effects must be owned by **you** and in **your** possession and/or accompany **you** and include suitcase, trunks, hand luggage and the like receptacles as well as their contents.

All **valuables** are only covered against theft and only if carried by you or while deposited with and under the care of a hotel.

In respect of **domestic trip**, for each **insured person**, we will pay up to the limit as specified in the **Schedule of Benefits**.

Damage to or loss of **your personal luggage** and personal effects caused by the **carrier** or hotel should be made against the **carrier** or hotel first prior to making a claim under this benefit. The proof of compensation received from the **carrier** or hotel must be submitted to **us**. If such compensation is denied by the **carrier** or hotel, proof of such denial must be submitted.

For each insured person we will not pay for:

1. any event which is the result of:
 - a) more than the limit as specified in the **Schedule of Benefits** in respect of every single article, pair or set of articles other than notebook computer.
 - b) more than the limit as specified in the **Schedule of Benefits** in respect of notebook computer as defined under **valuables**.
 - c) more than RM2,000 in total in respect of **valuables**.
 - d) more than the proportionate part of the value of an article belonging to a pair or set in the event of loss or damage.

2. loss of or damage to:
 - a) animals.
 - b) bonds, stamps, identity documents, credit and payment cards, travel documents, cash, stocks, negotiable instruments and securities or documents of any kind.
 - c) contact or corneal lenses, eye glasses, hearing aids, prosthetic limbs, artificial teeth or dental bridges or dentures.
 - d) cosmetics of any kind.
 - e) accessories of any kind including fashion accessory.
 - f) films, tapes, cassettes, cartridges or discs, memory cards and the like.
 - g) traditional herbs, perishable and consumable goods or bottles or any subsequent damages caused as a result thereof.
 - h) pedal cycles, wheelchairs, prams, pushchairs or baby buggies other than while they are being conveyed by **public transport services** and **carrier**.
 - i) property more specifically insured elsewhere.
 - j) **personal money**.
 - k) fragile articles, musical instruments, sculptures and household goods.
 - l) mobile phones, pagers, portable computer equipment (other than notebook computer), personal digital assistant, tablet computer and the like, including their peripherals and accessories.
 - m) sports equipment.
 - n) drones or unmanned aerial vehicles
3. loss or damage due to atmospheric or climatic conditions, wear, tear or depreciation, moth or vermin, gradual deterioration, mechanical or electrical breakdown or derangement, inherent vice.
4. loss or damage to **personal luggage** while away from **your journey** accommodation unless it is at all times attended by **you**.
5. loss or damage by theft from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which is fully locked and whose windows are closed and there was visible evidence of forced entry.
6. loss or damage due to negligence on **your** part.
7. mysterious disappearance.
8. loss or damage in respect of which **you** have received replacement or compensation either from the **carrier** or others.
9. losses not reported to the authorities within 24 hours of discovery.

Exclusion 1a) to d) is not applicable on **domestic trip**.

SECTION 4 - LUGGAGE DELAY

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for every six (6) consecutive hours subject to the maximum limit if **your** accompanying checked-in luggage is delayed from the time of arrival at the destination **overseas**. In the event your accompanying check-in luggage is delayed upon returning to Malaysia, for each **insured person**, we will pay up to the limit as specified in the **Schedule of Benefits** after six (6) consecutive hours.

In respect of **domestic trip**, for each insured person we will pay up to the limit as specified in the **Schedule of Benefits** for every six (6) consecutive hours subject to the maximum limit if **your** accompanying check-in luggage is delayed from the time of arrival at **your** planned destination in Malaysia. It does not cover delay of **your** luggage upon **your** arrival home.

For each insured person we will not pay if:

1. claims not declared to an authorised personnel of the **carrier** if **your** luggage is late or lost.
2. **your** luggage is legally delayed, held or confiscated by Customs, the police or other officials.

SECTION 5 - PERSONAL MONEY AND UNAUTHORISED USE OF CARD

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** in respect of:

1. robbery or theft of **your personal money** during **your journey overseas**, provided that such loss

- is reported to the police within 24 hours from the incident.
2. fraudulent use of credit or debit card following robbery or theft during **your journey overseas**, provided that such loss is reported to the card issuer within 24 hours from the incident.

For each insured person we will not pay for:

1. loss of:
 - a) or theft of **personal money**, credit or debit card left unattended in a public place or as a result of **your** failure to take care and precaution for the safeguard and security of such money.
 - b) money, credit or debit card from an unattended vehicle unless secured and contained in its locked boot or in the locked glove compartment of such vehicle and out of view and there was visible evidence of forced entry.
 - c) **personal money**, credit or debit card in a suitcase while in transit by air or in sea-going vessel or a train and outside **your** control.
 - d) **personal money**, credit or debit card in your suit or jacket which is left unattended in a public place or while in transit by air or in a sea-going vessel or a train and outside **your** control.
 - e) travellers cheques where the banker provides a replacement service.
 - f) or damage whilst in the custody of an airline or other **carrier**, unless reported immediately on discovery and in the case of an airline, a property irregularity report obtained.
 - g) postage stamps or credit cards of any kind.
 - h) or damage caused by detention or confiscation by any government officials or authorities.
 - i) cash which are recoverable from **your** credit or debit card provider or for which **you** receive or are expected to receive compensation or reimbursement.
2. shortage due to error, omission, exchange or depreciation in value.
3. mysterious disappearance.

This benefit is not applicable on **domestic trip**.

SECTION 6 - TRAVEL DOCUMENTS

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for the reasonable additional accommodation, travel expenses and communication expenses necessarily incurred in obtaining new passport or visa and/or travel documents due to loss by robbery or theft whilst **overseas** during **your journey** provided always that **you** shall exercise reasonable precaution to prevent theft, loss of or damage and that it must be reported to the police within 24 hours of discovery.

For each insured person we will not pay for:

1. loss of:
 - a) or theft of passport and travel documents left unattended in a public place or as a result of your failure to take care and precaution for the safeguard and security of the travel documents.
 - b) passport and travel documents in a suitcase while in transit outside your control.
 - c) passport and travel documents in your suit or jacket, which are left unattended in a public place or while in transit outside your control.
 - d) or damage whilst in custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a property irregularity report obtained.
 - e) any additional expenses incurred in obtaining the replacement of loss of your passport and loss of travel documents in Malaysia.
2. mysterious disappearance.

This benefit is not applicable on **domestic trip**.

SECTION 7 - TRAVEL CANCELLATION

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for loss of personal accommodation or transport charges and 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.

Provided **you** have purchased this insurance no later than seven (7) days before the commencement date of **your journey**, the above benefits are payable in the event of the following:

- a) **your** death or death of any of **your family member** or death of **your** travelling companion registered

for the journey with you.

- b) **illness** or bodily **injury** both requiring hospitalisation to **you** or any of **your family member** or **your** travelling companion registered for the journey with you.
- c) **illness** or bodily **injury** requiring compulsory confinement and certified unfit to travel by a **medical practitioner** to **you** or any of **your family member** or **your** travelling companion registered for the **journey** with you.
- d) **your home** becoming uninhabitable following fire or **natural disasters** occurring within fourteen (14) days prior to the commencement date of **your journey**.
- e) unexpected outbreak of strike, civil unrest, riot or commotion occurring within fourteen (14) days prior to the commencement of **your journey** at the planned destination that:
 - i) leads to widespread violence;
 - ii) is not due to purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - iii) will put the **insured person's** life in danger; and
 - iv) following warning through the mass media by the Malaysian government or the government of the destination country declaring it unsafe to visit
- f) **natural disasters** including but not limited to flood, earthquake, tsunami or hurricane at the planned destination.

For each insured person we will not pay for:

- 1. any event which is the result of:
 - a) **your** failure to obtain the required passport or visa.
 - b) any government requirement, regulation or act.
 - c) delay caused by **carriers** or re-scheduling in Malaysia or the delayed departure at any point in or overseas during the **journey** if **you** choose to abandon the trip.
 - d) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked trip including error, omission or default by the transport or accommodation provider or their agent or any person acting as **your** agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation was booked.
 - e) **you** arranging **your journey** through an unlicensed travel agent.
 - f) **your** financial circumstances.
 - g) your disinclination to travel or your loss of enjoyment of the **journey**.
 - h) weather conditions other than severe weather conditions in Malaysia, which prevent **you** from getting to the airport or port in time to catch **your** flight or ship.
- 2. any event that has occurred resulting in you not being able to or incapable to travel and such event was made known to you or which you were aware of at the time **you** took out **your policy** or when the **journey** was booked (whichever is later).
- 3. any losses if this insurance is not purchased at least seven (7) days before the commencement date of **your journey**.
- 4. Any loss or compensation for any air miles, frequent flyer points, holiday points or reward programme of any kind that **you** earned or used to pay for the **journey** in part or in full.

This benefit is not applicable on **domestic trip**.

SECTION 8 - TRAVEL CURTAILMENT

For each insured person we will pay:

Up to the limit as specified in the **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 causes beyond **your** control occurring during **your journey**. The refund for accommodation will be based on each day of the **journey** **you** have lost. A proportion of travel expenses will be refunded only if **you** cannot use **your** return ticket and **you** are not claiming return travel expenses under other Sections of this policy.

The above benefits are payable if curtailment is due to the following:

- a) **your** death or **your** confinement in a **hospital** as a result of bodily **injury** or **illness**.
- b) unexpected death or serious **illness** or bodily **injury** to any of **your family member** in Malaysia which requires hospitalisation for more than 48 hours.
- c) death or **illness** or bodily **injury** to **your** travelling companion who was registered for the **journey**

with **you** and which requires hospitalisation during the duration of the **journey**.

- d) unexpected outbreak of strike, civil unrest, riot or commotion at the planned destination that:
- i) leads to widespread violence;
 - ii) is not due to purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - iii) will put **your** life in danger; and
 - iv) following warning through the mass media by the Malaysian government or the government of the destination country declaring it unsafe for travel.
- e) **natural disasters** including but not limited to flood, earthquake, tsunami or hurricane which prevents **you** from continuing **your journey**.
- f) **your pet's** death or a sudden and unexpected life-saving surgical treatment by a veterinarian.

In the event of **curtailment**, compensation for the irrecoverable prepaid charges or expenses would be computed on the basis of each completed day from the day of arrival back in Malaysia to the scheduled return as shown on the booking invoice.

For each insured person we will not pay for:

1. any event which is the result of:
 - a) **your** failure to obtain the required passport or visa.
 - b) any government requirement, regulation or act.
 - c) delay caused by **carriers** or re-scheduling in Malaysia or the delayed departure at any point in or overseas during the **journey** if **you** choose to abandon the trip.
 - d) act, delay or amendment of the booked itinerary or failure in the provision of any part of the booked trip including error, omission or default by the transport or accommodation provider or their agent or any person acting as your agent of any service forming part of the booked holiday or accommodation as well as of the agent or tour operator through whom the holiday or accommodation was booked.
 - e) **you** arranging **your journey** through an unlicensed travel agent.
 - f) **your** financial circumstances.
 - g) **your** disinclination to travel or your loss of enjoyment of the **journey**.

This policy will only pay for any claim either under Section 7 or Section 8 but not both.

This benefit is not applicable on **domestic trip**.

SECTION 9 - TRAVEL DELAY

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for the first four (4) consecutive hours of delay and every subsequent six (6) hours of delay subject to the maximum limit if the scheduled aircraft, train, or sea vessel on which **you** are booked is delayed in departure at any single place or stopover (including transit) from the time specified in the scheduled **carrier** or tour operator travel itinerary during **your journey**.

The coverage under this Section only applies to **scheduled carriers**, which **you** had duly confirmed and provided **you** have performed **your** check-in by the check-in time and receive **your** boarding pass including self-service channels in accordance with the original itinerary as advised by **your carrier**.

The number of hours delayed must be verified and confirmed in writing by the operator(s) of the **carrier**.

Missed Events due to Travel Delay

We will pay up to the limit as specified in the **Schedule of Benefits** for prepaid attraction tickets which were purchased prior to **your journey** that **you** cannot attend or recover due to the delay provided **you** eventually continue the trip.

Attraction Tickets shall refer to admission tickets to theme parks, musicals, plays, theatre or drama performance, concerts, excursions, sport events and conferences.

In respect of **domestic trip**, for each **insured person**, **we** will pay up to the limit as specified in the **Schedule of Benefits** for every six (6) consecutive hours subject to the maximum limit. Missed Events due to Travel Delay is not applicable on **domestic trip**.

Pet boarding due to Travel Delay

To be eligible for cover, **you** must own a **pet** and have your pet stay in a licensed pet boarding facility during **your journey**. For the avoidance of doubt, **we** will only pay the limit for one **insured person** regardless of the number of **pet(s)** **you** own.

For each **insured person**, **we** will pay up to the limit specified in the Schedule if **you** cannot return **home**

on the scheduled date to pick up **your pet** from the pet hotel, kennery or cattery as arranged prior to **your journey** if the scheduled aircraft, train, or sea vessel on which **you** are booked is delayed in departure for at least eight (8) continuous hours or more from the time specified in the **scheduled carrier** or tour operator travel itinerary during **your journey**.

The coverage under this section only applies to **scheduled carriers** which **you** had duly confirmed and provided **you** have performed **your** check-in by the check-in time and receive **your** boarding pass including self-service channels in accordance with the original itinerary as advised by **your carrier**.

You must provide written confirmation from:

- pet hotel or kennel or cattery stating the original period of stay of **your pet** and the collection date arranged before **your journey** abroad and the period of extended stay
- carrier, operator or handling agent stating the reasons and length of delay

For each insured person we will not pay for:

1. any event which is a result of:
 - a) **your** failure to check in for **your journey** at or before the recommended time according to the original travel itinerary given to you.
 - b) **your** late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to industrial action).
 - c) compensation unless **you** have obtained written confirmation from the airline, railway or shipping line or their handling agents showing the scheduled departure time and the actual departure time of the flight, **journey** or sail.
 - d) travel delay arising from strike or industrial action which commenced or was announced before purchase of the insurance.
 - e) failure of **public transport services** arising from strike or industrial action which commenced or was announced before the date of departure from **your home**.
 - f) reschedule of itinerary by **scheduled carriers** before the commencement of the **journey**.
 - g) a delay of **chartered carriers**.
 - h) a **pet** which is not staying at a licensed pet boarding facility during **your journey**.
 - i) pet boarding of more than one (1) **pet**
 - j) not picking up **your pet** from the licenced pet boarding facility within the pre-arranged date or time for reasons other than travel delay as defined above.

SECTION 10 - MISSED TRAVEL CONNECTION

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** if **your** confirmed onward connecting scheduled aircraft, train or sea vessel is missed at any single transfer point due to the late arrival of the incoming scheduled aircraft, train or sea vessel and no alternative onward transportation is made available to **you** for more than six (6) hours from the actual arrival time of your incoming scheduled aircraft, train or sea vessel.

Any missed travel connection of charter **carrier** is not covered.

In respect of **domestic trip**, for each **insured person**, we will pay up to the limit as specified in the **Schedule of Benefits**.

For each insured person we will not pay for:

1. any event which is a result of:
 - a) **your** missed connection due **your** failure to check in at the airport, station or port according to the travel itinerary given to **you**.
 - b) **your** missed connection due to **your** late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to industrial action).
 - c) compensation unless you have obtained written confirmation from the airline, railway or shipping line or their handling agents showing the scheduled departure time and the actual departure time of the flight, **journey** or sailing.
 - d) missed connection due to the delay in departure caused by failure of the **public transport services** arising from strike or industrial action which commenced or was announced before the date of departure from **your home**.

SECTION 11 - TRAVEL OVERBOOKED

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for every six (6) consecutive hours subject to the maximum limit if **your** confirmed onward scheduled aircraft, train or sea vessel is overbooked by the **scheduled carrier** company and no alternative onward transportation is made available to **you** within six (6) hours from the actual departure time.

In respect of **domestic trip**, for each **insured person**, we will pay up to the limit as specified in the **Schedule of Benefits** for every six (6) consecutive hours subject to the maximum limit.

For each insured person we will not pay for:

1. any event which is the result of:
 - a) **you** arranging **your journey** through an unlicensed travel agent.
 - b) compensation unless you have obtained written confirmation from the airline, railway or shipping line or their handling agents showing the ticket is overbooked.

SECTION 12 - MISSED DEPARTURE

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for additional accommodation and travel expenses necessarily and reasonably incurred if **you** miss a **scheduled carrier** while travelling to the departure port, airport or train station stated in **your** schedule ticket as a result of mechanical breakdown of **public transport services**. If **you** are a **non-resident**, benefit under this Section is only applicable whilst you are out of Malaysia.

In respect of **domestic trip**, for each **insured person**, we will pay up to the limit as specified in the **Schedule of Benefits**.

For each insured person we will not pay for:

1. any event which is a result of:
 - a) **your** failure other than mechanical breakdown of the **public transport services** to check in at the airport, station or port according to the travel itinerary given to **you**.
 - b) late arrival at the airport, station or port after check in or booking in time (except the late arrival due to mechanical breakdown of the **public transport services**).
 - c) failure of the **public transport services** arising from strike or industrial action which commenced or was announced before the date of departure.

SECTION 13 - TRAVEL REROUTE

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** if **your** covered **scheduled carrier** is delayed for six (6) consecutive hours from the original schedule arrival time as specified in **your** printed itinerary due to rerouting of the **scheduled carrier**.

The number of hours delayed must be verified and confirmed in writing by the operator(s) of the **carrier**.

In respect of **domestic trip**, for each **insured person**, we will pay up to the limit as specified in the **Schedule of Benefits**.

This policy will only pay for one claim made either under Section 9 or Section 10 or Section 11 or Section 12 or Section 13 or Section 21.

SECTION 14 - LOSS OF TRAVEL DEPOSIT

For each insured person we will reimburse:

Up to the limit as specified in the **Schedule of Benefits** for the loss of irrecoverable travel deposits or travel fares paid by **you** in advance due to a planned trip being cancelled because of **insolvency of travel agent** from whom **you** purchased the tour package.

For each insured person we will not pay for any losses:

1. caused directly or indirectly by any government requirement, regulation or act.
2. covered by any other existing insurance scheme or government program.
3. deposits which will be refunded by a hotel, airline, industry compensation scheme, **travel agent** or any other travel services or accommodation.
4. **insolvency** which occurred or for which a bankruptcy was filed before the effective date of this cover.

5. caused by failure of any **travel agent**, person or agency to provide the travel arrangements for reasons other than **insolvency**.
6. more than the limit as specified in the **Schedule of Benefits** in respect of coverage effected under the **Family Plan**.
7. if this insurance is not purchased at least seven (7) days before the commencement date of **your journey**.

This benefit is not applicable on **domestic trip**.

SECTION 15 - ADDITIONAL COSTS OF RENTAL CAR RETURN AND RENTAL CAR EXCESS

For each insured person we will reimburse:

Up to the limit as specified in the **Schedule of Benefits** for the:

1. additional costs of **rental car** if **you** are unable to return the **rental car** to the nearest hire depot due to **your injury** or serious **illness** which requires hospitalisation.
2. excess of **your rental car** motor insurance policy that **you** are liable to pay if it is damaged or stolen whilst under **your** control during the **journey**. This will apply if **you**:
 - a) hire a **rental car** from a licensed **rental car** agency;
 - b) are the nominated driver on the **rental car** agreement; duly licensed to drive and comply with all requirements of the rental agreement
 - c) have comprehensive motor vehicle insurance (cover for theft and damage and third party liability) for the **rental car** for the hired period.

The coverage under this Section only applies if **you** are liable for the cost under the car rental agreement.

For each insured person we will not pay for:

1. any damage or theft, arising from the operation of a **rental car** in violation of the terms of the rental agreement.
2. any damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage
3. any damage whilst taking part in or practising for speed or time trials of any kind
4. administration costs, loss of use penalties.

This benefit is not applicable on **domestic trip**.

SECTION 16 - PERSONAL LIABILITY

For each insured person we will indemnify:

Up to the limit as specified in the **Schedule of Benefits** plus costs agreed between us in writing which **you** are legally liable to pay as a result of:

- a) **injury, illness** or disease of any person.
- b) loss of or damage to property that does not belong to and is neither in the charge or under the control of **you** or any member of **your** family which occurs during the **period of insurance**.

For each insured person we will not pay for:

1. any liability for loss of or damage to property or **injury, illness** or disease:
 - a) suffered by anyone under the Contract of Service with **you** or any **family member** and arising out of the work they are employed to do.
 - b) to any **family member**.
 - c) arising out of any deliberate act or omission.
 - d) any wilful, malicious or unlawful act by **you** or any **family member**.
 - e) arising out of your own employment, profession or business or that of any family member.
 - f) arising from your ownership, care, custody or control of any animal.
 - g) where indemnity is provided under any insurance assumed by you by agreement which would not have attached in the absence of such agreement.
2. compensation or other costs arising from **accidents** involving:
 - a) any land or building or the use thereof by or on **your** behalf other than **your** temporary **journey** accommodation.
 - b) property belonging to or held in trust by or in the charge or control of **you** or any **family member**.
 - c) mechanically propelled vehicles and any trailers attached.

- d) aircraft, motorised waterborne craft or yacht.
3. judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia.

This benefit is not applicable on **domestic trip**.

SECTION 17 - LOSS OF USE OF HOTEL FACILITIES

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** for each day of unavailability of prepaid hotel accommodation subject to the maximum limit in respect of the additional expenses incurred for alternative accommodation in the event that **you** suffer loss of booked hotel accommodation as a result of fire, flood, riot, strike or industrial action during **your journey overseas**.

To qualify for this benefit, **you** must have checked-in in accordance to the original itinerary and obtained written confirmation from the hotel or their handling agents stating the duration and reason for finding alternative accommodation. In the event that **you** are prevented from checking-in to the pre-booked hotel accommodation due to the contingencies mentioned above, **you** must obtain a written confirmation from the hotel or their handling agents stating the duration and reason for finding alternative accommodation.

For each insured person we will not pay for:

fire, flood, riot, strike or industrial action which has commenced or has been announced on or before the date of arranging this insurance.

This benefit is not applicable on **domestic trip**.

SECTION 18 - HOME PROTECTION (benefit under this Section is not applicable to non-resident)

For each insured person we will pay:

Up to the limit as specified in the **Schedule of Benefits** if **you** suffer loss or damage to **your home** contents that was caused by **burglary or fire to your home** while it is left vacant during **your journey**.

For each insured person we will not pay for any of the following events or situations:

1. any loss or damage occasioned through **your** wilful act or involvement.
2. loss (whether temporary or permanent) of **your** property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
3. consequential loss or damage of any kind.
4. motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

The benefits of this Section do not apply to a **child insured person**.

This benefit is not applicable on **domestic trip**.

SECTION 19 - ADVENTUROUS ACTIVITY COVER

Notwithstanding General Exception 3(k), this Policy is extended to cover the **insured person** in respect of Section 1 - Personal Accident and Section 2 - Medical and Other Expenses which may be sustained resulting from engaging in or practicing for:

- a) Bungee jumping
- b) Sky diving
- c) Hang-gliding
- d) Helicopter rides for sightseeing
- e) Hot air ballooning
- f) Jet skiing
- g) Mountaineering necessitating the use of ropes and other climbing equipment or trekking at mountains below the height of three thousand (3,000) metres above sea level.
- h) Skiing or snowboarding all within official approved areas of a ski resort
- i) Canoeing or white water rafting with a qualified guide and up to Grade 3 of International Scale of River Difficulty
- j) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification

Provided always that the above activities are done on an amateur basis and for leisure purpose with a licensed operator during **your journey**. All other terms, conditions and exclusions of this policy continue

to apply.

SECTION 20 - EMERGENCY TELEPHONE CHARGES

Reimbursement up to the limit as specified in the **Schedule of Benefits** for telephone charges incurred and paid by **you** for the use of:

- a) **Your** mobile phone;
- b) a standard land line phone; or
- c) internet,

for the sole purpose of engaging the services of MSIG Assist during a medical emergency which is covered under Section 2 of the policy.

The call charges must be supported by an itemised statement of charges.

This benefit is not applicable to **domestic trip**.

SECTION 21 - ALTERNATIVE TRANSPORT ARRANGEMENT

Reimbursement up to the limit as specified in the **Schedule of Benefits** for reasonable additional cost incurred for alternative transport or alternative routes to **your** next destination in the event that the **scheduled carrier** is cancelled or delayed for more than 24 hours at **overseas** directly caused by following reasons:

- a) **Strike, riot and civil commotion** or industrial action
- b) Adverse weather conditions
- c) **Natural disaster** or
- d) Mechanical breakdown or structural defect of your scheduled public conveyance

You can only claim either under Section 9 - Travel Delay or Section 21 - Alternative Transport Arrangement for the same incident but not both.

For each insured person we will not pay for:

1. any event which is a result of:
 - a) **your** failure to check in for **your journey** at or before the recommended time according to the original travel itinerary given to you.
 - b) **your** late arrival at the airport, station or port after check in or booking in time (except for the late arrival due to industrial action).
 - c) compensation unless you have obtained written confirmation from airline, railway or shipping line or their handling agents showing the scheduled departure time and the actual departure time of the flight, **journey** or sail.
 - d) travel delay arising from strike or industrial action which commenced was announced before purchase of the insurance.
 - e) failure of **public transport services** arising from strike or industrial action which commenced or was announced before the date of departure from **your home**.
 - f) reschedule of itinerary by **scheduled carriers** before the commencement of the **journey**.
 - g) delay of **chartered carriers**.

SECTION 22 - WORLDWIDE TRAVEL ASSISTANCE SERVICES

We have arranged for services to be provided through MSIG Assist so as to assist **you** in an emergency **overseas**. To activate the services, contact **MSIG Assist** 24-hour emergency telephone number by reverse charge call and give them the necessary information.

Item 1 - Terms and Conditions

The provisions of services under this Section is subject to the following warranties:

You and/or any **insured person**

- a) do not book or commence any **journey** contrary to medical advice or with intention to obtain medical treatment or after a terminal prognosis has been made.
- b) are aged above 30 days at the inception date of the policy.
- c) are in good state of health at the time of obtaining cover and there are no medical conditions in existence, which may require emergency transportation by **MSIG Assist**.

Item 2 - Duration of Cover and Limitations

- a) Duration of Cover

The services described under this Section are granted during the **period of insurance**.

b) Geographical Scope of Services

The services described under this Section by **MSIG Assist** are rendered on a worldwide basis. However, **MSIG Assist** shall not be required to provide such services to you in areas which represent war risks or political conditions such as to make such services impossible or impracticable.

Item 3 - Description of Emergency Assistance Services and Benefits

3.1 Travel Assistance

When **you** and/or any **insured person** requests for the following services:

- a) Inoculation and Visa Requirement Information
MSIG Assist shall provide information concerning visa and inoculation requirement for foreign countries, as those requirements are specified from time to time.
- b) Exchange Rate Information
MSIG Assist shall provide information regarding the exchange rate of major currencies against the United States Dollar.
- c) Weather Information
MSIG Assist shall provide information regarding the weather and temperatures of major foreign cities.
- d) Banking Days Information
MSIG Assist shall provide information regarding the banking days of foreign countries.
- e) Embassy Referral
MSIG Assist shall provide information regarding the address, telephone numbers and opening hours of the nearest appropriate consulates and embassies worldwide.
- f) Lost Luggage Assistance
MSIG Assist will assist with **your** lost luggage while travelling **overseas** by referring **you** to the appropriate authorities involved and providing directions for recovery.
- g) Lost Travel Document Assistance
MSIG Assist will assist with **your** lost travel document while travelling **overseas** by referring **you** to the appropriate authorities involved and providing directions for recovery.
- h) Interpreter Referral
MSIG Assist will assist **you** by providing the names, telephone numbers and if possible and if requested, opening hours of interpreters worldwide.
- i) Legal Referral
MSIG Assist will assist **you** by providing the names, telephone numbers and if possible and if requested, opening hours of legal practitioners and lawyers worldwide.
- j) Emergency Message Transmission
In the event of an emergency or when **you** are hospitalised, **MSIG Assist** will undertake to keep **your** family informed when requested by **you** to do so.
- k) Emergency Travel Assistance
MSIG Assist will assist **you** by arranging for replacement of tickets and emergency ticketing while travelling **overseas**.
- l) Children Escort Assistance
Should your dependent **children** require an escort to travel with them, **MSIG Assist** will arrange for a **child** escort. **MSIG Assist** shall not be responsible for the payment of the escort, air ticket and related charges incurred for providing such service, which shall be **your** responsibility.
- m) Emergency Cash Advance Assistance
MSIG Assist will provide **you** with an emergency cash advance whilst travelling **overseas** subject to first securing a payment guarantee from **your** family member(s) or anyone appointed by **you** to do so.
MSIG Assist shall not be responsible for the case fee, cost of third party charges and related charges incurred for providing such service, which shall be **your** responsibility.

3.2 Medical Assistance

- a) Telephone Medical Advice
MSIG Assist will arrange to provide medical advice over the telephone.
- b) Medical Referral Service
MSIG Assist upon request, shall provide the names, addresses, telephone numbers and, if available, office hours of **physicians, hospitals, clinics, dentists and dental clinics**. **MSIG Assist** shall not be responsible for determining the appropriate medical specialty for handling **your** particular problem nor for providing medical diagnosis or treatment. Although **MSIG Assist** shall make such referrals, it cannot guarantee the quality of the Medical Service Provider or the medical facility and the final selection of a Medical Service Provider or the medical facility shall be **your** decision. **MSIG Assist**

however, will exercise care and diligence in selecting the Medical Service Providers.

c) Arrangement of **Hospital Admission**

If **your** medical condition is of such gravity that hospitalisation is needed, **MSIG Assist** will arrange for **your hospital** admission.

d) Guarantee of Medical Expenses Incurred during Hospitalisation

MSIG Assist will, whenever authorised by **MSIG**, assist **you** by guaranteeing on their behalf of **your** necessary accidental medical expenses incurred during your hospitalisation.

e) Monitoring of Medical Condition when Hospitalised

MSIG Assist will monitor **your** medical condition during **your** hospitalisation.

f) Arrangement of Emergency Medical Evacuation

MSIG Assist will organise air or surface transportation, medical care during transportation, communications; and all usual ancillary services made available to **MSIG Assist** which are required when transferring **you** to the nearest **hospital** where appropriate medical care is available.

MSIG Assist will provide from the alarm centre the appropriate communications, equipment facilities and linguistic capabilities, appropriate mobile equipment and medical escort crew.

g) Arrangement of Transportation of Mortal Remains

MSIG Assist will arrange for the transportation of mortal remains to Malaysia or arrange for the local burial as requested by **your family members**.

h) Arrangement of Compassionate Visit (benefit under this Section is not applicable to **non-resident**)

MSIG Assist will arrange for a member of **your** family to be beside **you** if required by attending **physician** when you are hospitalised **overseas**.

i) Arrangement of Return of Minor Children (benefit under this Section is not applicable to **non-resident**)

MSIG Assist will arrange for the return of minor **children home** if they are left unattended as a result of **your accident, illness** or Emergency Medical Evacuation, including any supplementary costs of transportation to and from the airport. If necessary, **MSIG Assist** will also arrange for a qualified attendant to accompany any such dependent **children** for the return **journey**.

j) Arrangement of Hotel Accommodation

MSIG Assist will arrange for hotel accommodation for **your** companion during **your** hospitalisation. In the event **you** require hotel accommodation of convalescence, **MSIG Assist** will arrange on **your** behalf.

3.3 MSIG Assist 24-hour Emergency Telephone Number is 603-79653930

The services mentioned under Item 3 - '**Description of Emergency Assistance Services and Benefits**' are subject to the following conditions:

a) The above services are purely on referral or arrangement basis only.

b) **MSIG Assist** shall not be responsible for any third party expenses.

c) Should the third party expenses be borne by you, the provision of financial guarantees by **MSIG Assist** is subject to **MSIG Assist** first securing payment from **you** through **your** credit card or from funds provided by **your** family.

Item 4 - Limitations

MSIG Assist and **MSIG** cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond their control including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit **MSIG Assist** from rendering such services.

Item 5 - Subrogation and Subsidiary

a) It is noted and agreed that the primary purpose of this Section is the provision of services to **you** when involved in a medical emergency. If the services and benefits provided by **MSIG Assist** are covered in whole or in part by an insurance policy or other health plans, **MSIG** shall only be responsible for its rateable proportion of the cost of such services and benefits.

b) Any portion of **your** travel ticket, which is unused following the provision of services, is to be surrendered to **MSIG Assist**.

c) **MSIG** may at any time and at their own expenses and without prejudice to this Section take proceedings in your name to obtain compensation or secure an indemnity from any third party in respect of any loss or injury giving rise to the provision of services under this Section.

Item 6 - Conditions

a) **You** must take reasonable care to prevent **accident, injury** or **illness**.

b) Fraud, misstatement or concealment in the statements made for and on **your** behalf prior to or when

affecting this Section of the Policy any fraudulent claim under this Section shall render this Section void and all indemnities and benefits shall be forfeited.

- c) Written notice of any **accident**, proceedings or any other event which may give rise to a claim shall be given to **MSIG** within 30 days of the occurrence or as soon as reasonably practicable. All certificates, information and evidence required by **MSIG** shall be provided at **your** expense or **your** legal representative expense.

Item 7 - Exceptions

Under the following circumstances, the cost of rendering emergency assistance services will not be borne by **MSIG**. However, **MSIG Assist** will undertake to assist **you** subject to the provision of appropriate financial guarantees by **you**.

- a) The provision of services which are not specified in this Section, or **you** are aged 30 days and below at the inception date of the policy or during a period for which payment is not received.
- b) Services rendered without the authorisation and/or intervention of **MSIG Assist**.
- c) Services made by any party other than **MSIG Assist** for which no charge is usually made.
- d) Medical treatment administered by relatives whether qualified or not.
- e) Costs that would have been payable if the event giving rise to the intervention of **MSIG Assist** had not occurred.
- f) Any expense more specifically covered under any insurance policy.
- g) Cases of minor **illness** or **injury** which in the opinion of the **MSIG Assist physician** can be adequately treated locally and which do not prevent you from continuing **your** travel or work.
- h) Expenses incurred where in the opinion of the **MSIG Assist physician**, **you** are physically able to return to the Malaysia sitting as a normal passenger and without medical escort.
- i) Situations in which **you** were under medical treatment at the time of commencing **your journey** and the costs concerned were relevant to that treatment, or if the said **journey** was undertaken against doctor's orders or advice.
- j) Situations where a **journey** was specifically undertaken with the intention of obtaining medical treatment.
- k) Cases related to psychiatric disorders or diseases including any anxiety state and/or depression suffered by **you** and diagnosed prior to the date the **journey** was arranged.
- l) **You** exercising any form of hazardous work in connection with any business, trade or profession or exercising any form of manual work unless such manual work has been declared and accepted by **MSIG**.
- m) **You** engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft over an established route.
- n) Motorcycling (as a rider or pillion) and any **hazardous adventures**.
- o) The commission of or the attempt to commit any unlawful act.
- p) Expenses incurred as a result of **you** engaging in active service in the armed forces of any nation, taking part in expeditions or the crewing of a vessel from one country to another.
- q) Any consequence of riot.
- r) Any circumstances set out in the '**General Exceptions**', which apply to the whole policy.
- s) Section 22 - Worldwide Travel Assistance Services are not applicable on **domestic trip**.

Item 8 - Disclaimer

MSIG Assist and the professionals to whom the beneficiaries are referred by **MSIG Assist** are to be responsible for their own acts and are not employees, agents or servants of **MSIG**. **MSIG** shall not be responsible for any act or failure to action on the part of **MSIG Assist** and their professionals such as, and not limited to, **physicians, hospitals and clinics**.

GENERAL EXCEPTIONS (APPLICABLE TO ALL SECTIONS)

1. We will not pay for any deterioration of, or loss of, or damage to property, or any compensation or any legal liability, **injury, illness, death** or expense caused by or contributed to, or arising from:
 - a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power, or
 - b) any acts of terrorism including but not limited to
 - i. the use or threat of force, violence and/or
 - ii. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any

- person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
- c) HIV (Human Immunodeficiency Virus) and/or any HIV-related **illness** including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivatives, variations or treatment thereof however caused.
 - d) delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulations by Customs or other Government Officials or Authorities of any country.
 - e) ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
 - f) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - g) mining, oil-rigging, aerial photography or handling explosive, activities related to manual work of any kind, overseas secondment, daily commute to and from **your home** or workplace within or outside Malaysia, missionary work, humanitarian work, volunteering for community services.
 - h) student studying abroad unless **one way cover** is purchased.
 - i) the outbreak of communicable disease which warning or similar publication is issued by Government of Malaysia or the World Health Organisation.
2. **We** will not pay for:
 - a) any consequential loss unless specified in the Policy.
 - b) any loss due to currency exchanges of any and every description.
 - c) claims in respect of babies aged 30 days and below.
 - d) any payment **you** would normally have made during **your** travel, if nothing had gone wrong.
 - e) claims caused by reason which is of public knowledge when the insurance is purchased or when the trip is booked.
 - f) insurance which is purchased after commencement of **your journey**.
 - g) any loss due to **your** involvement in unlawful activities.
 - h) any loss, **injury**, damage or liability arising directly or indirectly from travel in, to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Russia, Sudan, Syria, Ukraine, and Venezuela.
 - i) any costs that you can recover from the tour operator, airline, hotel or other service provider.
 3. Under each of the Sections 1, 2, 7 and 8 **we** will not pay for any event which is the result of:
 - a) **you** travelling in a non-fully licensed passenger carrying aircraft.
 - b) medication, which at the time of departure is known to be required or to be continued **overseas**.
 - c) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
 - d) **you** receiving in-patient treatment or is on a waiting list for in-patient treatment.
 - e) **you** have received a terminal prognosis.
 - f) **you** intend to travel against the advice of a **medical practitioner** or are intending to obtain medical treatment during the **journey**.
 - g) **your** suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
 - h) **you** being under the influence of drugs or other substance abuse (other than those prescribed by a registered **medical practitioner** but not when prescribed for the treatment of drug addiction).
 - i) solvent abuse.
 - j) **you** being under the influence of alcohol or intoxicating liquor.
 - k) **you** participating in a **hazardous adventure**.
 - l) **your** pregnancy, childbirth, miscarriage, abortion or menopause.
 - m) sexually transmitted diseases.
 - n) **pre-existing condition**.
 - o) cosmetic surgery.
 - p) non-emergency medical check-ups.
 - q) failure to obtain required vaccinations before departure.
 - r) illness or disorders of a psychological nature, nervous depressions, any anxiety state and/or nervous depressions, mental illness.

- s) motorcycling (as a rider or pillion).
 - t) any event that has occurred resulting in you not being able to or incapable to travel and such event was made known to you or which you were aware of at the time you took out your policy or when the journey was booked (whichever is later).
 - u) **mountain sickness.**
4. Under Section 1, if there is more than one **insured person** covered, **our** maximum aggregate liability in respect of all **insured persons** travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of RM15,000,000 or the aggregate amount of compensation payable in respect of such **insured persons**, whichever is the less.
 5. Cyber Risk Clause (Applicable to Sections 7, 8, 9, 10, 11, 12, 13 and 16)
(Information Technology Hazards Clarification Clause)
The indemnity expressed in this policy shall not apply to liability in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, extranet and/or via the **insured persons'** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
 6. Date Recognition Clause (Applicable to Sections 3 to 15)
There is no insurance under this Policy in respect of any claim of whatsoever nature, which arises directly or indirectly from or consists of the failure or inability of any:
 - a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, programme, computer, data processing equipment, telecommunication equipment or systems or any similar device.
 - b) media or systems used in connection with any of the foregoing.
whether the property of the **insured person** or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or words to denote a date including without limitation, the failures or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data information, command, logic or instruction as a result of :
 - i) recognising using or adopting any date, day of the week or period of time, otherwise than as or other than the true or correct date, day of the week or period of time.
 - ii) the operation of any command or logic, which has been programmed or incorporated into anything, referred to in (a) and (b) above.
 7. Sanction Limitation and Exclusion Clause
No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

ENDORSEMENTS

(attaching to and forming part of this Policy)

EXTENSION OF PERIOD OF INSURANCE

If you are unable to complete the **journey** before the expiry of this insurance, the **period of insurance** will be automatically extended without any additional premium for up to:

- a) 14 days if the **scheduled carrier** in which **you** are travelling as a ticket holding passenger is unavoidably delayed or disrupted.
- b) 30 days if **you** or **your** travelling companion sustained bodily injury or illness arising from a cause covered under this policy.

CASH BEFORE COVER

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **us** before cover commences.

TERRORISM COVER

Notwithstanding General Exception 1b, the Policy is extended to cover the **insured person** in respect of death or **bodily injury** which may be sustained through acts of terrorism provided that such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.

HIJACKING EXTENSION

This insurance is extended to cover death or bodily injury directly or indirectly caused by hijacking.

ANNUAL POLICY

This policy is eligible to persons aged between 18 and 69 years at the date of first enrolment and renewable up to 80 years. The following are not applicable to **Annual Policy**:

- General Conditions 2(e)
- Extension of Period of Insurance

Annual Policy does not provide cover:

- to non-resident
- for one way cover

PERSONAL DATA PROTECTION

By giving Personal Data, **you** give **us** permission for its use as described below:

1. To process your Personal Data with the intention of entering into the contract of Insurance.
2. **You** consent and allow **us** to retain the data and share the data with our service providers, which include but not limited to:
 - a) Registered licensed Adjuster,
 - b) Solicitors, and any other professional body(ies) for the purpose of fulfillment of the Insurance Contract,
 - c) Insurer and Reinsurer,
 - d) ISM Insurance Services Malaysia Berhad.
3. For further information about **MSIG's** commitment to protection of Personal Data, a list of service providers and business partners that we may disclose your Personal Data to, please refer to **MSIG's** Privacy Notice at www.msig.com.my.

You may also request access to or correct your Personal Data by contacting our Customer Service Department. Such information will only be granted after verification. 'Personal Data' has a meaning assigned to it under the Personal Data Protection Act 2010.

TAX CLAUSE

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 this Policy.

WHEN MAKING A CLAIM

- Contact the relevant helpline number as soon as **you** can for assistance quoting **your** certificate number if possible.
- Notify **MSIG** in writing within 30 days as soon as you have returned from overseas in respect of any event that may give rise to a claim.
- Complete the relevant sections of the Claim Form relating to **your** claim.
- Submit the Claim Form. Original Certificate of Insurance, Airline Ticket/Electronic Ticket/Boarding Pass, Tour Operator's Confirmation of Booking Invoice and Travel Itinerary and other necessary information and assistance that **we** may require at **your** expense.

Type of Claim	What must I do?	What will I need?
Section 1 Personal Accident	<ul style="list-style-type: none"> • Contact MSIG Assist for assistance. • Report to the local authorities in the event of death. • Seek treatment from a hospital if injured. 	<ol style="list-style-type: none"> 1) Certified Copies of: <ul style="list-style-type: none"> • Death Certificate • Post Mortem Report • Deceased's Identity Card • Police Report (if death due to accident) 2) Letter of Administration, if no nomination 3) Medical Report from Regular and Attending Physician 4) Proof of relationship between the insured person and the child(ren) - for claim on Child Education Fund
Section 2 Medical and Other Expenses	<ul style="list-style-type: none"> • Contact MSIG Assist for assistance. 	<ol style="list-style-type: none"> 1) Medical Report from attending physician/Nature of Illness or injury 2) Medical Certificate from regular physician, if necessary 3) Original Medical Invoices and receipt 4) Invoices on accommodation, communication & traveling expenses (for claim on Compassionate Care & Child Care) 5) Recommendation letter from the attending doctor (for claim on Compassionate Care) 6) Invoices relating to cost of burial, cremation or conveyance of body to home 7) Name and address of usual doctor in Malaysia, if necessary
Section 3 Luggage and Personal Effects	<ul style="list-style-type: none"> • Report the loss/damage to the carrier as soon as you are aware of the damage or loss and obtain a "Property Irregularity Report". • Give written notice of the claim to the carrier within the time limit in their conditions of carriage. • Report details of the incident to the police or any other relevant authority within 24 hours, and obtain a written incident report. • Do not dispose your damaged items. 	<ol style="list-style-type: none"> 1) Detailed breakdown of claimed items 2) Original purchase receipts, warranty card etc., for baggage and/or personal effects, if any 3) Property Irregularity Report from airline 4) Police report in the event of theft 5) Photographs depicting damages to the baggage etc 6) Proof of compensation received from the responsible party
Section 4 Luggage Delay	<ul style="list-style-type: none"> • Report to the carrier. • Give written notice of the claim to the carrier within the time limit in their conditions of carriage. 	<ol style="list-style-type: none"> 1) Report from carrier confirming the number of hours delay or misdirection in delivery

Type of Claim	What must I do?	What will I need?
Section 5 Personal Money and Unauthorised Use of Card	<ul style="list-style-type: none"> • Take all reasonable steps to recover your money. • Report details of the incident to the police or any other relevant authority within 24 hours and obtain a written incident report. • Report the loss of credit or debit card to the issuing bank within 24 hours 	<ol style="list-style-type: none"> 1) Police report at the place of occurrence 2) Statement issued by the issuing bank showing the record of unauthorised use of credit or debit card including date and time of notification of loss (for claim on unauthorised use of card)
Section 6 Travel Documents	<ul style="list-style-type: none"> • Report details of the loss/theft to the police within 24 hours and obtain a written report. 	<ol style="list-style-type: none"> 1) Police report at the place of occurrence 2) Original receipts for additional accommodation, travel and communication expenses incurred in replacing lost travel documents 3) Copy of Emergency Certificate
Section 7 Travel Cancellation	<ul style="list-style-type: none"> • Check that the reason you are cancelling is listed as being covered in the Travel Cancellation section of your policy booklet. 	<ol style="list-style-type: none"> 1) Documents to support the reason(s) for cancellation 2) Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses 3) Cancellation invoice from the tour operator concerned and refund obtained from them
Section 8 Travel Curtailment	<ul style="list-style-type: none"> • Check that the reason you are cancelling is listed as being covered in the Travel Curtailment section of your policy booklet. <p><i>This policy will only pay for any claim either under Section 7 or Section 8 but not both</i></p>	<ol style="list-style-type: none"> 1) Documents to support the reason(s) for curtailment 2) Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses 3) Cancellation invoice from the tour operator concerned and refund obtained from them
Section 9 Travel Delay (including reschedule of flight)	<ul style="list-style-type: none"> • You must check in at your specified departure time. • Check that your delay was over first four (4) hours and every subsequent six (6) hours before submitting a claim. 	<ol style="list-style-type: none"> 1) A written confirmation from the airlines concerned confirming the duration of delay and reason(s) thereof 2) Original receipts for payment of pre-paid attraction tickets (for claim on Missed Events due to Travel Delay) 3) For claim on extension of pet boarding due to travel delay, original receipts stating the original period of stay of your pet and the collection date arranged before your journey abroad and the period of extended stay
Section 10 Missed Travel Connection	<ul style="list-style-type: none"> • Check that your delay was over six (6) hours before submitting a claim. 	<ol style="list-style-type: none"> 1) A written confirmation from the airlines concerned confirming the duration of delay and reason(s) thereof

Type of Claim	What must I do?	What will I need?
Section 11 Travel Overbooked	<ul style="list-style-type: none"> • Check that your delay was over six (6) hours before submitting a claim. 	<ol style="list-style-type: none"> 1) 1) A written confirmation from the airlines concerned confirming overbook incident
Section 12 Missed Departure	<ul style="list-style-type: none"> • Check that the reason for failure to arrive at the place of embarkation is covered in your policy booklet. 	<ol style="list-style-type: none"> 2) Documents to support the reason(s) for missed departure 3) Original receipts for additional accommodation and travel expenses incurred
Section 13 Travel Reroute	<ul style="list-style-type: none"> • Check that your delay was over six (6) hours before submitting a claim. <p><i>The policy will only pay for one claim made either under Section 9 or 10 or 11 or 12 or 13 or 21 but not all.</i></p>	<ol style="list-style-type: none"> 1) A written confirmation from the airlines concerned confirming the incident (actual arrival time vs schedule arrival time)
Section 14 Loss of Travel Deposit	<ul style="list-style-type: none"> • Make all attempts to recover your deposit payment. 	<ol style="list-style-type: none"> 1) Documents to support the reason(s) for the claim on travel deposit 2) Original receipts as proof of payment made to travel agents
Section 15 Additional Costs of Rental Car Return and Rental Car Excess	<ul style="list-style-type: none"> • Contact your car rental provider. 	<ol style="list-style-type: none"> 1) Rental agreement 2) Receipt for payment made on additional cost of rental car or rental car excess 3) Confirmation letter or receipt confirming the actual date returned of the rental car 4) Medical report and bills stating medical condition and duration of hospitalisation 5) Police report at the place of occurrence (for claim on Rental Car Excess)
Section 16 Personal Liability	<ul style="list-style-type: none"> • Not admitting liability or making an offer or promise of payment without our consent. 	<ol style="list-style-type: none"> 1) Correspondence from Third Party unanswered
Section 17 Loss of Use of Hotel Facilities	<ul style="list-style-type: none"> • Contact your hotel accommodation. 	<ol style="list-style-type: none"> 1) Confirmation letter from the hotel or handling agents stating the duration & reason for finding the alternative accommodation 2) Invoice & receipts as proof of payment for alternative accommodation incurred
Section 18 Home Protection	<ul style="list-style-type: none"> • You must report details of the loss/theft to the police within 24 hours and obtain a written report. 	<ol style="list-style-type: none"> 1) Police report on the incident

Type of Claim	What must I do?	What will I need?
<p>Section 19 Adventurous Activity Cover</p>	<p>For Section 1 - Personal Accident</p> <ul style="list-style-type: none"> • Contact MSIG Assist for assistance. • Report to the local authorities in the event of death. • Seek treatment from a hospital if injured. <p>For Section 2 - Medical and Other Expenses</p> <ul style="list-style-type: none"> • Contact MSIG Assist for assistance. 	<p>For Section 1 - Personal Accident</p> <ol style="list-style-type: none"> 1) Certified Copies of: <ul style="list-style-type: none"> • Death Certificate • Post Mortem Report • Deceased's Identity Card • Police Report (if death due to accident) 2) Letter of Administration, if no nomination 3) Medical Report from regular and attending physician 4) Proof of relationship between the insured person and the child(ren) - for claim on Child Education Fund <p>For Section 2 - Medical and Other Expenses</p> <ol style="list-style-type: none"> 1) Medical Report from attending physician /Nature of Illness or injury 2) Medical Certificate from regular physician, if necessary 3) Original Medical Invoices and receipt 4) Invoices on accommodation, communication & travelling expenses (for claim on Compassionate Care & Child Care) 5) Recommendation letter from the attending doctor (for claim on Compassionate Care) 6) Invoices relating to cost of burial, cremation or conveyance of body to home 7) Name and address of usual doctor in Malaysia, if necessary
<p>Section 20 Emergency Telephone Charges</p>	<ul style="list-style-type: none"> • Contact MSIG Assist for assistance. 	<ol style="list-style-type: none"> 1) Statement of charges with details on telephone number called from your telephone/ internet operator
<p>Section 21 Alternative Transport Arrangement</p>	<ul style="list-style-type: none"> • Check that your cancellation/delay was over 24 hours and reason for cancellation/delay is listed as being covered before submitting a claim. <p><i>The policy will only pay for one claim made either under Section 9 or 10 or 11 or 12 or 13 or 21 but not all.</i></p>	<ol style="list-style-type: none"> 1) A written confirmation from the airlines concerned confirming the duration of delay and reason(s) thereof 2) Original receipts for purchase of alternative transport

OYEN TRAVEL INSURANCE

Contact the relevant helpline numbers as soon as you can for assistance quoting your certificate number if possible

MSIG ASSIST HELPLINE / Please call this number

603-7965 3930

Open 24 hours a day, 7 days a week

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