



MSIG Online Travel Protected, Stay Connected Campaign Terms & Conditions.

CAMPAIGN PERIOD

MSIG Insurance (Malaysia) Bhd, Registration No. 197901002705 (46983-W), (“MSIG”) presents the MSIG Online Travel Protected, Stay Connected Campaign (“Campaign”) that commences on 1 April 2026 and ends on 31 May 2026, both dates inclusive (“Campaign Period”), unless otherwise notified.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”): -

ELIGIBILITY

1. The Campaign, which is organised by MSIG, is open to all Malaysians, Permanent Residents, Work Permit / Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependants and who have purchased (which shall be referred to as “Policyholders”) the following insurance product(s) (which shall be referred to as “Insurance Plan”), which is underwritten by MSIG online via MSIG’s website at <https://takeiteasy.msig.com.my/msigonline> (“MSIG’s Website”) during the Campaign Period:
 - MSIG EZ Travel SafeGuard (Single Plan)
 - MSIG EZ Travel SafeGuard (Annual Plan)
2. Policyholders who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to the Insurance Plan or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.
3. Policyholders who have committed or determined by MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.
4. MSIG reserves the right to decline any Policyholders’ eligibility for the Campaign for any reason whatsoever that MSIG may in its sole and absolute discretion deem fit.

MECHANICS

Reward #1: Complimentary Travel eSIM

5. Policyholders who purchase the Insurance Plan(s) via MSIG’s Website during the Campaign Period shall be entitled to receive a complimentary JetFi Mobile eSIM & data plan (which shall be referred to as “eSIM”). A unique voucher code will be provided by MSIG via email upon successful purchase of the Insurance Plan(s), together with the policy documents. The email attachment will also include detailed redemption and activation instructions.
6. Policyholders may purchase more than one Insurance Plan during the Campaign Period. However, the complimentary eSIM is limited to one-time use per account per device.

7. The complimentary eSIM plan begins once you connect to a local network in your destination country. Eligible countries & data plan for complimentary eSIM redemption as below:

Area/Country	Free Data Allowance	Validity Period
Japan	1GB	3 days
South Korea	1GB	1 day
Mainland China	1GB	1 day
Hong Kong	1GB	1 day
Macau	1GB	1 day
Taiwan	1GB	1 day
India	500MB	1 day
Vietnam	500MB	1 day
Philippines	500MB	1 day
United States	1GB	1 day
Canada	500MB	1 day
Australia	1GB	1 day
Europe (47 Countries Travel Pass)	500MB	1 day
Southeast Asia (4 Countries Travel Pass)	1GB	7 days

※ Europe (47 Countries) : Switzerland, Liechtenstein, Portugal, Russia, Italy, Norway, Turkey, Albania, Poland, Montenegro, Moldova, Greece, Ukraine, Slovakia, France, Germany, Ireland, United Kingdom, Luxembourg, Lithuania, Hungary, Belgium, Bulgaria, Cyprus, Austria, Croatia, Estonia, Spain, Iceland, Latvia, Denmark, Sweden, Czech Republic, Finland, Netherlands, Romania, Slovenia, Malta, Armenia, Belarus, Bosnia and Herzegovina, Serbia, North Macedonia, Faroe Islands (Denmark), Georgia, Azerbaijan, Andorra.

※ Southeast Asia (4 Countries) : Singapore, Malaysia, Thailand, Indonesia.

8. eSIM voucher codes are limited to 8,000 in quantity only. Promotion ends once they are fully issued out.
9. Policyholders are not eligible to receive rewards from other MSIG campaigns running concurrently with this Campaign. To qualify for rewards under any other campaign, a separate insurance policy that meets that campaign's eligibility criteria must be purchased.
10. Policyholders are responsible to provide accurate and full contact details, especially a valid email address, as required in the purchasing process. MSIG shall not be held responsible if policyholder did not receive the eSIM due to inaccurate contact details provided by the Policyholders in the purchase e-form. If Policyholders did not receive the eSIM due to inaccurate contact details, or are non-contactable, MSIG reserves the right to forfeit the eSIM entitlement.

Reward #2: Touch 'n Go e-Wallet Credit

11. Policyholders who spend in the amounts provided below via MSIG's Website during the Campaign Period shall be entitled to receive Touch 'n Go e-Wallet Credit which will be directly credited into the Touch 'n Go e-Wallet ("TNG e-Wallet") associated with the mobile phone number provided to MSIG during the application and purchase of the Insurance Plan (exclusive of service tax and stamp duty, if applicable).

Insurance Plan	Gross Premium After Rebate Excluding Service Tax & Stamp Duty	Reward Value of the e-Wallet Credit
MSIG EZ Travel SafeGuard Single Trip	Below RM100	RM 5
MSIG EZ Travel SafeGuard Annual Plan	RM100-RM199.99	RM10
	RM200 & above	RM30

12. Policyholders may purchase more than one Insurance Plan during the Campaign Period that is linked to the same TNG e-Wallet.
13. Each Policyholder will not be entitled to other TNG e-Wallet reward from other MSIG campaign(s) which is/are running concurrently with this Campaign, if any.
14. Policyholders are responsible to provide accurate and full contact details as required in the purchasing process. MSIG shall not be held responsible if MSIG is unable to contact the Policyholders with the information provided by the Policyholders in the purchase e-form. If Policyholders did not receive the TNG e-Wallet Credit due to inaccurate contact details, or did not have a valid TNG e-Wallet, or are non-contactable, MSIG reserves the right to forfeit the e-Wallet Credit.
15. Disbursement of TNG e-Wallet Credit will be arranged one month after the Campaign Period has ended.
16. Policyholders shall download, sign and email scan all required signed standard documents for insurance which may include but not limited to the application form and nomination form to MSIG. All applications for the Insurance Plan shall be subject to MSIG's approval and terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion. In order to be eligible for the Campaign, Policyholders' application for the Insurance Plan and payment of insurance premium must be accepted by MSIG during the Campaign Period.
17. The premium paid for the Insurance Plan under this Campaign is not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
18. Policyholders are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign.

GENERAL

19. By participating in the Campaign, the Policyholders: -
 - (a) agree that they have read, understood, and agree to be bound by the T&Cs of the Campaign and any other relevant terms and conditions that MSIG may impose from time to time.
 - (b) agree to access MSIG's Website at <https://takeiteasy.msig.com.my/msionline> at regular time intervals to view and to be kept up-to-date on any changes or variations to the details of the Insurance Plan; and
 - (c) agree that MSIG's decision on all matters relating to the Campaign shall be final, conclusive, and binding on all Policyholders and no further correspondence and/or appeal to dispute such decision will be entertained.
20. MSIG reserves the right to add, delete, suspend, or vary the T&Cs contained herein and/or details of the Insurance Plan, wholly or in part at its absolute discretion by way of posting on MSIG's Website, or in any manner deemed suitable by MSIG in order to give prior notice to the Policyholders of such additions, deletions or amendments.

21. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Policyholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
22. This document is not intended to be an invitation or offer for subscription of Insurance Plan, nor does it amount to solicitation by MSIG for subscription of Insurance Plan by anyone. Policyholders are advised to read and understand the contents of the product brochure / policy contract before signing up for the relevant insurance products.
23. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Insurance Plan as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
24. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms, and conditions on MSIG's Website shall prevail.

Please Note:

Before accessing the JetFi eSIM App via the provided link, Policyholders are advised to read and understand the Third-Party Platform Disclaimer stated therein. Proceeding to download or use the said App signifies your acknowledgment and acceptance of the disclaimer and that you do so at your own discretion.