

On Receipt of Your Policy

Please read this **Policy** and **Schedule** and should any of the details on **your Policy Schedule** be incorrect, or change is required, please advise us immediately.

Please read your **Policy** and **Schedule** carefully to make sure you understand:

- What is covered
- What is not covered

A Guide to Your Travel SafeGuard Insurance Policy

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Our Agreement

Applicable for Consumer Insurance Contract (Insurance wholly for purposes unrelated to **your** trade, business or profession)

This **policy** is issued in consideration of the payment of **premium** as specified in the **schedule** and pursuant to the answers given in **your** Proposal Form (or when **you** applied for this insurance) and any other disclosures made by **you** between the time of submission of **your** Proposal Form (or when **you** applied for this insurance) and the time the contract is entered into. The answers and any other disclosures given by **you** shall form part of this contract of insurance between **you** and **us**. However, in the event of any pre-contractual misrepresentation made in relation to **your** answers or in any disclosures given by **you**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **policy** reflects the terms and conditions of the contract of insurance as agreed between **you** and **us**.

Applicable for Non-Consumer Insurance Contract (Insurance for purposes related to **your** trade, business or profession)

This **policy** is issued in consideration of the payment of **premium** as specified in the **schedule** and pursuant to the answers given in **your** Proposal Form (or when **you** applied for this insurance) and any other disclosures made by **you** between the time of submission of **your** Proposal Form (or when **you** applied for this insurance) and the time the contract is entered into. The answers and any other disclosures given by **you** shall form part of this contract of insurance between **you** and **us**. In the event of any pre-contractual misrepresentation made in relation to **your** answers or in any disclosures given by **you**, it may result in avoidance of **your** contract of insurance, refusal or reduction of **your** claim(s), change of terms or termination of **your** contract of insurance.

This **policy** reflects the terms and conditions of the contract of insurance as agreed between **you** and **us**.

Your Duty to Inform Us

Duty of Disclosure - Information and Changes We Need to Know About

Applicable for Consumer Insurance Contract (Insurance wholly for purposes unrelated to **your** trade, business or profession)

Where **you** have applied for this insurance wholly for purposes unrelated to **your** trade, business or profession, **you** have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when **you** applied for this insurance) i.e. **you** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of **your** contract of insurance, refusal or reduction of **your** claim(s), change of terms or termination of **your** contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013.

You are also required to disclose any other matter that **you** knew to be relevant to **our** decision in accepting the risks and determining the rates and terms to be applied. **You** also have a duty to tell us immediately if at any time after **your** contract of insurance has been entered into, varied or renewed with **us** any of the information given in the Proposal Form (or when **you** applied for this insurance) is inaccurate or has changed.

Applicable for Non-Consumer Insurance Contract (Insurance for purposes related to **your** trade, business or profession)

Where **you** have applied for this insurance wholly for purposes related to **your** trade, business or profession, **you** have a duty to disclose any matter that **you** know to be relevant to **our** decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant otherwise it may result in avoidance of **your** contract of insurance, refusal or reduction of **your** claim(s), change of terms or termination of **your** contract of insurance.

You also have to tell **us** immediately if at any time after **your** contract of insurance has been entered into, varied or renewed with **us** any of the information given in the Proposal Form (or when **you** applied for this insurance) is inaccurate or has changed.

How Your Insurance Operates

This is **your** Travel SafeGuard Insurance Policy. Please read this policy and Policy Schedule/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.

Your Travel SafeGuard 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 according to **your** selected plan and 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 below. These have the same meaning wherever they are used in the **policy** or the **schedule/ Certificate of Insurance** and are highlighted in the **policy** by being shown in bold print, eg. **personal money**, **valuables** and etc. Words in the singular shall include the plural and vice versa. Words referring to the masculine gender shall include feminine gender.

1. **Accident/Accidental - means**
a sudden, unintentional, unexpected, unusual event occurring at a specific time and place, solely causing **injury**, independent of any other cause.
2. **Annual Policy/ Annual Cover - means**
to cover multiple **overseas** trips within the **period of insurance**, either for leisure or business. Each trip is limited to a maximum of 90 consecutive days. Coverage applies from the time of departure until return to Malaysia, within the selected **geographical area** and subject to the appropriate premium paid.

The following are not applicable to annual policy:

- General Conditions 2(e); and
- Extension of **Period of Insurance**.

Annual policy does not provide cover for:

- **non-resident**
- **one way cover**

3. **Burglary - means**
theft or attempted theft involving **forcible and violent entry into or exit from your premises**. There must be **visible evidence** of such entry or exit for the claim to be valid.
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 license for the transportation of fare paying passengers.
5. **Child/Children - means**
a person who is unemployed and unmarried, aged between 15 days and 17 years of age at the inception date of the policy.
6. **Chinese Physician - means**
A person who is duly licensed or registered with a Traditional Chinese Medicine Practitioners Board in Malaysia to practice traditional Chinese medicine within the scope of his/her license according to the laws and regulations applicable in the **geographical area** of his/her practice. For the avoidance of doubt, a **chinese physician** under this definition is not considered a **medical practitioner/physician** as defined in the **Policy**.
7. **Curtailement - means**
cutting short **your journey** by early return to **your home** after its commencement.
8. **Digital Wallet - means**
a digital payment instrument that stores **your** funds electronically to allow **you** to make payment to any person other than the issuer or for purchase of **travel-related services** subject to approval by **digital wallet** holder.
9. **Domestic/Domestic Trip(s) - means**
a trip
 - a) that travelling within Peninsular Malaysia or East Malaysia;
 - b) not exceeding 14 consecutive days for any one **journey**;
 - c) that commences when **you** leave **your home** and ends when **you** return **home**;
 - d) beyond 150 kilometers from **your home**;
 - e) which excludes any regular commute to and from **your** workplace regardless of the mode of conveyance;
 - f) subject to the Domestic Limits as specified in the Table of Benefits; and
 - g) which forms part of the Annual Policy.
10. **Eligibility - means**
the age **eligibility** for **you** to qualify for cover under this policy as follows:
 - a) **You** are:
 - i. a Malaysian or Malaysian permanent resident;
 - ii. a non resident;
 - iii. a work permit / employment pass holder, dependent pass holder, student pass holder or long-term social pass holder; or
 - iv. legally employed or residing in Malaysia.

- b) **Your age is:**
 - i. between 15 days and 80 years old at the inception date of the policy to be insured under Single Trip Cover.
 - ii. between 15 days and 64 years old at the first enrolment of the policy to be insured under Annual Cover. Policy is renewable up to 80 years old.
 - iii. at least 18 years old to be the policyholder.
 - c) **Other requirements:**
 - i. applicant below 18 years old may be insured with his/her parent as the policyholder.
 - ii. Insured & Spouse plan covers **you** and **your** legal spouse (limited to 1 spouse).
 - iii. Family plan covers **you**, **your** legal spouse (limited to 1 spouse) and **your** child/children aged between 15 days and 17 years old.
11. **Family Member(s) - means**
your legal spouse and all **your** child/children.
12. **Geographical Areas - means**
- a) **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.
 - b) **Area 2:** Bhutan, Europe, Mongolia, Nepal, Tibet, United Kingdom and countries in Area 1 but excluding Belarus, Russia and Ukraine.
 - c) **Area 3:** Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Antarctica, Arctic, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Russia, Sudan, Syria, Ukraine, and Venezuela.
 - d) **Area 4:** Applicable to single trip between Peninsular and East Malaysia and vice versa. Area 4 is part of the cover of Annual Policy.
- For multiple destinations including transit of more than 12 hours, the widest **geographical area** will apply.
13. **Hazardous Adventure(s) - means**
any sport or recreational activity that involves a high level of inherent risk due to the need for specialised skills, exceptional physical exertion, the use of specialised equipment, or exposure to potentially dangerous conditions. This includes, but is not limited to:
- a) **Climbing and Trekking:** Abseiling, rock climbing requiring ropes or other climbing equipment, mountaineering or trekking above 3,000 metres above sea level.
 - b) **Water Activities:** White-water rafting or canoeing above Grade 3 (as per the International Scale of River Difficulty), scuba diving or underwater activities involving artificial breathing apparatus beyond 30 metres in depth.
 - c) **Aerial Activities:** Flying in or operating aircraft (including microlight, gliders or paragliding).
 - d) **Motorized or Speed Activities:** Motor racing, karting, all-terrain vehicle (ATV) riding, powerboating, stunt riding, or any activity involving competitive speed.
 - e) **Winter and Ice Sports:** Ski-jumping, heli-skiing, off-piste skiing, snowboarding without a guide, bobsleigh or freestyle skiing.
 - f) **Equestrian Activities:** Horse jumping, rodeo, or competitive equestrian sports.
 - g) **Others:** Ultra-marathons, any expeditions, professional sporting events or competitions, stunt performances, any organised sporting holiday or vehicle convoy (including the use or operation of motorcycles, cars, 4X4 vehicles or similar mechanically propelled vehicles as part of an organised group or route).
14. **Home - means**
your usual place of residence in Malaysia.
15. **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.
16. **Illness - means**
any sudden and unexpected deterioration of health certified by a registered or competent **medical practitioner** during the **Period of Insurance**.
17. **Immediate 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.
18. **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**.
19. **Insolvency - means**
the inability of a **Travel Agent** to pay its debts when due, leading to total cessation of operations, with the filing of bankruptcy or winding up petition.

20. **Insured Person/You/Your - means**
each person as described in the Policy or Certificate of Insurance.

21. **Journey - means**
a trip that commences when **you** leave **your home** or workplace in Malaysia (whichever is later) for a direct **journey** to **your** intended destination **overseas**. The **journey** must not commence more than twenty-four (24) hours prior to **your** scheduled departure time and shall terminate on the earliest of the following:

- Twenty-four (24) hours upon **your** arrival in Malaysia;
- Upon reaching **your home** or workplace in Malaysia (whichever is earlier); or
- Expiry of the **Period of Insurance**.

The entire **journey**, including both departure and return dates has to be insured under the policy, except for one-way trip. If the policy is not purchased to cover the full **journey**, no coverage shall apply under any section of this insurance.

For Single Trip Cover, each trip is limited to a maximum of 185 consecutive days other than **one way cover**. No extension to **Period of Insurance** is allowed after departure.

For Annual Cover, each trip is limited to a maximum of 90 consecutive days.

If the trip exceeds 185 consecutive days for Single Trip Cover and 90 consecutive days for Annual Cover, the entire trip will not be covered.

22. **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.

23. **Medically Necessary - means**
a medical service provided by a **medical practitioner** which is:

- consistent with the diagnosis and is a customary medical treatment for the covered disability;
- in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits;
- not for the convenience of **you** or the **medical practitioner** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- not of experimental, investigational, research, preventive or screening in nature; and
- for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar disability in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting **your** disability.

24. **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.

25. **MSIG Assist - means**
24-hour worldwide helpline assistance.

26. **Natural Disaster - means**
a force of nature with serious consequences, such as flood, earthquake, tsunami, typhoon, hurricane, volcanic eruption, or landslide, where an emergency warning has been issued by the relevant authority in the destination country. It must happen in the destination country and be reasonably expected to affect **your** travel, safety, accommodation, or transportation.

27. **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.

28. **One Way Cover - means**
a **journey** that commences when **you** leave **your home** or workplace in Malaysia (whichever is later) for a direct **journey** to **your** intended destination **overseas**. The **journey** must not commence more than twenty-four (24) hours prior to **your** scheduled departure time and shall end on the earliest of the following:

- seventy-two (72) hours upon the scheduled arrival at **your** final destination **overseas**; or
- expiry of **your Period of Insurance**.

Any stopover should not exceed 30 days unless the delay is beyond **your** control.

One Way Cover is not applicable to non-residents and annual policy.

29. **Overseas - means**
out of Malaysia or within the selected **geographical area** as specified in **your** Policy Schedule or Certificate of Insurance.
30. **Period of Insurance - means**
the duration of the policy as stated in **your** Policy Schedule or Certificate of Insurance.
31. **Personal Luggage - means**
each of **your** suitcases and luggage of a similar nature and their contents and articles worn or carried by **you** including **your valuables**.
32. **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.
33. **Pre-existing Condition - means**
disabilities that the insured person or **family member(s)** have reasonable knowledge of in the twelve (12) months prior to the inception of the **Period of Insurance**. An insured person or **family member** may be considered to have reasonable knowledge of a **pre-existing condition** where the condition is one for which:
 - a) the insured person or **family member** 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.
34. **Rental Car - means**
a rental sedan, campervan, hatchback or station-wagon (including 4WDs), multi-purpose vehicle rented from a licensed motor vehicle rental company.
35. **Schedule of Benefits - means**
the benefits made available under this insurance coverage in accordance to the plan **you** have selected.
36. **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.
37. **Serious Medical Condition - means**
a condition which in the opinion of **the company** or **MSIG Assist** 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.
38. **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.
39. **Travel Agent - means**
a **travel agent** with a valid licence and registered with the Ministry of Tourism of Malaysia.
40. **Travel-Related Services - means**
services booked and purchased for the purpose of facilitating travel, leisure, or accommodation for use during **your journey**. These include:

- a) Visa application services
- b) Accommodation bookings
- c) Transportation services
- d) Attraction and event tickets
- e) Travel packages

41. 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.

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

MSIG Insurance (Malaysia) Bhd.

Description of Benefits

We will cover the insured person based on the benefits of the selected plan, terms and conditions of the policy.

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 **Period of Insurance**, whilst **you** are on a **journey**, which independently and solely results in disablement and/or death:

- a) Within three hundred and sixty-five (365) days of the **injury** if **you** are a Malaysian, Permanent Resident, Work Permit holder, Employment Pass holder, or otherwise legally employed in Malaysia; or
- b) Provided such disablement or death occurs during the **journey**, if **you** are a **non-resident**.

Benefits and Scale of Compensation

Benefit	Description	% of Sum Insured
1	Accidental Death	100%
2	Permanent and Total Loss of Sight in one or both eyes	100%
3	Permanent and Total Loss of Use of one or more limbs	100%
4	Permanent Total Disablement from engaging in any and every kind of occupation or employment	100%

For each insured person, we will not pay for:

Under Benefit 1

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

Under Benefit 1 to 4

- a) more than one of the benefits resulting from the same **injury**.
- b) the total payout shall not exceed 100% of the Sum Insured stated in the **Schedule of Benefits**.
- c) injuries arising from manual work in connection with any trade, employment and profession.
- d) in the event 100% of the Sum Insured is paid during the **period of insurance**, coverage for the relevant **insured person** shall immediately cease to be in force and upon payment of the Sum Insured, **the company's** obligation to the **insured person** shall be fully discharged.

SECTION 2 - MEDICAL AND OTHER EXPENSES

For each insured person, we will pay:

For the following **medically necessary** incurred expenses as specified below which arises from **your** death, **injury** or **illness** during **your journey overseas** within the **period of insurance** except for Follow-up Treatment in Malaysia.

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

Benefit 2.1 - Medical & Other Expenses

Benefit 2.1.1 - Medical Expenses including Alternative Medicine

Reimbursement up to the limit as specified in the **Schedule of Benefits** and subject to the Overall Limit for Medical Expenses, for reasonable and **medically necessary** fees, charges or expenses for:

- a) medical, surgical, **hospital** or nursing services for **injury** or **illness**.
- b) emergency dental treatment for **accidental** damage to sound and natural teeth.
- c) alternative medicine for **injury** or **illness**. 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 2.1.2 - Follow-up Treatment in Malaysia

Reimbursement for follow-up medical expenses incurred after **your** return from **your journey** to Malaysia. The follow-up treatment is provided by a **medical practitioner** or **chinese physician** for an **illness** or **injury** that required initial treatment or hospitalisation during **your journey overseas**. Coverage is subject to the limit specified in the **Schedule of Benefits** and the

Overall Limit for Medical Expenses.

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

- a) after 30 days from **your** return to Malaysia
- b) **overseas**
- c) on **domestic trip**
- d) the initial outpatient medical treatment is in Malaysia

Benefit 2.2 - Emergency Medical Evacuation

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 adequate 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. If the Insured Person does not contact **MSIG Assist** beforehand and makes their own arrangements, we will reimburse reasonable and necessary expenses, up to the amount **MSIG Assist** would have incurred for the same arrangements. This benefit is not applicable on **domestic trip**.

Benefit 2.3 - 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. Expenses related to religious ceremonies or rites are excluded. 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 2.4 - 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**.

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

Benefit 2.5 - 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 person who is required to travel:

- a) due to **your** hospitalisation and the presence of one person being required 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 2.6 - 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 person 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 2.1

- a) Fees or charges for the **repair, replacement, or provision of dentures or artificial teeth**.
- b) **Dental work involving the use of precious metals**, including but not limited to gold, platinum, or similar materials.
- c) **Treatment resulting from normal wear and tear**, deterioration, or **routine dental maintenance**.
- d) **Repair, replacement or provision of crowns, bridges, implants, orthodontic appliances**, or any form of **cosmetic or elective dental work**.
- e) **Routine dental care**, such as check-ups, cleaning, scaling, polishing, or preventative treatment.
- f) **Treatment for dental diseases**, including but not limited to tooth decay, cavities, gum disease, or oral infections.
- g) **Damage to teeth caused by biting, chewing, or eating**, even if **accidental**.
- h) **Pre-existing dental conditions** or any dental treatment planned or recommended prior to the start of the policy.
- i) any charges for traditional treatment except as specified in Benefit 2.1.1(c)
- j) ophthalmological care, eye glasses, contact lenses and hearing aids or prescriptions for the same.

Under Benefit 2.3

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

Under Benefits 2.1 to 2.6

- 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** for theft, 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 **personal luggage** and personal effects must be owned by **you** and in **your possession and/or accompany you**.

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**.

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 devices, orthopedic supports, 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, USB drives, external hard drives, or any similar data storage media.
 - 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 **carrier**.
 - i) property more specifically insured elsewhere.
 - j) **personal money**.
 - k) fragile articles, musical instruments, sculptures and household goods.
 - l) **mobile phones, smartphones, smartwatches, tablets, laptops, e-readers, gaming devices, drones (unmanned aerial vehicles)**, and any other **portable electronic or unmanned devices**, including their **accessories, batteries, chargers, and peripherals**.
 - m) sports equipment, gear and accessories.

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 authorized 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 DIGITAL TRANSACTIONS

Personal Money and Unauthorised Use of Card or Digital Wallet

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, **digital wallet** following robbery or theft during **your journey overseas**, provided that such loss is reported to the card or **digital wallet** issuer within 24 hours from the incident.

Online Purchase Protection

We will reimburse **you** for **your** direct and pure financial loss as a result of being dishonestly induced by a third party to make online payments over the internet with **your** credit card, debit card or **digital wallet** for **travel-related services** that are not delivered or rendered.

The maximum limit we will pay in any one period and in the aggregate shall not exceed the sum insured stated in the **schedule of benefits**.

Conditions

This benefit is payable if:

- a) the transaction of **travel-related services** was made and completed prior to **your journey**.
- b) **your** credit card, debit card or **digital wallet** are issued in Malaysia.
- c) **you** have made reasonable efforts to recover the loss or seek a refund from the payment provider, third party or seller of the **travel-related services**.
- d) **you** report to the payment provider or financial institution within forty-eight (48) hours of discovery.
- e) **you** report to the police or relevant government authority.
- f) **you** receive written confirmation from the payment provider or financial institution of **your** credit card, debit card and **digital wallet** stating that no compensation will be made for the fraudulent transaction.

For each insured person, we will not pay for any claim arising directly or indirectly from:

1. any prior known act, error, omission, incident or event committed or occurring prior to the inception of this policy if **you** were aware of or could have reasonably ought to have been aware that such act, error or omission, incident or event might be expected to result in a direct and pure financial loss.
2. any criminal, dishonest, fraudulent or malicious act or omission by **you** which is deliberate or reckless.
3. **you** transferring **your** digital banking authentication token to a third party.
4. unauthorised use of **your** credit or debit card or **digital wallet** by **your family member(s)**
5. gambling activities.

6. loss of cryptocurrency.
7. Any loss of air miles, frequent flyer points, holiday points, loyalty or reward points, discount vouchers, promotional codes, e-wallet credits, virtual coins, cashback, gift cards, or any other non-cash incentives or benefits that were used to pay for **travel-related services**, in part or in full.
8. any transaction involving physical goods or for business purposes.
9. purchase of **travel-related services** via peer-to-peer arrangements, in-person and / or transacted by any other means outside the internet.
10. **insolvency** of the payment provider or financial institution or seller or provider of **travel-related services**.
11. any loss that is recoverable from a payment provider, financial institution or third party.
12. failure, interruption, degradation, outage of internet connections, telecommunication, satellite, cable or electricity provided by utility service providers.

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 or theft** of **your** passport and travel documents if left unattended in a public place as a result of **your** failure to take proper care to secure them.
2. **Loss or theft** of **your** passport and travel documents if they are in a suitcase during transit and outside **your** control.
3. **Loss or theft** of **your** passport and travel documents if they are in **your** suit or jacket, left unattended in a public place or while in transit outside **your** control.
4. **Loss of or damage** to **your** passport and travel documents while in the custody of an airline or **carrier**, unless the loss or damage is reported immediately and a **Property Irregularity Report** is obtained from the airline.
5. Any **extra costs** to replace **your** passport or travel documents in Malaysia due to **loss** will **not** be covered.
6. **Mysterious disappearance** of **your** passport and travel documents when the cause cannot be explained.
7. **Expenses related to the modification, cancellation, or rebooking of travel arrangements**, including administrative fees or penalties incurred for changes to flight tickets or other travel bookings due to the **loss** of **your** passport or travel documents.

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 travel arrangement pre-booked and prepaid in Malaysia for:

- a) Accommodation
- b) Transportation
- c) Excursion charges

which are not recoverable from any other source, if **your journey** is unavoidably cancelled at the time of departure.

The above benefits are payable **provided that the insurance was purchased at least seven (7) days before the commencement date of your journey**, and the cancellation occurs due to any of the following:

Events occurring within sixty (60) days prior to the original scheduled departure date from Malaysia:

- a) **your** death or death of any of **your immediate family member** or death of **your** travelling companion registered for the **journey with you**;
- b) **Illness** or **bodily injury** requiring **medically necessary** hospitalisation of **you, family member**, or a registered travelling companion; or
- c) **Illness** or **bodily injury** certified by a **medical practitioner** as unfit to travel, affecting **you, family member**, or a registered travelling companion.

Events occurring within fourteen (14) days prior to the original scheduled departure date from Malaysia:

- a) **your home** becoming uninhabitable following fire or **natural disasters**.
- b) unexpected outbreak of strike, civil unrest, riot or commotion occurring 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.
- c) **natural disasters** including but not limited to flood, earthquake, tsunami or hurricane at the planned destination which results in travel warnings being issued by the government of such destination and/or airport closure.

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**.

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.

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

- a) **Your condition:** **your** death or **medically necessary** hospitalisation due to **bodily injury** or **illness** that requires **you** to cut short **your** trip and return to Malaysia.
- b) **Immediate family members:** unexpected death, serious **illness**, or **bodily injury** to any of **your immediate family members** in Malaysia which requires hospitalisation for more than 48 hours.
- c) **Travelling companion:** death, serious **illness**, or **bodily injury** to **your** travelling companion (who was registered for the **journey** with **you**) that requires **medically necessary** hospitalisation during the **journey** and **you**, as their sole travelling companion, to cut short the trip and accompany them back to Malaysia.
- 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** which results in travel warnings being issued by the government of such destination and/or airport closure.

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) 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 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 AND MISSED EVENTS

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 carriers** 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**, due to any of the following reasons:

- a) **Natural disaster**;
- b) Adverse weather conditions;
- c) **Strike, riot and civil commotion** or industrial action;
- d) Mechanical breakdown or structural defect of the **carrier**; or
- e) Any event resulting in airspace restriction or closure of the airport, terminal, station, or port from which **you** are departing or arriving.

The coverage under this Section only applies to **scheduled carriers**.

The number of hours delayed and the reason for the delay 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. Missed Events due to Travel Delay is only applicable provided that the Travel Delay benefit under this Section is payable.

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**.

For each insured person, we will not pay for:

1. any event which is a result of:
 - a) 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.
 - b) reschedule of itinerary by **scheduled carriers** before the commencement of the **journey**.
 - c) delay of chartered **carriers**.

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 carrier** is missed at any single transfer point due to the late arrival of the incoming **scheduled carrier** 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 carrier**.

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) Incoming **scheduled carrier** was scheduled to arrive less than one (1) hour prior to the scheduled departure time of onward connecting **scheduled carrier**.
 - b) 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.
 - c) missed connection due to the delay in departure caused by failure of the **carrier** 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 carriers** 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.

Any travel overbooked 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 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 overseas** while travelling to the departure port, airport or train station stated in **your** schedule ticket as a result of mechanical breakdown of **carriers**.

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 **carrier** 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 **carrier**).
 - c) failure of the **carrier** 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, Section 10, Section 11, Section 12, 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 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. This benefit is payable provided that the insurance was purchased at least seven (7) days before the commencement date of **your journey**.

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 **medically necessary** 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; and
 - 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 any costs agreed upon in writing between us, for which **you** are legally liable to pay as a result of:

- a) **death** or **accidental bodily injury** to any third party.
- b) loss of or damage to property belonging to any third party that does not belong to and is neither in the charge or under the control of **you** or any of **your family member** 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**:
 - 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.
 - h) arising in United States of America and Canada.
- 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.
 - e) fines, penalties, punitive or exemplary damages.
- 3) judgments 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(j), 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**. **You** must be acting at all times under the direct guidance and supervision of qualified guides and/or instructors employed or authorized by the operator. 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 Benefit 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 carrier 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 Assist Line 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 or social messaging service.

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 Assist Line

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 14 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) you involving as or engaging in:
 - i. naval, military, air force, law enforcement or civil defence service or operation and similar groups;
 - ii. aircraft or ship crew other than as a fare-paying passenger;
 - iii. semi-professional, professional sports and similar groups where a periodic income is received in relation to such sports; unless it is solely administrative or management related;
 - iv. mining, oil-rigging, work at an off-shore site on any kind of conveyance;
 - v. aerial photography;
 - vi. handling explosives or hazardous materials;
 - vii. activities related to all manual work;
 - viii. **overseas** secondment; or
 - ix. missionary work, humanitarian work, volunteering for community services and similar groups.
 - h) student studying abroad unless **one way cover** is purchased.
 - i) the epidemic of a communicable disease for which the Government of Malaysia or the World Health Organization issues travel advisories or warnings.
 - j) personal transport devices which include, but is not limited to electric bicycle, scooter, kick scooter, hoverboard or skateboard.
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 14 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, Antarctica, Arctic, 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.
 - j) any loss of or damage to hired or leased equipment(s).
 - k) **you** travelling in a non-fully licensed passenger carrying aircraft.
3. Under each of the Sections 1, 2, 7 and 8 **we** will not pay for any event which is the result of:
- a) medication, which at the time of departure is known to be required or to be continued **overseas**.
 - b) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
 - c) you receiving in-patient treatment or is on a waiting list for in-patient treatment.
 - d) **you** have received a terminal prognosis.
 - e) **you** intend to travel against the advice of a **medical practitioner** or are intending to obtain medical treatment during the **journey**.
 - f) your suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
 - g) **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).
 - h) solvent abuse.
 - i) **you** being under the influence of alcohol or intoxicating liquor.
 - j) **you** participating in a **hazardous adventure**.
 - k) **your** pregnancy, childbirth, miscarriage, abortion or menopause.
 - l) sexually transmitted diseases.
 - m) **you** or **your family member's pre-existing condition**.
 - n) cosmetic surgery.
 - o) non-emergency medical check-ups.
 - p) failure to obtain required vaccinations before departure.
 - q) **illness** or disorders of a psychological nature, nervous depressions, any anxiety state and/or nervous depressions, mental **illness**.
 - r) motorcycling (as a rider or pillion).

- s) 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).
 - t) **mountain sickness.**
 - u) any medical expenses incurred **overseas** after **we** have determined that **you** are fit to return to Malaysia, or for treatment that, in our opinion, could reasonably be deferred until **your** return to Malaysia.
 - v) any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth.
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 Exclusion Clause (Applicable to Sections 7, 8, 9, 10, 11, 12, 13 and 16)
This insurance does not cover any loss, damage, liability, cost, or expense directly or indirectly caused by, arising out of, or in connection with:
- a) The use or operation of any computer, computer system, computer software, malicious code, computer virus, computer process or any other electronic system;
 - b) Cyber attack or any action taken in controlling, preventing, suppressing, or remediating any cyber incident;
 - c) Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data;
- For the purpose of this clause:**
“Cyber attack” means any act of unauthorized access, malicious interference, or other cyber intrusion into or disruption of a computer system or network;
“Data” means information, facts, or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
All other terms, conditions, and exclusions of the policy remain unchanged.
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. The bodily **injury** or **illness** has to be certified by a **medical practitioner** as unfit to travel.

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.

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 Policy Schedule / 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 Policy Schedule / 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 initialled 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 2.2
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. 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**.

OPTIONAL COVERS

The benefits described below are only applicable if **you** have paid the appropriate extra insurance premium for the benefits, and the benefits are reflected in **your** Policy Schedule or Certificate of Insurance.

The add-ons form part of **your** Travel SafeGuard Insurance Policy and are subject to the Definition of Words, General Conditions and General Exceptions (applicable to all sections) of this policy. If any terms or conditions in the policy are inconsistent with any of the add-on, the terms and conditions in the add-on shall prevail.

(A) ALTERNATIVE TRANSPORT TOP UP

In consideration of the additional premium that **you** paid us, **we** agree to increase the limit for Section 21 - Alternative Transport Arrangement benefit by the amount specified in **your** selected plan.

(B) CRUISE BENEFIT

For the avoidance of doubt, any claims paid under this add-on shall not be paid under the main cover of the policy for the same benefit.

Definitions of Words for Cruise Benefit

Cruise means a voyage that forms part of **your journey** from the time **you** board the ship as a passenger at the first port of call until **you** disembark at the final port of call which takes place during or part of **your journey**.

Cruise Itinerary means the detailed plan of **your** cruise confirmed by a travel agency, tour operator or cruise company, with payment receipt or confirmation, prior to the commencement of the cruise.

Excursion tour means tours or activities that take place during the time **your** cruise ship is docked at a port on **your** cruise itinerary.

Benefit Description

Excursion Tour Cancellation

We will reimburse **you** up to the limit as specified in the Cruise Benefit **Schedule of Benefits** for any non-refundable costs of **your** excursion tour which **you** have purchased if **your** excursion tour is cancelled due to the occurrence of the following event during **your journey**:

- a) **strike, riot and civil commotion** or **natural disaster** at the destination of the scheduled excursion tour; or
- b) **your** death or death of **your** travelling companion registered for the excursion tour with **you**; or
- c) **you** or **your** travelling companion registered for the excursion tour with **you** being certified unfit to travel by a **medical practitioner** or hospitalised due to an **illness** or **injury**.

Excursion Tour Disruption

We will reimburse **you** up to the limit as specified in the Cruise Benefit **Schedule of Benefits** for any non-refundable costs of your unused excursion tour which **you** have purchased if **you** are prevented from continuing an excursion tour in the event of the following:

- a) **strike, riot and civil commotion** or **natural disaster** at the destination of the scheduled excursion tour; or
- b) **your** death or death of **your** travelling companion registered for the excursion tour with **you**; or

- c) **you** or **your** travelling companion registered for the excursion tour with **you** being certified unfit to travel by a **medical practitioner** or hospitalised due to an **illness** or **injury**.

Cruise Connection

We will reimburse **you** up to the limit as specified in the Cruise Benefit **Schedule of Benefits** for reasonable transportation expenses incurred by **you** to travel to the next scheduled cruise boarding port or scheduled destination in the event of the occurrence of the following during **your** cruise:

- a) **strike, riot and civil commotion or natural disaster**; or
- b) **you** or **your** travelling companion registered for the cruise with **you** being certified unfit to travel by a **medical practitioner** or hospitalised due to an **illness** or **injury**.

Additional Conditions for Cruise Benefit

Excursion tour within Malaysia that is part of **your** cruise itinerary will be covered.

We will not pay for:

1. Any loss that are covered by other insurance arrangement, or which are refundable by travel agency, tour operator or cruise company.
2. Any event that was made known to **you** or which **you** were aware of at the time **you** enrolled for this add-on.
3. Any government requirement, regulation or act.
4. Failure to obtain the necessary visa or travel documentation.
5. Death or **illness** caused by **pre-existing condition**.
6. Failure to furnish a written report from a **medical practitioner** certifying **you** or **your** travelling companion's **illness** or **injury**.
7. **Your** disinclination to travel or **your** loss of enjoyment of the cruise.

(C) PET BENEFIT

Definitions of Words for Pet Benefit

Pet means **your** cat or dog.

Benefit Description

Pet Boarding due to Travel Delay

We will pay **you** the amount specified in the Pet Benefit **Schedule of Benefits** if **your** **scheduled carrier** is delayed for at least eight (8) continuous hours from the time specified in the **scheduled carrier** or tour operator travel itinerary which prevents **you** from picking up **your** **pet(s)** on the pre-arranged collection date from a licensed **pet** boarding facility.

This coverage only applies if **you** have confirmed **your** **scheduled carrier**, checked in on time and received **your** boarding pass including self-service channels in accordance with the original itinerary as advised by **your** **carrier**.

To make a claim, **you** must provide written confirmation from:

- a) the licensed **pet** boarding facility stating the original period of stay of **your** **pet(s)**, the collection date arranged before **your** **journey** abroad and the period of extended stay.
- b) **carrier**, operator or handling agent stating the reasons and length of delay.

Additional Exclusions for Pet Benefit

We will not pay for:

1. travel delay arising from strike or industrial action which commenced or was announced before purchase of the insurance and/or date of departure from **your** **home**.
2. reschedule of itinerary by **scheduled carriers** before the commencement of the **journey**.
3. delay of chartered **carriers**.
4. **pet(s)** which is not staying at a licensed pet boarding facility during **your** **journey**.
5. **your** failure to pick up **your** **pet(s)** from the licensed pet boarding facility within the pre-arranged date or time for reasons other than travel delay as defined above.
6. More than one (1) claim for the same **pet(s)** for the same incident.

(D) GOLF BENEFIT

We will provide the benefits described in this section while **you** are playing or practicing golf at a recognized golf course during **your** **journey**.

Definition of Words for Golf Benefit

Golf course means any club operating with a valid license to provide recreational facilities for the purpose of golfing, sports amenities and food and beverages.

Golfing equipment means golf clubs, golf bag, golf shoes and non-motorized golf trolley.

Benefit Description

Loss or Damage to Golfing Equipment

If, during your journey, your golfing equipment is lost or damaged due to accident or misfortune while:

- a) at a recognized golf course; or
 - b) in transit to or from the golf course by a carrier or as accompanied baggage,
- we will, at our discretion, either pay for the loss, reinstate, repair, or replace the item(s), up to the maximum sum insured specified in the Schedule of Benefits.

For each insured person, we will not pay for:

1. Loss or damage to golf balls unless they were inside the golf bag at the time of the incident;
2. Loss or damage to self-propelled golf carts;
3. Loss of equipment leased or rented to others by you;
4. Loss covered under a manufacturer's guarantee;
5. Depreciation, wear and tear; or
6. Loss or damage to golf bags while in play.

Hole-in-One

We will reimburse you for the obligatory celebration expenses incurred if you achieve a "hole-in-one" during a competition or friendly game at a recognized golf course.

Official certification from the recognized golf course and itemized receipts are required for proof in the event of a claim.

Loss of Unused Golf Green Fees

We will reimburse you for the unused, non-refundable portion of Green Fees which you have paid in advance, in the event You are unable to play golf during your Trip due to any of the following:

- a) Accidental injury or illness which prevents you from playing golf, provided such condition is certified by a registered Medical Practitioner at the destination;
- b) Adverse weather conditions resulting in the official closure of the golf course;
- c) Flight delay or cancellation, caused solely by a scheduled commercial airline, that results in you missing your reserved tee time;
- d) Loss or delay of your golfing equipment by a Carrier for a period exceeding twelve (12) consecutive hours from the scheduled tee time;
- e) Trip curtailment arising from any events covered under Section 8 Travel Curtailment of this policy.

For each insured person, we will not pay for:

- 1) Green Fees that are refundable or recoverable from any other source;
- 2) Cancellations due to personal preference or scheduling conflicts;
- 3) Failure to attend a booked session without reasonable cause;
- 4) Any pre-existing medical condition not declared and accepted by us.

WHEN MAKING A CLAIM

- Contact the relevant helpline number as soon as **you** can for assistance quoting **your** Policy Schedule / 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, 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.
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.
Section 5 Personal Money and Unauthorised Use of Card or Digital Wallet Online Purchase Protection	<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, card or digital wallet issuer showing the record of unauthorised use of credit card, debit card or digital including date and time of notification of loss. 3) Detailed breakdown of amount claimed with supporting documents, if available. 4) Written confirmation from the issuing bank, card or digital wallet issuer stating that no reimbursement will be made for the fraudulent transaction.

Type of Claim	What must I do?	What will I need?
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"> Police report at the place of occurrence. Original receipts for additional accommodation, travel and communication expenses incurred in replacing lost travel documents. 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"> Documents to support the reason(s) for cancellation. Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses. 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"> Documents to support the reason(s) for curtailment. Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses. Cancellation invoice from the tour operator concerned and refund obtained from them.
Section 9 Travel Delay and Missed Event	<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"> A written confirmation from the airlines concerned confirming the duration of delay and reason(s) thereof. Original receipts for payment of pre-paid attraction tickets (for claim on Missed Events due to Travel Delay).
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"> A written confirmation from the airlines concerned confirming the duration of delay and reason(s) thereof.
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"> 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"> Documents to support the reason(s) for missed departure. 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"> 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"> Documents to support the reason(s) for the claim on travel deposit. 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"> Rental agreement. Receipt for payment made on additional cost of rental car or rental car excess. Confirmation letter or receipt confirming the actual date returned of the rental car. Medical report and bills stating medical condition and duration of hospitalisation. Police report at the place of occurrence (for claim on Rental Car Excess).

Type of Claim	What must I do?	What will I need?
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"> 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"> Confirmation letter from the hotel or handling agents stating the duration & reason for finding the alternative accommodation. 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"> Police report on the incident.
Section 19 Adventurous Activity Cover	<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"> 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) Letter of Administration, if no nomination. Medical Report from regular and attending physician. <p>For Section 2 - Medical and Other Expenses</p> <ol style="list-style-type: none"> Medical Report from attending physician/ Nature of Illness or injury. Medical Certificate from regular physician, if necessary. Original Medical Invoices and receipt. Invoices on accommodation, communication & travelling expenses (for claim on Compassionate Care & Child Care). Recommendation letter from the attending doctor (for claim on Compassionate Care). Invoices relating to cost of burial, cremation or conveyance of body to home. Name and address of usual doctor in Malaysia, if necessary.
Section 20 Emergency Telephone Charges	<ul style="list-style-type: none"> Contact MSIG Assist for assistance. 	<ol style="list-style-type: none"> Statement of charges with details on telephone number called from your telephone/ internet operator.
Section 21 Alternative Transport Arrangement & Optional Add-On Alternative Transport Top Up	<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"> A written confirmation from the airlines concerned confirming the duration of delay and reason(s) thereof. Original receipts for purchase of alternative transport.
Optional Add-On Cruise Benefit	<ul style="list-style-type: none"> Check that reason of cancellation falls under the covered event. 	<p>For Excursion Tour Cancellation</p> <ol style="list-style-type: none"> Boarding Pass (if applicable). Documents to support the reason(s) for Excursion Tour cancellation. Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses. Cancellation invoice from the tour operator/ cruise company concerned and refund obtained from them.

Type of Claim	What must I do?	What will I need?
	<ul style="list-style-type: none"> Check that reason of Excursion Tour Disruption falls under the covered event. 	For Excursion Tour Disruption <ol style="list-style-type: none"> Boarding Pass (if applicable). Documents to support the reason(s) for Excursion Tour Disruption. Original receipts for payment of the insurance cover and any pre-booked & pre-paid tour expenses. Cancellation invoice from the tour operator/ cruise company concerned and refund obtained from them.
	<ul style="list-style-type: none"> Check that reason of Cruise Connection falls under the covered event. 	For Cruise Connection <ol style="list-style-type: none"> Boarding Pass (if applicable). Documents to support the reason(s) for Cruise Connection. Original receipts for payment of the insurance cover and receipts for any transportation expenses incurred by you to travel to the next scheduled cruise boarding port or scheduled destination. Full Cruise Itinerary.
Optional Add-On Pet Benefit	<ul style="list-style-type: none"> You must check in at your specified departure time. Check that your delay was over (8) hours before submitting a claim. 	<ol style="list-style-type: none"> Boarding Pass. Airline confirmation on the duration and reasons of flight delay. The licensed pet boarding facility stating the original period of stay of your pet, the collection date arranged before your journey abroad and the period of extended stay.
Optional Add-On Golf Benefit	<ul style="list-style-type: none"> Check that reason of cancellation of the golf event falls under the covered event. Report details of the loss/theft to the police within 24 hours and obtain a written report. 	For Loss or Damage to Golfing Equipment <ol style="list-style-type: none"> Detailed breakdown of claimed items. Original purchase receipts of the loss/damage golf equipment, if any. Police report or Incident report to the golf course operator where applicable Copies of the replacement invoices and/or repair invoices where applicable Photographs depicting damages to the golfing equipment
		For Hole in one <ol style="list-style-type: none"> Itemized receipts of the celebration expenses Hole-in-One Score card / Certificate of Achievement
		For Loss of unused golf green fees <ol style="list-style-type: none"> Proof of Green Fees payment made Reasons for being unable to participate in the golf event, with relevant supporting document

Complaint Procedures

We believe **you** deserve a courteous, fair and prompt service. If there is any circumstance when **our** service does not meet **your** expectations, please contact **us** using the appropriate contact details below and provide the **Policy Number/Claim Number** and **Insured/Insured Person's Name**:

1. Firstly, with the department or person **you** dealt with **us** on how **you** would like the problem to be solved.
2. Secondly, if the problem is not solved to **your** satisfaction, then make a formal written complaint to **our** Customer Service Department at:

Customer Service Hotline : 1 - 800 - 88 - MSIG (6744)

Facsimile : +603 - 2026 8086
Email : myMSIG@my.msiga.com
Website : www.msiga.com
Address : Customer Service Department
MSIG Insurance (Malaysia) Bhd
Level 15, Menara Hap Seng 2
Plaza Hap Seng
No. 1, Jalan P. Ramlee
50250 Kuala Lumpur

3. Thirdly, if **you** are not satisfied with **our** decision, **you** can refer the matter to FINANCIAL MARKETS OMBUDSMAN SERVICE (FMOS) or BANK NEGARA MALAYSIA through BNMLINK:
- a. **FINANCIAL MARKETS OMBUDSMAN SERVICES**
(Formerly known as Ombudsman for Financial Services)
Level 14, Main Block,
Menara Takaful Malaysia,
No.4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
General Line : +603 2272 2811
Website : www.fmos.org.my
- b. **BNMLINK**
4th Floor,
Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Telephone : 1-300-88-5465 or
+603 2174 1717 (for overseas calls)
Website : bnm.gov.my/BNMLINK
Physical Visits : By appointment only via eLINK form at bnm.gov.my/BNMLINK or by telephone

You may refer to FMOS and BNMLINK website for detailed information on the scope and timeline for lodging a complaint.

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.msiga.com.

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.

Nomination (This nomination right is not applicable to the insured persons who are the employee of the corporation)

The person(s) nominated by a policy owner to receive death benefit payable under this policy.

- a. Pursuant to Paragraph 5(1) of Schedule 10 of the Financial Services Act 2013, a nomination made by a non-Muslim policy owner shall create a trust in favour of the nominee of the policy moneys i.e. death benefit payable upon the death of the policy owner, if:-
 - i. the nominee is his/her spouse or **child**; or
 - ii. the nominee is his/her parent (if there is no spouse or **child** living at the time of making the nomination).
- b. A nominee of a Muslim policy owner upon receipt of the policy moneys shall distribute the policy moneys in accordance with Islamic law.

Note: The words “policy owner”, “policy moneys” and “child” used in this Nomination clause has the meaning assigned to it in the Financial Services Act 2013.

“NOTICE”

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.”

The **Insured/Insured Person** shall read this **Policy** carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the **Insured/Insured Person**, advice should at once be given to **the Company** and the **Policy** returned for attention.