




Your benefits

BENEFITS	OVERSEAS OUTBOUND (RM)	
	PLAN 1	PLAN 2 <small>NEW</small>
SECTION 1: PERSONAL ACCIDENT		
Covers against death, loss of sight and/or limbs and permanent total disablement due to an accident as follows:		
ACCIDENTAL DEATH & PERMANENT TOTAL DISABLEMENT		
• Death - Adult	250,000	350,000
• Death - Child	62,500	87,500
• Permanent Total Disablement - Adult/Child	250,000	350,000
• Child Education Fund[^] Lump sum payment for dependent child upon accidental death of insured person	7,500	15,000
SECTION 2: MEDICAL & OTHER EXPENSES		
Reimbursement of actual expenses for medical, surgical or hospital charges and emergency dental treatment charges incurred as a result of accidental bodily injuries or illnesses suffered during your travel as follows:		
• Overall Limit for Medical Expenses - Below 70 years - 70 years and above	300,000 150,000	400,000 200,000
• Alternative Medicine^{**} Expenses for traditional treatment from osteopath, physiotherapist and chiropractor	up to 500	up to 1,000
• Follow-up Treatment in Malaysia^{**} <i>**Subject to overall limit for medical expenses</i>	up to 30,000 (max 45 days)	up to 75,000 (max 45 days)
• Emergency Medical Evacuation & Bringing Back to Malaysia MSIG Assist will arrange evacuation and make the necessary transportation arrangements to the nearest hospital when medically appropriate and back to Malaysia where applicable	1,000,000	1,000,000
• Repatriation of Mortal Remains (including Burial and Cremation) MSIG Assist will arrange for repatriation of mortal remains in the event of death during travel or reimbursement of actual expenses for burial and cremation	1,000,000	1,000,000
• Hospital Income Pays for each full day you are hospitalised overseas	250 per day (max 15,000)	300 per day (max 18,000)
• Compassionate Care^{*^} Reimbursement of actual expenses for accommodation, communication, economy class air fare, travel expenses and meals incurred by one (1) relative due to death or hospitalisation of insured person	5,000	10,000
• Child Care^{*^} Reimbursement of actual expenses for accommodation, communication, economy class air fare, travel expenses and meals incurred by one (1) relative to take care and/or accompany children back home due to hospitalisation of insured person	5,000	10,000

BENEFITS	OVERSEAS OUTBOUND (RM)	
	PLAN 1	PLAN 2 
SECTION 3: LUGGAGE & PERSONAL EFFECTS* Reimbursement for total loss/damage to your luggage and personal effects, subject to: <ul style="list-style-type: none"> • Single article, pair or set of articles • Notebook 	max 5,000 500 1,000	max 7,500 500 1,500
SECTION 4: LUGGAGE DELAY Compensation for every six consecutive hours of delay, for: <ul style="list-style-type: none"> • Overseas • Malaysia 	200 (max 800) max 200	200 (max 1,000) max 200
SECTION 5: PERSONAL MONEY AND UNAUTHORISED USE OF CARD  Reimbursement for loss of cash and travellers' cheques and/or loss due to fraudulent use of credit or debit card following robbery or theft	1,000	1,000
SECTION 6: TRAVEL DOCUMENTS* Reimbursement for necessary accommodation, communication and travel expenses incurred in obtaining new passport/visa or air ticket due to loss by robbery or theft	5,000	7,500
SECTION 7: TRAVEL CANCELLATION* Reimbursement for your pre-paid and non-refundable accommodation and travel expenses incurred in the event of the cancellation of your journey due to death, illness or accidental bodily injury that requires hospitalisation or compulsory confinement as certified by Medical Practitioner occurring to you, your family member or your travel partner, or due to fire or natural disasters happening to your home, or due to unexpected outbreak of strike, civil unrest, riot or commotion, or due to natural disasters including but not limited to flood, earthquake, tsunami or hurricane at the planned destination	18,000	50,000
SECTION 8: TRAVEL CURTAILMENT* Reimbursement for your pre-paid and non-refundable accommodation and travel expenses incurred in the event of the curtailment of your trip due to death, illness or accidental bodily injury that requires hospitalisation occurring to you, your family member or your travel partner, or unexpected outbreak of strike, civil unrest, riot or commotion, or due to natural disasters including but not limited to flood, earthquake, tsunami or hurricane at the planned destination, in proportion to the unused days paid in Malaysia	18,000	50,000
SECTION 9: TRAVEL DELAY* Compensation for delay in your scheduled carrier for every six hours <ul style="list-style-type: none"> • Missed Events due to Travel Delay  	200 (max 3,600) 500	200 (max 4,000) 500
SECTION 10: MISSED TRAVEL CONNECTION* Compensation for missed travel connection whereby the next transportation is only available more than six hours later	600	1,000
SECTION 11: TRAVEL OVERBOOKED* Compensation for overbooking of your travel arrangement for every six hours without alternative transportation made available to you	500 (max 1,000)	500 (max 1,000)

BENEFITS	OVERSEAS OUTBOUND (RM)	
	PLAN 1	PLAN 2 <small>NEW</small>
SECTION 12: MISSED DEPARTURE*^o Reimbursement for necessary accommodation and travel expenses incurred as a result of missed departure due to failure of public transport services to get you to the departure port on time	1,000	1,000
SECTION 13: TRAVEL REROUTE^o Compensation for delay in your scheduled carrier for more than six consecutive hours from the original scheduled arrival time	250	500
SECTION 14: LOSS OF TRAVEL DEPOSIT Reimbursement for your pre-paid and non-refundable travel expenses incurred in the event of the cancellation of your planned trip as a result of insolvency of the travel agent	7,500 (max 22,500 for Family Plan)	7,500 (max 22,500 for Family Plan)
SECTION 15: ADDITIONAL COSTS OF RENTAL CAR RETURN AND RENTAL CAR EXCESS* <small>ENHANCED</small> Reimbursement for additional rental car costs incurred as a result of you being unable to return a hired car due to accident or hospitalisation and excess of rental car which you will be liable if the car is damaged or stolen	1,000	1,000
SECTION 16: PERSONAL LIABILITY Coverage on your legal liability to third parties for injury and/or loss of/damage to property during your travel	1,000,000	1,000,000
SECTION 17: LOSS OF USE OF HOTEL FACILITIES Reimbursement for loss of use of hotel facilities due to fire, flood, riot, strike or industrial action	200 per day (max 2,000)	200 per day (max 2,000)
SECTION 18: HOME PROTECTION[^] Compensation for loss or damage to home contents in your home due to fire or burglary during your travel period	500	500
SECTION 19: ADVENTUROUS ACTIVITY COVER Extended to cover you in respect to Section 1 - Personal Accident and Section 2 - Medical and Other Expenses which may be sustained resulting from engaging in or practicing for: <ul style="list-style-type: none"> • Bungee jumping • Sky diving • Hang-gliding • Helicopter rides for sightseeing • Hot air ballooning • Jet skiing • Mountaineering or trekking at mountains below the height of 3,000 metres above sea level • Skiing or snowboarding • Canoeing or white water rafting • Underwater activities involving artificial breathing apparatus for diving up to maximum depth of 30 metres 	Covered	Covered
SECTION 20: TRAVEL WORLDWIDE ASSISTANCE SERVICES	Covered	Covered
TERRORISM AND HIJACKING	Covered	Covered
CHARTERED FLIGHTS (SCHEDULED)	Covered	Covered

* Excess of RM50 per claim.

^o This insurance will only pay for one claim made either under Section 9, 10, 11, 12 or 13.

[^] This benefit is not applicable to non-residents.

Your premiums

Single trip

	INSURED ONLY (RM)		INSURED & SPOUSE (RM)		FAMILY (RM)	
AREA 1 - Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam						
	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2
1 - 5 days	39.00	59.00	69.00	104.00	87.00	131.00
6 - 10 days	58.00	87.00	107.00	161.00	136.00	204.00
11 - 18 days	79.00	119.00	152.00	228.00	218.00	327.00
19 - 31 days	91.00	137.00	176.00	264.00	278.00	417.00
Each additional week	24.00	36.00	48.00	72.00	61.00	92.00
AREA 2 - Europe, Tibet, Nepal and Mongolia and countries in Area 1						
	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2
1 - 5 days	53.00	80.00	98.00	147.00	133.00	200.00
6 - 10 days	79.00	119.00	150.00	225.00	184.00	276.00
11 - 18 days	127.00	191.00	246.00	369.00	304.00	456.00
19 - 31 days	145.00	218.00	285.00	428.00	424.00	636.00
Each additional week	44.00	66.00	76.00	114.00	108.00	162.00
AREA 3 - Worldwide and countries in Area 1 and 2 but excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Sudan and Syria						
	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2
1 - 5 days	66.00	92.00	123.00	172.00	171.00	239.00
6 - 10 days	105.00	147.00	200.00	280.00	253.00	354.00
11 - 18 days	158.00	221.00	310.00	434.00	398.00	557.00
19 - 31 days	221.00	309.00	437.00	612.00	563.00	788.00
Each additional week	57.00	80.00	101.00	141.00	140.00	196.00
PREMIUM FOR AREA 4 INCLUSIVE OF 6% GST	INSURED ONLY (RM)		INSURED & SPOUSE (RM)		FAMILY (RM)	
AREA 4 - Malaysia (applicable to single trip between Peninsular and East Malaysia and vice versa)						
	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2
1 - 5 days	41.34	62.54	73.14	110.24	92.22	138.86
6 - 10 days	61.48	92.22	113.42	170.66	144.16	216.24
11 - 18 days	83.74	126.14	161.12	241.68	231.08	346.62
19 - 31 days	96.46	145.22	186.56	279.84	294.68	442.02
Each additional week	25.44	38.16	50.88	76.32	64.66	97.52

Annual cover - Insured only (Premium inclusive of 6% GST)

	AREA 1 (RM)		AREA 2 (RM)		AREA 3 (RM)	
	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2
18 - 69 years old	256.52	307.40	311.64	358.28	378.42	421.88
Renewable up to 80 years old	323.30	387.96	378.42	453.68	445.20	530.00

Notes

- Family includes you, your legal spouse and unemployed and unmarried child(ren), aged above thirty (30) days and below eighteen (18) years of age.
- For multiple destinations including transit of more than twelve (12) hours, the widest geographical area will apply.
- Travelling between Peninsular and East Malaysia and vice-versa is part of the cover of your Annual TravelRight Plus Policy.
- Travelling within Peninsular or East Malaysia is part of your Annual TravelRight Plus Policy coverage, but subject to the domestic limit as specified in the table below and policy terms and conditions.
- Additional RM10 Stamp Duty is payable.

BENEFITS	DOMESTIC (RM)
	PLAN 1 & PLAN 2
SECTION 1: PERSONAL ACCIDENT	
ACCIDENTAL DEATH & PERMANENT TOTAL DISABLEMENT	
• Death - Adult	250,000
• Permanent Disablement - Adult	250,000
• Child Education Fund[^]	7,500
SECTION 2: MEDICAL & OTHER EXPENSES	Accident Only
• Overall Limit for Medical Expenses	
- Below 70 years	30,000
- 70 years and above	15,000
• Repatriation of Mortal Remains	20,000 (excluding burial and cremation)
SECTION 3: LUGGAGE & PERSONAL EFFECTS	max 100
SECTION 4: LUGGAGE DELAY	100
Compensation for every six consecutive hours of delay	(max 400)
SECTION 9: TRAVEL DELAY[°]	100
Compensation for delay in your scheduled carrier for every six hours	(max 400)
SECTION 10: MISSED TRAVEL CONNECTION[°]	300
Compensation for missed travel connection whereby the next transportation is only available more than six hours later	
SECTION 11: TRAVEL OVERBOOKED[°]	250
Compensation for overbooking of your travel arrangement for every six hours without alternative transportation made available to you	(max 500)
SECTION 12: MISSED DEPARTURE[°]	500
Reimbursement for necessary accommodation and travel expenses incurred as a result of missed departure due to failure of public transport services to get you to the departure port on time	
SECTION 13: TRAVEL REROUTE[°]	125
Compensation for delay in your scheduled carrier for more than six consecutive hours from the original scheduled arrival time	

[°] This insurance will only pay for one claim made either under Section 9, 10, 11, 12 or 13.

[^] This benefit is not applicable to non-residents.