

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your TravelRight Domestic (Inbound) Insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1. What is TravelRight Domestic (Inbound) Insurance?

TravelRight Domestic (Inbound) Insurance covers is designed to provide protection for the needs of an individual or a family whilst holidaying at local destinations in Malaysia.

## 2. Know Your Coverage

As an illustration, for RM 25.00 (before Service Tax and Stamp Duty) premium per trip per Insured Person for duration of 6-10 days, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>• Accidental Death - RM150,000</li><li>• Permanent Disablement - RM150,000</li><li>• Medical Expenses - RM15,000</li><li>• Personal Luggage &amp; Personal Effects - RM100</li><li>• Travel Delay - max RM500</li><li>• Terrorism and Hijacking - Covered</li><li>• Chartered Flights (Scheduled) - Covered</li></ul>	<ul style="list-style-type: none"><li>• War and related risks</li><li>• Government Regulations or Acts or Authorities of any country</li><li>• Suicide, self-inflicted injury</li><li>• Drug abuse</li><li>• Receiving in-patient treatment or is on a waiting list for in-patient treatment</li><li>• Received a terminal prognosis from a medical practitioner</li><li>• Travelling against the advice of a medical practitioner</li><li>• AIDS or AIDS-related complex (ARC)</li><li>• Pre-existing condition</li><li>• Pregnancy, childbirth</li><li>• Illness or disorders of psychological nature</li><li>• Manual work in connection with any trade, employment or profession</li><li>• Travelling in a non-fully licensed passenger-carrying aircraft other than as a fare-paying passenger</li><li>• Hazardous Activities</li></ul>

The duration of insurance coverage is per trip basis. Each trip is limited to a maximum of 31 days.

You should refer to the policy wording for the full list of exclusions.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

If you have any questions or require assistance on your TravelRight Domestic (Inbound) Insurance, you can:



Call us at:  
1-800-88-MSIG (6744) or  
603-2050-8228



Visit us at:  
<https://www.msig.com.my/>



Email us at:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

<b>For TravelRight Domestic (Inbound) Insurance, you must pay a premium of:</b>	
Standard cover	: <b>RM25.00</b> (Duration: 6-10 days)
<b>You also have to pay the following fees and charges:</b>	
^Stamp Duty	: <b>RM10.00</b>
Commission (25%)	: <b>RM6.25</b> (Included in premium)
Service Tax (8%)	: <b>RM2.00</b>
Total premium payable	: <b>RM37.00</b>

^Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2028. However, RM10 stamp duty shall be payable starting from 1/1/2029.

### 4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- Eligibility - You must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, aged between 18 to 80 years at the date of application.
- Journeys within Malaysia are intended for leisure and exclude daily or regular commuting.
- Extension of cover is not allowed during the trip or after you have departed for your destination.
- Cash before cover - Cover starts only after you have paid the premium.
- Notice of Claim - You must notify and provide full claim details to us within:
  - a) 30 days from the incident date for injury claims
  - b) 14 days from the incident date for non-injury claims

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

### 5. Can I cancel my policy/certificate?

Yes, you may cancel your policy/certificate anytime by informing us in writing. We will refund your premium if you have not embarked on your journey. If you have made a claim, no refund will be given.

**MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**