



MSIG Insurance (Malaysia) Bhd

Registration No. 197901002705 (46983-W)

Head Office: Customer Service Centre, Level 15, Menara Hap Seng 2,

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www.msig.com.my

A Member of **MS&AD** INSURANCE GROUP

Frequently Asked Questions – Pet Benefit

- 1. Can I purchase this add-on after I have purchased a travel insurance single trip policy or annual cover?**

Yes, as long as you purchase this add-on before your departure from Malaysia for your trip.

- 2. Can I mix and match this add-on plans with the basic travel insurance plans, i.e., purchase Plan 2 for this add-on while basic travel insurance is Plan 1?**

Yes, you can choose any of the available add-on plans to complement any of MSIG's basic travel insurance plans.

- 3. Can I change my add-on plan during mid-term?**

For single trip, you may make changes to your add-on plan before the commencement of your trip subject to the revised premium.

For annual trip, changes to your add-on plan can be made during renewal of your annual policy subject to the revised premium.

- 4. If I have two cats/dogs, do I need to purchase two of this add-on to cover both my cats/dogs?**

You can only purchase one Pet Benefit for each trip regardless of the number of pets you have. You may consider a higher plan for a higher allowance.

- 5. Can I purchase this add-on while I am overseas?**

This add-on must be purchased before departure from Malaysia for your trip.

- 6. Is this add-on to be issued separately with stamp duty?**

Stamp duty is only applicable to the basic travel insurance policy. Because this is an add-on, there is no additional stamp duty to be paid.

- 7. If I have made a valid claim under this add-on but not for the full limit, can the balance be carried forward for future use?**

For single trip, no carry forward of the remaining benefit amount is allowed. Any remaining amount not utilised shall be forfeited upon completion of an insured trip.

For annual cover, benefit limit is based on per trip basis and shall be reset for your next trip if there is a claim.

- 8. Can I make a claim if my pet is boarding at a home based pet boarding facility without any licensed?**

No, this add-on covers pet staying at a licensed pet boarding facility.



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9. Can I cancel this add-on and receive full premium refund if there is no claim being made?

For single trip, you may cancel this add-on before the commencement of your journey by giving 7 days' written notice and is entitled to refund of premium paid.

For annual cover, you may cancel this add-on by giving 7 days' written notice and entitled for premium refund depending on the policy in-force period.

10. Can I cancel Pet Benefit after making a claim and request for a pro-rated premium refund?

There will be no premium refund for cancellation of this add-on after a claim has been made for both single trip and annual cover.

11. What are the documents required to claim under Pet Benefit?

In the event of claim, you will need to submit:

- i) Boarding Pass.
- ii) Airline confirmation on the duration and reasons of flight delay.
- iii) 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.

12. If I have purchased a single trip policy with Insured and Spouse coverage, can both of us made claim under this add-on if we are unable to pick up our cat from the pet boarding due to travel delay for 12 hours?

We will only pay according to the selected plan limit with the condition that the flight delay affected your scheduled pick up time for your cat. We will not pay if your scheduled pick up time is two days after your arrival where the flight delay does not affect your scheduled pick up time.