



MSIG TRAVEL ADD-ON COVID-19 BENEFIT



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Now that both local and international travel is opening up again, you have so much to look forward to. However, let's take extra precautions and follow all necessary SOPs to have a safe travel experience. Wherever you go, protect yourself and your family with MSIG TravelRight Plus Insurance that now comes with an add-on for COVID-19 coverage.

This add-on covers medical expenses for the treatment of COVID-19 when you are infected and hospitalised overseas, including follow-up treatment in Malaysia, and offers other benefits as shown in the table below. A choice of three plans at affordable premium are available to meet your budget and travel needs.

BENEFITS		PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
SECTION 2	MEDICAL AND OTHER EXPENSES			
	Overall Limit for COVID-19 Medical Expenses	100,000	200,000	450,000
	Follow-up Treatment in Malaysia** (up to max 45 days)	30,000	75,000	100,000
	**Subject to Overall Limit for COVID-19 Medical Expenses.			
	Emergency Medical Evacuation & Bringing Back to Malaysia	250,000	350,000	500,000
	Repatriation of Mortal Remains (including Burial & Cremation)	250,000	350,000	500,000
	Hospital Income			
	- per day	200	300	400
	- maximum up to	6,000	9,000	12,000
SECTION 7	TRAVEL CANCELLATION	5,000	12,500	25,000
SECTION 8	TRAVEL CURTAILMENT	5,000	12,500	25,000

Notes:

- This COVID-19 Benefit is only applicable to Areas 1, 2 and 3 of TravelRight Plus Single Trip and Annual Cover.
- The COVID-19 Benefit plan selected has to correspond with the selected plan of the basic cover. For example, the COVID-19 Benefit Plan 1 can only be purchased with TravelRight Plus Plan 1.
- The Medical Expenses benefit is applicable only when there is hospitalisation overseas due to COVID-19 infection, including Follow-up Treatment benefit incurred in Malaysia up to 45 days, subject to Terms & Conditions.
- Medical Expenses, Emergency Medical Evacuation & Bringing Back to Malaysia, Repatriation of Mortal Remains are subject to pre-approval by MSIG Assist.
- The Travel Cancellation benefit is applicable only if this Add-on is purchased at least 7 days before journey commencement.

Member of PIDM

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).

SINGLE TRIP

COVID-19 BENEFIT PREMIUM		INSURED ONLY (RM)			INSURED & SPOUSE (RM)			FAMILY (RM)		
		PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
AREA 1	1 to 5 days	14	22	36	26	41	66	50	78	128
	6 to 10 days	20	30	48	38	56	88	72	108	168
	11 to 18 days	33	47	71	60	87	132	116	168	253
	19 to 31 days	51	72	107	95	134	198	183	258	380
	Each additional week	14	21	34	28	42	68	56	84	135
AREA 2	1 to 5 days	20	32	51	36	58	94	70	111	180
	6 to 10 days	29	43	68	53	80	125	101	153	240
	11 to 18 days	47	67	101	86	124	188	165	238	360
	19 to 31 days	73	102	152	135	190	281	260	365	540
	Each additional week	20	30	48	39	60	96	77	120	192
AREA 3	1 to 5 days	25	40	65	47	74	120	90	143	230
	6 to 10 days	36	55	86	68	102	160	130	195	308
	11 to 18 days	59	86	129	110	159	240	210	305	461
	19 to 31 days	93	131	194	173	243	359	333	468	690
	Each additional week	25	39	62	50	77	123	99	154	245

NEW!
Annual Cover – Insured only

COVID-19 BENEFIT PREMIUM (INCLUSIVE OF 8% ST)	AREA 1 (RM)			AREA 2 (RM)			AREA 3 (RM)		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
18 – 69 years old	64.80	89.64	115.56	78.84	104.76	129.60	96.12	123.12	150.12
Renewable up to 80 years old	160.92	213.84	268.92	196.56	250.56	302.40	238.68	294.84	351.00

For more information on MSIG COVID-19 Benefit, please contact your MSIG Insurance Adviser or visit www.msig.com.my.

The description of covers is a brief summary for quick and easy reference; the precise terms and conditions that apply are in the Policy Document.

Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

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For more information, please call MSIG or contact your Insurance Adviser at:

MSIG TRAVEL ADD-ON MANFAAT COVID-19



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Kini kedua-dua perjalanan tempatan dan antarabangsa telah dibuka semula, anda ada banyak percutian untuk dinanti-nantikan. Walau bagaimanapun, mari ambil langkah berjaga-jaga dan ikuti semua SOP yang ditetapkan untuk mendapatkan pengalaman perjalanan yang selamat. Ke mana sahaja anda pergi, lindungi diri anda dan keluarga anda dengan Insurans TravelRight Plus MSIG yang kini disertakan dengan perlindungan tambahan yang meliputi COVID-19.

Perlindungan Tambahan ini meliputi perbelanjaan perubatan untuk rawatan COVID-19 apabila anda dijangkiti dan dimasukkan ke hospital di luar negara, termasuk rawatan susulan di Malaysia, dan menawarkan manfaat lain seperti yang ditunjukkan dalam jadual di bawah. Tiga pilihan pelan disediakan pada premium mampu milik untuk memenuhi bajet dan keperluan perjalanan anda.

MANFAAT		PELAN 1 (RM)	PELAN 2 (RM)	PELAN 3 (RM)
SEKSYEN 2	PERBELANJAAN PERUBATAN DAN PERBELANJAAN LAIN			
	Had Keseluruhan bagi Perbelanjaan Perubatan COVID-19	100,000	200,000	450,000
	Rawatan Susulan di Malaysia** (sehingga maksimum 45 hari) **Tertakluk kepada Had Keseluruhan bagi Perbelanjaan Perubatan COVID-19	30,000	75,000	100,000
	Pemindahan Perubatan Kecemasan dan Membawa Balik ke Malaysia	250,000	350,000	500,000
	Penghantaran Balik Jenazah (termasuk Pengebumian dan Pembakaran Mayat)	250,000	350,000	500,000
	Pendapatan Hospital			
	- setiap hari	200	300	400
	- sehingga maksimum	6,000	9,000	12,000
SEKSYEN 7	PEMBATALAN PERJALANAN	5,000	12,500	25,000
SEKSYEN 8	PEMEDEKAN PERJALANAN	5,000	12,500	25,000

Nota-nota:

- Perlindungan Manfaat COVID-19 hanya terpakai untuk Kawasan 1, 2 dan 3 bagi Perlindungan Satu Perjalanan dan Tahunan TravelRight Plus.
- Perlindungan Manfaat COVID-19 yang dipilih mestilah sesuai dengan pelan perlindungan asas yang dipilih. Contohnya, Pelan 1 Perlindungan Manfaat COVID-19 hanya boleh dibeli dengan Pelan 1 TravelRight Plus.
- Perbelanjaan Perubatan hanya terpakai apabila terdapat kemasukan ke hospital di luar negara akibat jangkitan COVID-19, termasuk manfaat Rawatan Susulan yang ditanggung di Malaysia sehingga 45 hari, tertakluk kepada Terma & Syarat.
- Perbelanjaan Perubatan, Pemindahan Perubatan Kecemasan dan Membawa Balik ke Malaysia, Penghantaran Balik Jenazah tertakluk pada kelulusan MSIG Assist.
- Manfaat Pembatalan Perjalanan hanya akan terpakai jika Perlindungan Tambahan ini dibeli sekurang-kurangnya 7 hari sebelum perjalanan dimulakan.

Ahli PIDM

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi MSIG Insurance (Malaysia) Bhd atau PIDM (layari www.pidm.gov.my).

SATU PERJALANAN

	PREMIUM PERLINDUNGAN MANFAAT COVID-19	PEMEGANG POLISI SAHAJA (RM)			PEMEGANG POLISI & SUAMI/ISTERI (RM)			KELUARGA (RM)		
		PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3
KAWASAN 1	1 ke 5 hari	14	22	36	26	41	66	50	78	128
	6 ke 10 hari	20	30	48	38	56	88	72	108	168
	11 ke 18 hari	33	47	71	60	87	132	116	168	253
	19 ke 31 hari	51	72	107	95	134	198	183	258	380
	Setiap minggu tambahan	14	21	34	28	42	68	56	84	135
KAWASAN 2	1 ke 5 hari	20	32	51	36	58	94	70	111	180
	6 ke 10 hari	29	43	68	53	80	125	101	153	240
	11 ke 18 hari	47	67	101	86	124	188	165	238	360
	19 ke 31 hari	73	102	152	135	190	281	260	365	540
	Setiap minggu tambahan	20	30	48	39	60	96	77	120	192
KAWASAN 3	1 ke 5 hari	25	40	65	47	74	120	90	143	230
	6 ke 10 hari	36	55	86	68	102	160	130	195	308
	11 ke 18 hari	59	86	129	110	159	240	210	305	461
	19 ke 31 hari	93	131	194	173	243	359	333	468	690
	Setiap minggu tambahan	25	39	62	50	77	123	99	154	245

BAHARU!

Perlindungan Tahunan – Pemegang polisi sahaja

PREMIUM PERLINDUNGAN MANFAAT COVID-19 (TERMASUK 8% SST)	KAWASAN 1 (RM)			KAWASAN 2 (RM)			KAWASAN 3 (RM)		
	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3
18 – 69 tahun	64.80	89.64	115.56	78.84	104.76	129.60	96.12	123.12	150.12
Boleh diperbaharui sehingga 80 tahun	160.92	213.84	268.92	196.56	250.56	302.40	238.68	294.84	351.00

Untuk maklumat lanjut tentang Manfaat COVID-19 MSIG, sila hubungi Penasihat Insurans atau lawati www.msig.com.my.

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah; terma dan syarat tepat yang bertakluk terdapat di dalam Dokumen Polisi.

Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.

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