



MSIG TRAVEL ADD-ON PET BENEFIT

F-AD-S132-V0 (Effective 18 February 2025)

Ensuring Your Pet's Safety During Travel Disruptions



Unforeseen travel setbacks can disrupt plans and create additional concerns, especially for pet owners. Ensuring your pet's care is managed seamlessly during such times is a responsibility that cannot be overlooked.

MSIG now offers the **Pet Benefit Add-On** that provides you with an allowance to cover additional pet boarding expenses that arise if your journey is unexpectedly delayed. This benefit activates after a minimum travel delay of at least 8 hours which impacted your scheduled pick up of your pet and can support you for up to 5 days. With this add-on, you can travel with confidence, knowing that your pet's care will not be compromised.

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).



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Schedule of Benefits and Premium



BENEFIT				PLAN 1 (RM)		PLAN 2 (RM)		PLAN 3 (RM)	
Pet Boarding due to Travel Delay, per day				150 (max 750)		200 (max 1,000)		250 (max 1,250)	
TYPE	AREA 1 (RM)			AREA 2 & 3 (RM)			AREA 4 (RM)*		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
Single Trip Premium	7.00	9.00	11.00	10.00	13.00	16.00	7.56	9.72	11.88

TYPE	AREA 1 (RM)			AREA 2 & 3 (RM)		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
Annual Trip Premium*	32.40	43.20	54.00	37.80	49.68	61.56

*Premium inclusive of 8% Service Tax.

Notes:

1. Pet means cat or dog.
2. Only one (1) Pet Benefit is allowed for each policy regardless of the number of pets you have.

Example Scenario

Farah and Rachael both purchased a MSIG TravelRight Plus insurance policy. They both extended their policy to include **Plan 2** of the **Pet Benefit Add-On**.

Both Farah and Rachael flew to Japan for a one-week holiday and sent their pets to licensed pet boarding facility. Unfortunately, due to bad weather, their flight was delayed for 10 hours during their returned journey back to Malaysia. They were forced to extend their pets' stay at the pet boarding facility for extra 1 day as they had missed the scheduled collection time.

	FARAH	RACHAEL
Number of Pets	2 cats	1 dog
Number of Persons Travelling	Travelling alone	Travelling with spouse
Scheduled Pet Collection Date	3 January 2025	
Actual Pet Collection Date	4 January 2025	
Claim Eligibility	Both Farah and Rachael were able to claim a total payout of RM200. This is because they both had purchased the Pet Benefit add-on (Plan 2) . With the Pet Benefit add-on , Farah and Rachael were able to get some financial relief from the claim payout.	

For more information on MSIG Pet Benefit or other Travel Add-On, 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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Registration No. 197901002705 (46983-W)

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



MSIG TRAVEL ADD-ON Manfaat Haiwan Peliharaan

F-AD-S132-V0 (Berkuat kuasa 18 Februari 2025)

Melindungi Haiwan Kesayangan Anda Semasa Anda Menghadapi Gangguan Perjalanan



Halangan perjalanan yang tidak dijangka boleh mengganggu rancangan dan menimbulkan kebimbangan tambahan, terutamanya bagi pemilik haiwan peliharaan. Oleh itu, anda mempunyai tanggungjawab penting untuk memastikan penjagaan haiwan kesayangan anda terurus pada masa sebegini.

Sehubungan dengan itu, **Perlindungan Tambahan Manfaat Haiwan Peliharaan** menyediakan elaun untuk anda menampung perbelanjaan tambahan penjagaan haiwan peliharaan anda sekiranya perjalanan anda tertunda secara tidak dijangka. Manfaat ini diaktifkan selepas berlakunya kelewatan perjalanan sekurang-kurangnya selama 8 jam dan boleh membantu anda dari segi kewangan sehingga 5 hari. Dengan perlindungan tambahan ini, anda boleh mengembara dengan yakin kerana penjagaan haiwan kesayangan anda akan terjamin.

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).



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Jadual Manfaat dan Premium



MANFAAT		PELAN 1 (RM)			PELAN 2 (RM)			PELAN 3 (RM)		
Penginapan Haiwan Peliharaan disebabkan Kelewatan Perjalanan, Sehari		150 (mak 750)			200 (mak 1,000)			250 (mak 1,250)		
JENIS	KAWASAN 1 (RM)			KAWASAN 2 & 3 (RM)			KAWASAN 4 (RM)*			
	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3	
Premium Perlindungan Satu Perjalanan	7.00	9.00	11.00	10.00	13.00	16.00	7.56	9.72	11.88	

JENIS	KAWASAN 1 (RM)			KAWASAN 2 & 3 (RM)		
	PELAN 1	PELAN 2	PELAN 3	PELAN 1	PELAN 2	PELAN 3
Premium Perlindungan Tahunan*	32.40	43.20	54.00	37.80	49.68	61.56

*Premium termasuk Cukai Perkhidmatan 8%

Nota-nota:

- Haiwan peliharaan bermaksud kucing atau anjing.
- Hanya satu (1) Manfaat Haiwan Peliharaan dibolehkan untuk setiap polisi tidak kira berapa bilangan haiwan peliharaan yang anda miliki.

Contoh Senario

Farah dan Rachael kedua-duanya membeli polisi insurans TravelRight Plus MSIG. Mereka berdua telah melanjutkan polisi mereka dengan menambah **Pelan 2 Perlindungan Tambahan: Manfaat Haiwan Peliharaan**.

Kedua-dua Farah dan Rachael terbang ke Jepun untuk bercuti selama seminggu dan telah menghantar haiwan peliharaan mereka ke pusat penginapan haiwan peliharaan berlesen. Akan tetapi, disebabkan cuaca buruk, penerbangan mereka tertunda selama 10 jam semasa perjalanan pulang ke Malaysia. Mereka terpaksa melanjutkan penginapan haiwan kesayangan mereka di pusat penginapan haiwan peliharaan selama 1 hari kerana mereka telah terlepas masa pengambilan haiwan peliharaan mereka yang telah dijadualkan.

	FARAH	RACHAEL
Bilangan Haiwan Peliharaan	2 Kucing	1 Anjing
Bilangan Orang yang Mengembara	Mengembara seorang diri	Mengembara bersama pasangan
Tarikh Pengambilan Haiwan Peliharaan yang Dijadualkan	3 Januari 2025	
Tarikh Pengambilan Haiwan Peliharaan yang Sebenar	4 Januari 2025	
Kelayakan Tuntutan	Kedua-dua Farah dan Rachael boleh menuntut jumlah bayaran sebanyak RM200. Ini kerana mereka telah membeli Perlindungan Tambahan Manfaat Haiwan Peliharaan (Pelan 2) . Dengan Perlindungan Tambahan Manfaat Haiwan Peliharaan , Farah dan Rachael telah mendapat sedikit sokongan kewangan daripada bayaran tuntutan.	

Untuk maklumat lanjut tentang Manfaat Haiwan Peliharaan MSIG atau lain-lain pilihan Perlindungan Tambahan Perjalanan, sila hubungi Penasihat Insurans MSIG anda atau lawati www.msig.com.my.

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah; terma dan syarat tepat yang tertakluk terdapat di dalam Dokumen Polisi. Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya dalam risalah ini, versi Bahasa Inggeris akan diutamakan.

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