



**LIEW CHUEN YEN
16, LEBUH BERCHAM T 1/6,
TAMAN SERI BERCHAM,
31400 IPOH,
PERAK.**

Dear Valued Customer

Thank you for insuring with MSIG. Enclosed is your Insurance Policy and Schedule for your safe keeping. It is important you read the Schedule to ensure the details captured are accurate. Should any amendments be necessary, please do let us know. 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). You may obtain a copy of PIDM's TIPS Brochure from MSIG official website (www.msig.com.my).

Our Promise of Service

We strive to provide high service standard and meet any claims covered by the Policy honestly, fairly and promptly. Should you have any reason to believe that we have not done so, we would like to hear from you, as your feedback is important to us. You could contact your Insurance Adviser, our Branch or Customer Service Department.

Contact Details of Complaint Handling Unit

Address : Customer Service Department
Level 15, Menara Hap Seng 2
Plaza Hap Seng, No. 1, Jalan P.Ramlee
50250 Kuala Lumpur

Customer Service Hotline : 1-800-88-MSIG (6744)
Fax : 603 2026 8086
Email : myMSIG@my.msig-asia.com
Website : www.msig.com.my

MSIG is a licensed general insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. If you are not satisfied with the response or final decision from us, you may address your complaint to :

Laman Informasi Nasihat dan Khidmat (BNMLINK)
(Walk-in Customer Service Centre)
Bank Negara Malaysia,
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur
Tel : 603 2698 8044
Extension 8950 / 8958 (BNMLINK General Line)

Pengarah
Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel : 1-300-88-5465 (1-300-88-LINK)
(Overseas : 603 2174 1717)
Fax : 603 2174 1515
Email : bnmtelelink@bnm.gov.my

Operating Hours : 9 am to 5 pm (Monday to Friday)

In the event of a complaint/dispute made against MSIG and you are not satisfied with the decision made and even after the appeal and final decision of MSIG's Senior Management, within 6 months after the decision, you can seek assistance from Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur, Tel: 603-2272 2811, Fax: 603-2272 1577, Email: enquiry@ofs.org.my, Website: www.ofs.org.my

PRIVACY NOTICE: Please be informed that for the purpose of compliance to Personal Data Protection Act 2010, MSIG has put in place a Privacy Notice which explains MSIG's firm commitment to protecting and safe-guarding the privacy of your personal data. Please visit our website at www.msig.com.my to view the details of the Privacy Notice.

Insurance Adviser:
**ONG HONG LIANG
2 LORONG 7
TAMAN MELATI
08000 SUNGAI PETANI
KEDAH**

Issuing Branch:
**MSIG INSURANCE (MALAYSIA) BHD
1ST FLOOR, 9C, JALAN KAMPUNG BARU,
08000 SUNGAI PETANI, KEDAH**

Tel: 604-4244180
Fax: 604-4234513

TRAVELRIGHT PLUS CERTIFICATE OF INSURANCE

Certificate No

MSIG TAA SP-85183559-TAA

Period of Insurance : 28/08/2024 - 30/12/2024

Insured Persons (As in NRIC/Passport)	NRIC	Old IC/Passport No	Date of Birth
LIEW CHUEN YEN	810507-08-5213		07/05/1981
CHONG PUI PUI	810206-08-5420		06/02/1981
IVANNA LIEW ZHI YNG	140217-08-0166		17/02/2014
SAMUEL LIEW ZHI RUI	160808-08-0043		08/08/2016

Postal Address : 16, LEBUH BERCHAM T 1/6,
TAMAN SERI BERCHAM,
31400 IPOH,
PERAK.

Tel No : (Home)

Tel No : (Handphone) 012-5561752

Cover Required / Perlindungan Diperlukan : FAMILY
Plan Type / Jenis Pelan : SINGLE TRIP PLAN 1 < 70 YEARS
Covid Plan Type / Jenis Pelan Covid : TRAVEL COVID-19 ADD-ON(PLAN 1)
Coverage Type / Jenis Perlindungan : OVERSEAS 2-WAY (OUTBOUND)
Destination / Destinasi : AREA 1
Travel Date / Tarikh Melancong : **From / Dari** 21/12/2024 **To / Hingga** 30/12/2024
No of Days / Bil. Hari : 10
Total Premium / Jumlah Premium (RM) : 248.00 (Inclusive Tax if applicable)

NOMINATION MADE IN PURSUANT TO FINANCIAL SERVICES ACT 2013 PENAMAAN MENGIKUT AKTA PERKHIDMATAN KEWANGAN 2013

Name of Nominee / Nama Penama : WONG SAU KAM
NRIC/Passport No / No KP/Pasport : 590616-08-5720 **Share / Perkongsian :** 100.0%
Relationship / Hubungan : MOTHER IN LAW
Address / Alamat : SAME AS ABOVE

IMPORTANT NOTES / NOTA PENTING

1. An overseas trip shall involve return to Malaysia within the period of insurance and in no event to exceed 185 days except Annual Cover which is limited to 90 days.
Perjalanan luar negara termasuk kembali ke Malaysia dalam tempoh yang diinsuranskan dan tidak akan melebihi 185 hari kecuali Perlindungan Tahunan adalah dihadkan kepada 90 hari.
2. Family Plan includes you, your legal spouse and accompanying children aged above 30 days and below 18 years.
Pelan Sekeluarga termasuk anda, suami/isteri anda yang sah dan semua anak-anak anda yang mengiringi berusia di atas 30 hari dan di bawah umur 18 tahun.

3. Any extension of cover is not allowed during the trip or after you have departed for your trip.
Sebarang penyambungan perlindungan tidak akan dibenarkan semasa perjalanan atau selepas perjalanan anda bermula.
4. This insurance is subject to terms and conditions in policy booklet provided herewith.
Insurans ini tertakluk kepada terma-terma dan syarat-syarat di dalam buku polisi dengan syarat yang terkandung di dalamnya.
5. Please examine the certificate and policy to make sure you have the protection you need.
Sila semak sijil dan polisi untuk memastikan anda mendapat perlindungan yang dikehendaki.
6. If you need to make a claim upon your return, please call us at 603-2053 5898
Jika ingin membuat tuntutan setelah kembali dari perjalanan, sila hubungi kami di 603-2053 5898

GEOGRAPHICAL AREAS / KAWASAN GEOGRAFI

1. **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.
2. **AREA 2** Bhutan, Europe, Mongolia, Nepal, Tibet, United Kingdom and countries in Area 1 but excluding Belarus, Russia and Ukraine.
3. **AREA 3** Worldwide and countries in Area 1 & 2 but excluding Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Russia, Sudan, Syria, Ukraine and Venezuela.
4. **AREA 4** Malaysia (applicable to single trip between Peninsular and East Malaysia and vice versa).

Intermediary Stamp

Signature of Insured : _____

Date : _____

Insured's Telephone: 012-5561752



Chua Seck Guan
Chief Executive Officer

OPTIONAL COVER: COVID-19 ADD-ON

You will only be covered under this section if **you** have chosen the **COVID-19** add-on and have paid the appropriate extra premium to **us**.

This add-on cover forms part of **your** TravelRight Plus policy and is subject to definitions, general conditions, general exceptions, terms and conditions of Section 2, 7 and 8 of the policy.

YOUR COVID-19 SCHEDULE OF BENEFITS

You will be covered in accordance to the plan **you** have selected as stated in **your** policy schedule / certificate of insurance.

	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) ** subject to Overall Limit for COVID-19 Medical Expenses	30,000	75,000	100,000
	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 - maximum up to	200 6,000	300 9,000	400 12,000
Section 7	Travel Cancellation	5,000	12,500	25,000
Section 8	Travel Curtailment	5,000	12,500	25,000

DEFINITION OF WORDS FOR THIS ADD-ON COVER

COVID-19 means coronavirus disease 2019 (COVID-19), an infectious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any variant or related strain thereof.

Quarantine means a restriction on movement or travel by a medical or governmental authority on an individual who is, or is suspected to be a carrier of **COVID-19** infection, or a contact of a person confirmed to have **COVID-19** infection.

BENEFIT DESCRIPTION

Section 2: Medical & Other Expenses

COVID-19 Medical Expenses and Follow-Up Treatment in Malaysia

We will reimburse **you** up to the limit specified in the **COVID-19 Schedule of Benefits** for reasonably and customary medical treatment charges incurred whilst confined to a **hospital overseas** as a direct, sole and independent result of a **COVID-19** infection suffered by **you**, including follow-up medical expenses incurred in Malaysia following **your** return from **your journey**. **You** must contact MSIG Assist to obtain approval in advance for any medical treatment in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

Emergency Medical Evacuation & Bringing Back to Malaysia

If **you** are diagnosed with **COVID-19** during **your journey**, we will reimburse **you** up to the limit as specified in the **COVID-19 Schedule of Benefits** for emergency medical evacuation cost which includes air or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving **you** to the nearest **hospital** where appropriate **COVID-19** medical care is available. We will not pay to evacuate **you** from Malaysia to a foreign destination. **You** must contact MSIG Assist to obtain approval in advance for any emergency medical evacuation in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

Repatriation of Mortal Remains (including Burial & Cremation)

In the event of **your** death resulting from a **COVID-19** Infection, we will reimburse reasonable charges for burial or cremation in the location where the death occurs including reasonable costs of transporting **your** ashes or body back to Malaysia up to the limit specified in the **COVID-19 Schedule of Benefits**. Costs of transportation of **your** ashes or body from Malaysia to a foreign country is not covered. Advance approval is required from MSIG Assist for any repatriation in relation to **COVID-19**. Failure to do so shall invalid a claim for such costs.

Hospital Income

We will pay **you** the specified amount in the **COVID-19 Schedule of Benefits** for each full day **you** are confined to a **hospital overseas** as an in-patient due to a **COVID-19** Infection as declared by a recognized public health authority of the country which **you** are visiting during the period of the **journey** up to a maximum period of 30 days.

Section 7: Travel Cancellation

We will reimburse up to the limit as specified in the **COVID-19 Schedule of Benefits** for loss of personal accommodation or transport charges, additional travel expenses paid or contracted to be paid by or for **you** and loss of excursion charges pre-booked and prepaid in Malaysia by or for **you** which are not recoverable from any other source if **your journey** is unavoidably cancelled at the time of departure arising from **you** being diagnosed with **COVID-19** infection within seven (7) days prior to **your journey**. This benefit is applicable if **you** have purchased this add-on no later than seven (7) days before the commencement date of **your journey**.

Section 8: Travel Curtailment

We will reimburse up to the limit as specified in the **COVID-19 Schedule of Benefits** for the refund of the unused and non-refundable part of **your** trip in proportion to the unused days paid or contracted to be paid by **you** or for **you** in Malaysia in the event of necessary and

unavoidable cancellation by **you** arising from **you** being diagnosed with **COVID-19** infection during **your journey**.

ADDITIONAL CONDITIONS FOR COVID-19 ADD-ON

For each insured person we will not pay for:

1. **Your** travel to a country, specific area or event when the World Health Organization or regulatory authority in a country to/from which **you** are travelling has advised against all but essential travel.
2. **Your** failure to get COVID-19 vaccinations or testing that **you** may need for **your journey**.
3. **Your** failure to comply with the local laws and regulations and/or failure to obtain necessary approvals or complete requirements of taking a **COVID-19** test and obtaining negative results prior to departing.
4. **Your** expenses incurred on pre-trip **COVID19** testing, **COVID-19** testing at a departure or arrival airport, or post-trip **COVID-19** testing.
5. **Your quarantine** whilst at **overseas** or upon returning to Malaysia.
6. **Your** travel cancellation or curtailment resulting solely due to **quarantine**, border closures, **your** disinclination to travel or epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.