

# GIG PA INSURANCE

F-AD-S122 –V0 (Effective 1 November 2023)

## All-round personal accident coverage to suit your lifestyle.

Specially designed for  
gig workers with motorcycle.

Stay protected anywhere and anytime with **MSIG Gig PA Insurance**. This insurance plan provides compensation for disability or death caused by accidents and hospital income allowance to help reduce your financial burden during your recovery process.



**MSIG**

Insurance  
that sees  
the heart  
in everything

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

# BENEFITS

There are 3 categories of coverage:



Accidental  
Death



Permanent  
Disablement



Hospital  
Income

This product provides compensation for accidental death and permanent disablement benefits according to the NCD\* entitlement of your motorcycle at time of accident.

\* NCD (No Claim Discount) is a discount granted in your motorcycle insurance policy when no claim has been made during the preceding period of your insurance.

## Your benefits based on your NCD entitlement.

BENEFIT	COMPENSATION (RM)			
	0% NCD	15% NCD	20% NCD	25% NCD
Accidental Death / Permanent Disablement - Covers death and/or permanent disablement resulting from accident that occur anywhere and anytime.		RM25,000		RM50,000
Daily Hospital Income - Daily cash allowance for admission to hospital due to bodily injury - Payable up to 30 days			RM120 per day	
<b>Annual Premium</b>				<b>RM75**</b>

\*\*Exclusive of 6% Service Tax & Stamp Duty

### Notes:

1. The highest NCD entitlement will be taken into consideration if you have more than 1 motorcycle at the time of accident.
2. This product is available to all Malaysians. Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia between the age of 16 years and 65 years at the date of enrolment and may be renewed up to age 70 years.
3. 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.
4. In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

For more information on MSIG Gig PA Insurance or other Personal Accident products, please contact your MSIG Insurance Adviser or visit [www.msg.com.my](http://www.msg.com.my).

MSIG Insurance (Malaysia) Bhd  
Registration No. 197901002705 (46983-W)

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

(603) 2050 8228 (603) 2026 8086

1-800-88-MSIG (6744)

myMSIG@my.msg-asia.com

[www.msg.com.my](http://www.msg.com.my)

[www.facebook.com/MSIGMY](https://www.facebook.com/MSIGMY)

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

# INSURANS KEMALANGAN DIRI GIG

F-AD-S122 –V0 (Berkuatkuasa 1 November 2023)

## Perlindungan kemalangan diri sepanjang masa sesuai dengan gaya hidup anda.

Direka khusus untuk pekerja  
gig dengan motosikal.

Kekal dilindungi di mana sahaja dan bila-bila masa dengan **Insurans MSIG Kemalangan Diri Gig**. Pelan insurans ini menyediakan pampasan bagi hilang upaya atau kematian disebabkan oleh kemalangan dan elaun pendapatan hospital untuk membantu mengurangkan beban kewangan semasa proses pemulihan anda.



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# MANFAAT-MANFAAT

Terdapat 3 kategori liputan:



Kematian  
Akibat  
Kemalangan



Hilang Upaya  
Kekal



Pendapatan  
Hospital

Produk ini memberikan pampasan manfaat untuk kematian dan hilang upaya kekal akibat kemalangan mengikut kelayakan NCD\* motosikal anda pada waktu berlakunya kemalangan.

\* NCD (Diskaun Tanpa Tuntutan) adalah diskaun yang diberikan dalam polisi insurans motosikal anda apabila tiada tuntutan telah dibuat semasa tempoh insurans anda.

**Manfaat-manfaat anda berdasarkan kelayakan NCD anda.**

MANFAAT	PAMPASAN (RM)			
	0% NCD	15% NCD	20% NCD	25% NCD
Kematian dan/atau Hilang Upaya Kekal - Meliputi kematian dan/atau hilang upaya kekal akibat kemalangan yang berlaku di mana-mana dan pada bila-bila masa.		RM25,000		RM50,000
Pendapatan Hospital Harian - Elaun tunai harian untuk kemasukan ke hospital akibat kecederaan badan - Pembayaran sehingga 30 hari			RM120 sehari	
<b>Premium Tahunan</b>				<b>RM75**</b>

\*\*Tidak termasuk 6% Cukai Perkhidmatan & Duti Setem

Nota:

1. Kelayakan NCD tertinggi akan diambil kira jika anda mempunyai lebih daripada 1 motosikal pada waktu berlakunya kemalangan.
2. Produk ini adalah untuk semua Warganegara Malaysia, Pemastatutin Tetap, Pemegang Permit Kerja/Pas Pekerjaan atau yang bekerja secara sah di Malaysia berumur di antara 16 tahun dan 65 tahun yang berkuatkuasa dari tarikh mereka berdaftar dan boleh diperbaharui sehingga umur 70 tahun.
3. Penerangan tentang perlindungan adalah ringkasan pendek untuk rujukan cepat dan mudah; terma dan syarat tepat yang tertakluk terdapat dalam Dokumen Polisi.
4. Sekiranya terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.

**Untuk maklumat lebih lanjut tentang Insurans MSIG Gig PA atau produk Kemalangan Diri yang lain, sila hubungi Penasihat Insurans MSIG anda atau layari [www.msig.com.my](http://www.msig.com.my)**

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