



PREMIERGUARD PERSONAL ACCIDENT INSURANCE

Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take out the Premierguard Personal Accident Insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

MSIG Premierguard Personal Accident Insurance is a 24-hour worldwide plan that will compensate you for injuries, disability or death caused by accidental means.

This product is available to all Malaysians, Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia and their Dependents between 18 to 69 years of age at the date of first enrolment and may be renewed up to the maximum age of 70. Different terms will apply for Malaysians residing outside Malaysia.

2. What are the covers / benefits provided?

This policy has numerous benefits as listed below.

BENEFITS					
Plan	Accidental Death (RM)	Permanent Disablement (RM)	Medical Expenses (RM)	Hospital Income (per day up to 365 days) (RM)	Weekly Benefits (up to 52 weeks) (RM)
Occupation Class 1 & 2					
A1	50,000	50,000	4,000	75	50
A2	50,000	50,000	4,000	75	-
B1	100,000	100,000	5,000	75	75
B2	100,000	100,000	5,000	75	-
C1	150,000	150,000	6,000	100	100
C2	150,000	150,000	6,000	100	-
D1	200,000	200,000	7,000	150	150
D2	200,000	200,000	7,000	150	-
E1	300,000	300,000	8,000	175	200
E2	300,000	300,000	8,000	175	-
F1	500,000	500,000	9,000	200	250
F2	500,000	500,000	9,000	200	-
G1	750,000	750,000	10,000	250	400
G2	750,000	750,000	10,000	250	-
H1	1,000,000	1,000,000	11,000	300	500
H2	1,000,000	1,000,000	11,000	300	-
Occupation Class 3					
A3	50,000	50,000	4,000	75	50
A4	50,000	50,000	4,000	75	-
B3	100,000	100,000	5,000	75	50
B4	100,000	100,000	5,000	75	-
C3	150,000	150,000	6,000	75	75



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C4	150,000	150,000	6,000	75	-
D3	200,000,	200,000	7,000	100	100
D4	200,000,	200,000	7,000	100	-

Other Benefits	Limits (RM)
Rehabilitation Benefit	1,000
Bereavement Allowance	10% of Principal Sum Insured
Funeral Expenses	5,000
Repatriation Expenses	3,000
Prostheses/Wheelchair	1,500
Ambulance Fees	500
Corrective Dental and/or Cosmetic Surgery for Neck, Head and Chest	5,000
Travel Allowance	200 per week up to 1,000 per accident
Search & Rescue Expenses	10% of Principal Sum Insured up to RM10,000 per accident
HIV	10% of Principal Sum Insured
Personal Liability	200,000
Personal Effect	300
Kidnap Benefit	
- Necessary Expenses	5,000
- Reward of information leading to Recovery	25,000
No Claims Renewal Bonus	10% yearly up to 50% of original Principal Sum Insured
Double Indemnity	200% of Principal Sum Insured

Note:

- The percentage of sum assured will be payable according to the compensation specified in the policy contract if Insured Person suffered Permanent Disablement.
- Maximum indemnity payable under this policy will not exceed 100% of the sum assured.
- Corrective Dental and/or Cosmetic surgery for Neck, Head and Chest - Treatment must be recommended and performed by medical practitioner within 12 months from date of accident
- Search & Rescue Expenses - discovered missing whilst engaged in mountain climbing and jungle trekking, Prior approval must be obtained before any expenses can be incurred and amount shall be payable to directly to the appointed company conducting the search and rescue operations.
- Territorial Limit for Personal Liability - Malaysia only
- No Claim Renewal Bonus - Subject to no claim made during the period of cover, and there is no change in the selected Plan from the original inception date of the policy.
- Double Indemnity - For Accidental Death, Permanent Loss of two limbs, total paralysis and/or Total Loss of all Sight while travelling overseas in any licensed public transport as a fare-paying passenger for period not exceeding 90 days per trip. This benefit is applicable to Malaysian citizens permanently residing in Malaysia.
- Classification of Occupation :-
 - Class 1 - professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
 - Class 2 - professions and occupations involving non-manual work with some exposure to risk from the environment or which entail travel, occupations with mainly supervisory duties, and may include occasional manual work.
 - Class 3 - professions and occupations involving manual work not of particularly Hazardous nature but in involving use of tools or machinery.

- Please refer to policy contract for detailed information about Premierguard Personal Accident Schedule of Benefits.

Duration of cover is for one (1) year. It may be renewed on each anniversary of the Date of Inception of the Policy by payment of the premium determined by the Company at the time of renewal.

3. How much premium do I have to pay?

The total premium that you have to pay depends on your occupation and the plan you selected, and it may vary depending on our underwriting requirements.

Plan	Annual Premium (GST) (RM)	Plan	Annual Premium (GST) (RM)	Plan	Annual Premium (GST) (RM)
A1	133.56	C1	281.96	E1	493.96
A2	72.08	C2	199.28	E2	390.08
A3	178.08	C3	390.08	F1	854.36
A4	135.68	C4	358.28	F2	644.48
B1	207.76	D1	366.76	G1	1151.16
B2	146.28	D2	273.48	G2	920.08
B3	284.08	D3	570.28	H1	1511.56
B4	241.68	D4	496.08	H2	1132.08

4. What are the fees and charges that I have to pay?

Type	Amount
• Goods and Services Tax	• 6% of premium
• Commissions paid to the Insurance Agent	• 25% of premium
• Stamp Duty	• RM10.00

Goods and Services Tax (GST) at the rate of 6% will apply to your insurance premium from 1 April 2015. As a consumer and policyholder, you are required to pay GST which shall form part of the Terms and Conditions in your Insurance Policy.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by the Company and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Cash Before Cover** (Applicable to Individual policyholders only) - This insurance shall not be effective unless the premium due has been paid. The premium warranty condition stated in the policy is hereby deleted.
- **Premium Warranty (Others)** - This insurance policy is automatically cancelled unless the full premium is paid within 60 days from commencement date of cover
- **Notice of claim** - Please provide a written notice to us with full details within seven (7) days upon receiving notice of or sustaining any accident, loss or damage. You may contact any MSIG Branch or your insurance adviser to obtain a copy of the claim form. Submit the completed claim form to us together with all relevant documents as soon as possible.

- Unless renewed, the coverage will cease on expiry date and we shall strictly not be liable.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- War and related risks
- Acts of Terrorism
- Fits, hernias, venereal diseases, AIDS, AIDS Related Complex, pregnancy, childbirth, miscarriage, confinement or any complications, drugs, suicide, self-inflicted injury, unlawful act, willful exposure
- Insanity or mental illnesses
- Hazardous sports including steeple chasing, Polo, winter sports, martial arts and racing (other than on foot), mountaineering and all aerial sporting activities
- Professional sports
- Any crew, trade, technical or sporting activity in connection with an aircraft
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Radiation or contamination by radioactivity

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel the cover at any time by notifying us in writing. Any refund of premium is based on the short-period rate on the unexpired period of cover and subject to the Company retaining a minimum premium of RM60.00 (exclusive of GST). No refund is allowed if there is any claim made during the period of cover.

8. What do I need to do if there are changes to my contact/ personal details?

You must advise us in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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10. Other types of Personal Accident cover available:

- Individual Personal Accident
- BodyGuard Personal Accident
- Sports Personal Accident Insurance

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid at 1 April 2015.