

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Weekly Indemnity Insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

1. What is Weekly Indemnity Insurance?

Weekly Indemnity Insurance is a product that pays a weekly indemnity for the loss of income due to bodily injury arising from an accident.

2. Know Your Coverage

As an illustration, for RM 120.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate excludes :
<ul style="list-style-type: none">Weekly Indemnity - RM375 per week (max up to 12 weeks)	<ul style="list-style-type: none">War and related risksIonization, radiation or contamination by radioactivitySuicide, self-inflicted injuryAIDS or AIDS-related complex (ARC)Pregnancy, childbirthPre-existing physical or mental conditionAir travel except as a passenger in a fully licensed passenger carrying aircraftDrug abuseHazardous ActivitiesAct of terrorism

The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.

You should refer to the policy wording for the full list of exclusions.

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)

If you have any questions or require assistance on your Weekly Indemnity Insurance, you can:



Call us at:
1-800-88-MSIG (6744) or
603-2050-8228



Visit us at:
<https://www.msig.com.my/>



Email us at:
myMSIG@my.msig-asia.com

3. Know Your Obligations

For Weekly Indemnity Insurance, you must pay a premium of:	
Standard cover	: RM120.00 (annually)
You also have to pay the following fees and charges:	
Less 20% Rebate	: (RM24.00)
^Stamp Duty	: RM10.00
Service Tax (8%)	: RM7.68
Total premium payable	: RM113.68

^Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2028. However, RM10 stamp duty shall be payable starting from 1/1/2029.

4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- You must disclose all material facts such as your occupation, personal pursuits and medical history.
- Eligibility - You must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, aged between 18 to 69 years at the date of application.
- This product only provides coverage up to 3 payable claims. Coverage shall automatically and immediately be terminated upon payment of the 3rd payable claim and shall not be renewable.
- Cash before cover - Cover starts only after you have paid the premium.
- Free look period - We will refund the premium paid if you cancel your policy within the first 15 days of receiving the policy and have not made any claim.
- Renewal age - This policy may be renewed up to 80 years old.
- Renewal premium and terms may vary depending on your claim history and our underwriting requirements.
- Notice of Claim - You must notify and provide full claim details to us within 30 days upon sustaining any accident, loss or damage.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

5. Can I cancel my policy/certificate?

Yes, you may cancel your policy/certificate anytime by informing us in writing. We will refund your premium on a pro-rata basis on the unexpired period of cover. If you have made a claim, no refund will be given.

MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.