

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Senior Citizen Personal Accident Insurance.

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

Date: 01/01/2026

1. What is Senior Citizen Personal Accident Insurance?

Senior Citizen Personal Accident Insurance is a 24-hour worldwide plan which provides compensation in the event of injuries, disability or death caused by accidental means. It allows senior citizens to enjoy their golden years with peace of mind. Premiums are affordable with numerous benefits are specially tailored to their needs.

2. Know Your Coverage

As an illustration, for RM 75.00 (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">Accidental Death - RM50,000Permanent Disablement - RM50,000Convalescence Allowance - RM5,000Hospital Income (per week) - RM500Nursing Care (per week) - RM125Medical Expenses - RM500Funeral, Cremation, Repatriation Expenses - RM2,000Personal Liability - RM50,000	<ul style="list-style-type: none">War and related risksGovernment Regulations or Acts or AuthoritiesSuicide, 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 Senior Citizen Personal Accident 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 Senior Citizen Personal Accident Insurance, you must pay a premium of:	
Standard cover (Plan 1)	: RM75.00 (annually)
You also have to pay the following fees and charges:	
^Stamp Duty	: RM10.00
Commission (25%)	: RM18.75 (Included in premium)
Service Tax (8%)	: RM6.00
Total premium payable	: RM91.00

^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 or Malaysian permanent resident who are retired or engaged in non-manual occupations aged between 55 to 75 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Renewal age - This policy may be renewed up to 75 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 7 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, subject to retaining a minimum premium of RM60.00. 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.