

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.

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

### 1. What is MSIG Third Party, Fire & Theft Plus Insurance?

MSIG Third Party, Fire & Theft Plus is a third party, fire and theft policy that provides insurance coverage against liability to other parties for injury or death, damage to other parties' property, fire damage or theft of your vehicle. It is also extended to provide roadside assistance due to the breakdown of your car and allowance due to inconvenience of flood.

### 2. Know Your Coverage

As an illustration, for **RM 1,093.71** annually, you will receive the following coverage:

|   |   |
|---|---|
| <b>Sum Insured</b>  | <b>RM50,000.00</b>  |
| <b>No Claim Discount</b>  | <b>0%</b>   |
| <b>Additional Coverage</b><br>(This is purchased with additional premium) | <ul style="list-style-type: none"> <li>Legal Liability to Passengers</li> </ul> |

| This policy covers  | This policy excludes  |
|---|---|
| <ul style="list-style-type: none"> <li>Liability to other parties for injury or death</li> <li>Damage to other parties' property</li> <li>Damage to your vehicle due to fire or theft of your vehicle</li> <li>Legal Liability to Passengers</li> <li>Standard Motor Assist</li> <li>Inconvenience Flood Allowance (RM1,000)</li> </ul> | <ul style="list-style-type: none"> <li>Death or bodily injury to you, your authorised driver and/or passengers due to an accident.</li> <li>Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown</li> <li>War and related risks</li> </ul> |

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

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](http://www.pidm.gov.my))

If you have any questions or require assistance on your MSIG Third Party, Fire & Theft Plus Insurance, you can:



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



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



Email us at:  
[myMSIG@my.msg-asia.com](mailto:myMSIG@my.msg-asia.com)

### 3. Know Your Obligations

For MSIG Third Party, Fire & Theft Plus Insurance, you must pay a premium of:

|                              |                                  |
|------------------------------|----------------------------------|
| Basic premium                | : RM1,066.17                     |
| (-) 0% NCD entitlement       | : RM0.00                         |
| (+) Additional coverage      | : RM48.75                        |
| (+) 8% Service Tax           | : RM80.28                        |
| (+) Stamp Duty               | : RM10.00                        |
| Commission (10%)             | : RM111.49 (included in premium) |
| <b>Total premium payable</b> | <b>: RM1,093.71</b>              |

**IMPORTANT INFORMATION YOU SHOULD KNOW**

|          |  |
|----------|--|
| <b>A</b> | The duration of coverage is 1 year. You need to renew the insurance cover annually.  |
| <b>B</b> | The insurance will only be effective once you have paid the premium (cash before cover).   |
| <b>C</b> | You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. The sum insured is based on current market value of the vehicle based on the reference to ISM-ABI vehicle valuation database system.  |
| <b>D</b> | In the event of an accident, you should notify us the soonest possible. You may do so by: <ol style="list-style-type: none"> <li>Contact our MSIG hotline at 1-800-MSIG (6744)</li> <li>Email us at <a href="mailto:myMSIG@my.msig-asia.com">myMSIG@my.msig-asia.com</a></li> <li>Visit our MSIG website at <a href="https://www.msig.com.my/claims/motor/general/">https://www.msig.com.my/claims/motor/general/</a></li> </ol> |
| <b>E</b> | In the event of an accident, you must deal with an approved repairer. An approved repairer refers to a motor repair workshop which is registered with JPJ and is part of our panel of approved workshops. It may include a repairer that we have given you special permission to use. Please refer to the policy wording for further details.  |
| <b>F</b> | Compulsory Excess RM400 for Private Car policy, this is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy or a person named in your policy who is under the age of 21 years old or the holder of a Provisional (P) or Learner (L) driver's license.   |
| <b>G</b> | Other Excess, this is the amount of loss you have to bear before we pay for the balance of your vehicle damage claim. This amount is determined by us based upon underwriting considerations.  |

**4. Can I cancel my policy/certificate?**

Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium as below, provided you have not made a claim.

| Period of Insurance    | Refund of Premium            |
|------------------------|------------------------------|
| Not exceeding 1 week   | 87.5% of total premium       |
| Not exceeding 1 month  | 75.0% of total premium       |
| Not exceeding 2 months | 62.5% of total premium       |
| Not exceeding 3 months | 50.0% of total premium       |
| Not exceeding 4 months | 37.5% of total premium       |
| Not exceeding 6 months | 25.0% of total premium       |
| Not exceeding 8 months | 12.5% of total premium       |
| Exceeding 8 months     | No refund of premium allowed |

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

The information provided in this Product Disclosure Sheet is valid as at 1<sup>st</sup> April 2026.