

# PRODUCT DISCLOSURE SHEET



Dear Customer,

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

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

Date: 01/01/2026

## 1. What is Overseas Student Insurance?

Overseas Student Insurance is specially designed for students studying abroad at an overseas Education Institution. It is a 24-hour worldwide plan that will compensate you for injuries, disability or death caused by accidental means, and expenses incurred for Emergency Medical Evacuation.

## 2. Know Your Coverage

As an illustration, for first-year annual premium is RM 250.00 (before Service Tax and Stamp Duty), with subsequent renewal premiums of RM 238.00 annually, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>• Accidental Death - RM100,000</li><li>• Permanent Disablement - RM100,000</li><li>• Emergency Medical Evacuation - RM250,000</li><li>• Cancellation Prior to Departure (Reimbursement of 50% Tuition Fee up to Maximum Limit*) - RM10,000*</li></ul>	<ul style="list-style-type: none"><li>• War and related risks</li><li>• Government Regulations or Acts or Authorities</li><li>• Suicide, self-inflicted injury</li><li>• AIDS or AIDS-related complex (ARC)</li><li>• Pregnancy, childbirth</li><li>• Pre-existing physical or mental condition</li><li>• Air travel except as a passenger in a fully licensed passenger carrying aircraft</li><li>• Drug abuse</li><li>• Hazardous Activities</li><li>• Act of terrorism</li><li>• Cost of burial in home country</li></ul>

The duration of insurance coverage is 1 year. You need to renew your policy/certificate annually. The cover may also be signed up for 2 years or 3 years.

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

If you have any questions or require assistance on your Overseas Student 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](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

<b>For Overseas Student Insurance, you must pay a premium of:</b>	
Standard cover (Plan 1, 1 <sup>st</sup> year coverage)	: <b>RM250.00</b> (annually)
<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	: <b>RM10.00</b>
Commission (25%)	: <b>RM62.50</b> (Included in premium)
Service Tax (8%)	: <b>RM0.00</b>
Total premium payable	: <b>RM260.00</b>

### 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 student between the age of 16 to 55 years and studying abroad at an overseas Educational Institution.
- Cash before cover - Cover starts only after you have paid the premium.
- Renewal age - This policy may be renewed up to 55 years old.
- Renewal premium and terms may vary depending on your claim history and our underwriting requirements.
- Automatic Termination - The cover will terminate if you:
  - Returned to your home country permanently; or
  - On graduation after the completion of final examinations; or
  - Cease to be a full-time student; or
  - Upon expiry of the policy whichever is earlier.
- 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 short period 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.**