

Date: As Per Printing Date

Dear Customer,

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

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

1. What is Burglary Insurance?

Burglary Insurance provides cover against theft of property e.g. stock-in-trade, office equipment, furniture, fixtures, fittings etc.

2. Know Your Coverage

As an illustration, for RM2,500.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following coverage based on sum insured of RM500,000.

| This policy covers: | This policy excludes : |
|--|---|
| <ul style="list-style-type: none"> • Loss of property whilst contained in the specified premises: <ul style="list-style-type: none"> ○ By theft consequent upon actual, forcible and violent entry into or exit ○ As a result of armed robbery or robbery with violence • Damage to property or specified premises due to theft or any attempt thereat | <ul style="list-style-type: none"> • Theft by any person lawfully in the premises • Loss or damage caused by Fire • War, strike, riot, civil commotion, military or usurped power, martial law, acts of terrorism • Loss or damage whilst the premises is unoccupied for a period exceeding 30 consecutive days • Radioactive and nuclear <p>Note: You should refer to the policy wording for the full list of exclusions.</p> |
| <p>Your property may be insured on either one of the following basis:</p> <ol style="list-style-type: none"> 1. Full Value This is adopted when a possibility of the entire property insured being stolen at any one time exists. The sum insured should be the full value of the property insured. 2. First Loss This is adopted when it is impossible for the entire property insured to be stolen at any one time. The sum insured should represent the maximum potential loss at any one time. | |
| <p>Duration of cover is for one (1) year. You need to renew your insurance policy annually.</p> | |
| <p>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).</p> | |

If you have any questions or require assistance on your Burglary 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

| | |
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| For Burglary Insurance, you must pay the below premium: | |
| The price you pay will be based on our underwriting requirements, risk exposure and sum insured. | |
| Sum Insured | RM500,000.00 |
| Standard cover | RM2,500.00 |
| You also have to pay the following fees and charges: | |
| Stamp Duty | RM10.00 |
| Service Tax | 8% of premium or RM200.00 |
| Commission (included in premium) | 25% of premium or RM625.00 |
| Total premium payable | RM2,710.00 |

4. Other Key Terms

- Duty of Disclosure - You must provide complete and accurate information in the application/proposal form and disclose any matter that you know or could be expected to know to be relevant.
- The basis of compensation for loss or damage to the property insured except stock-in-trade are either in market value or replacement value.
 1. Market Value - we will pay the cost of repairing the lost or damaged property less the amount of wear, tear and depreciation.
 2. Replacement Value - we will reinstate, repair or replace the lost or damaged property without deductions being made for wear, tear or depreciation, provided that the sum insured is adequate to cover the total cost of replacing the property.
- You must take all safety measures to prevent theft.
- Excess, being an amount you have to bear before you are paid.
- All claims must be notified to us as soon as possible but not later than thirty (30) days.

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?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short-term premium or minimum premium of RM100.

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 January 2026.