

Date: As Per Printing Date

Dear Customer,

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

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

### 1. What is Solar PV All Risks Insurance?

This Solar PV All Risks Insurance is designed to provide protection to your solar photovoltaic (PV) system installed on rooftops, or any part thereof, against loss or damage due to fire, theft and accidental external means. It also provides compensation for income or savings that is affected by the downtime of your solar PV system as a result of indemnifiable damage.

This Policy covers your solar PV system within your specified insured premise only; it does not cover any related transmission lines or cables outside the premise.

### 2. Know Your Coverage

As an illustration, for RM642.20 (before Service Tax and Stamp Duty) premium annually, you will receive the following coverage for solar PV system installed on office rooftops, based on Plan 1 sum insured.

This policy covers:	This policy <b>excludes</b> :
Loss or damage to the solar PV system caused by: <ul style="list-style-type: none"> <li>Fire</li> <li>Theft</li> <li>Accidental External means</li> </ul>	<ul style="list-style-type: none"> <li>Excess of RM 500 for each and every claim</li> <li>Any related transmission lines or cables outside the premise</li> <li>Wear and tear, deterioration, depreciation, any process of cleaning/dyeing, repairing or restoring</li> <li>Mechanical or electrical derangement</li> <li>War, nuclear, radioactive contamination, strike, riot, civil commotion, martial law, terrorism</li> <li>Confiscation by Government or Public Authority</li> </ul> <p>Note: You should refer to the policy wording for the full list of exclusions.</p>
By paying an <b>additional premium</b> , you can expand the coverage to include: <ul style="list-style-type: none"> <li>Loss of Income Protection or Loss of Savings Protection (both up to 6 months, with time excess of 24 hours)</li> <li>Public Liability (Limit RM100,000)</li> </ul> <p>You may opt for higher Deductible (optional) to reduce the premium.</p>	
Duration of cover is for one (1) year. You need to renew your insurance policy annually.	
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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a> ).	

If you have any questions or require assistance on your Solar PV All Risks 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

<b>For Solar PV All Risks Insurance, you must pay the below premium:</b>	
The price you pay will be based on the plan or sum insured you select, occupation, building construction, as well as any optional cover such as Loss of Income Protection, Loss of Savings Protection, Deductible and/or Public Liability cover.	
Plan	Plan 1 (RM250,000)
Building Construction	Class 1A
Occupation	Office
Standard Cover	RM642.20
<u>+ Additional Cover</u>	
• Public Liability (Limit: RM100,000)	RM50.00
<b>Total Gross Premium</b>	<b>RM692.20</b>
<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	RM10.00
Service Tax	8% of premium or RM55.38
Commission (included in gross premium)	25% of premium or RM173.05
<b>Total premium payable</b>	<b>RM757.58</b>

### 4. Other Key Terms

<ul style="list-style-type: none"> <li>• 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.</li> <li>• The basis of compensation for loss/damage to the property: <ul style="list-style-type: none"> <li>➢ Reinstatement Value - we will reinstate, repair or replace the lost or damaged property without deductions being made for wear, tear or depreciation.</li> </ul> </li> <li>• The Loss of Income will be calculated based on the scale or rate in the power purchase agreement, subject to the maximum limit on this item.</li> <li>• The Loss of Savings will be calculated based on the average of three (3) months' electricity bill prior to the date of loss or damage, subject to the maximum limit on this item.</li> <li>• Indemnity Period - The indemnity period only commences from the date of notification to the Company or maximum 48 hours prior to the notification whichever comes first.</li> <li>• You must take all reasonable precautions or the safety of the property insured.</li> <li>• Excess or Deductible, being an amount you have to bear before you are paid.</li> </ul> <p>The list is non-exhaustive. You should refer to the policy wording for the full list of terms and conditions.</p>
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### 5. Can I cancel my policy?

Yes. You may cancel your policy by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short term premium. No refund premium is allowed if there is a claim under the policy.
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**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.