

# PRODUCT DISCLOSURE SHEET



Dear Customer,

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

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

Date: 01/01/2026

## 1. What is Pet Insurance?

Pet Insurance provides key benefits to protect your cats and dogs. Coverage includes treatment costs for illness or injury, burial or cremation, advertising and rewards for lost pet and more.

## 2. Know Your Coverage

As an illustration, for an annual premium of RM 722.00 for cat and RM 914.00 for dog respectively (before Service Tax and Stamp Duty), your pet will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>• Veterinary Fees and Surgical Fees - RM3,500</li><li>• Death from Injury or Illness - RM3,500</li><li>• Burial or Cremation Costs - RM1,000</li><li>• Advertising &amp; Reward Costs for Recovery of Missing Pet - RM1,000</li><li>• Boarding Kennel &amp; Cattery Fees for Pet - RM1,500</li><li>• Third Party Liability - RM75,000</li></ul>	<ul style="list-style-type: none"><li>• War and related risks</li><li>• Ionization, radiation or contamination by radioactivity</li><li>• Pre-existing condition</li><li>• An illness during the waiting period</li><li>• Any claims involving your pet that is not permanently and positively identifiable by means of a microchip</li><li>• Pregnancy, birth or breeding and any complications thereof</li><li>• Congenital conditions, hereditary conditions, training or therapy for behavioural illness</li><li>• Organ transplant, surgical implants, aids and prosthetics</li><li>• Routine and preventative treatments</li><li>• Banned or restricted breed of pets</li><li>• An accident relating to the use of your pet for commercial, occupational, professional or business purposes</li></ul>
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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a> )	

If you have any questions or require assistance on your Pet 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)

## Know Your Obligations

For Pet Insurance, you must pay a premium of:			
Standard cover (Plan 2 - <b>Cat</b> )	:	<b>RM722.00</b> (annually)	Standard cover (Plan 2 - <b>Dog</b> ) : <b>RM914.00</b> (annually)
You also have to pay the following fees and charges:			
Stamp Duty	:	<b>RM10.00</b>	Stamp Duty : <b>RM10.00</b>
Commission (25%)	:	<b>RM180.50</b> (Included in premium)	Commission (25%) : <b>RM228.50</b> (Included in premium)
Service Tax (8%)	:	<b>RM57.76</b>	Service Tax (8%) : <b>RM73.12</b>
Total premium payable	:	<b>RM789.76</b>	Total premium payable : <b>RM997.12</b>

### 3. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- You must disclose all material facts of your pet such as breed and medical history.
- Eligibility:
  - Proposer (Pet Owner) - You must be aged 18 years or older and the owner of the pet. Your pet must be microchipped and reside with you in Malaysia and not be a working pet.
  - Pet Age - Your pet (cat and dog) must be aged between 12 weeks and 9 years at the date of application.
  - If your pet is a dog, it must be licensed and not a banned or restricted dog breed.
- Cash before cover - Cover starts only after you have paid the premium.
- Renewal age - This policy may be renewed up to 9 years old of your pet.
- Renewal premium and terms may vary depending on claim history of your pet 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.

### 4. 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. 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.**