Date: As Per Printing Date

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your SME Group Health Insurance.

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

1. What is SME Group Health Insurance?

SME Group Health Insurance covers eligible hospitalisation and surgical expenses arising from covered accidents and illnesses, with cashless admission and reimbursement option available.

2. Know Your Coverage

As an illustration, for an annual premium of RM 1,276.00 (before Service Tax and Stamp Duty) per employee, you will receive the following insurance coverage:

This policy/certificate **covers**:	This policy/certificate **excludes**:
Overall Annual Limit - RM100,000 Per Person • Hospital Room & Board - RM250 per day, up to 180 days • Intensive Care Unit - As Charged, up to 30 days • Hospital Supplies and Services - As Charged • Surgical Fees - As Charged • Anaesthetist Fees - As Charged • Operating Theatre - As Charged • In-Hospital Physician Visit - As Charged, up to 180 days • Pre-Hospital Diagnosis Test (within 60 days prior to admission) - As Charged • Pre-Hospital Specialist Consultation (within 60 days prior to admission) - As Charged • Post-Hospitalisation Treatment (within 60 days following discharge from hospital) - As Charged • Ambulance Fee (by road only) - As Charged • Daycare Procedure (including pre-surgical assessment up to 60 days prior to admission and post-surgery care up to 60 days following discharge from hospital) - As Charged • Second Surgical Opinion (within 60 days prior to admission) - As Charged • Emergency Accidental Outpatient Treatment (within 24 hours following an accident and follow-up treatment up to 60 days from accident date) - As Charged • Emergency Accidental Dental Treatment (within 24 hours following an accident and follow-up treatment up to 14 days from accident date) - As Charged • Home Nursing Care (up to 26 weeks following discharge from hospital) - As Charged • Outpatient Cancer Treatment - As Charged • Outpatient Kidney Dialysis Treatment - As Charged • Outpatient Stroke Treatment (up to 26 weeks following discharge from hospital) - As Charged • Outpatient Physiotherapy Treatment - As Charged • Daily Cash Allowance at Malaysian Government Hospitals - RM150 per day, up to 180 days • Medical Report Fees - RM100 • Compassionate Allowance - RM10,000	• Pre-existing illnesses for first 12 months of cover. • Specified illnesses occurring during the first 120 days. • Disability or symptoms occurring within the first 30 days except for accidental injuries. • Plastic or cosmetic surgery and related treatments. • Dental conditions including dental treatment or oral surgery. • Private nursing care, drug abuse, HIV, AIDS or AIDS related disease. • Congenital conditions, hereditary conditions • Pregnancy, childbirth. • Hospitalisation primarily for investigation purposes. • Mental illness, suicide, self-inflicted injury. • War and related risks. • Ionization, radiation or contamination by radioactivity. • Hazardous activities. • Act of terrorism • Any communicable diseases requiring quarantine by law. • Any unlawful or illegal act.

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You should refer to the policy wording for the full list of benefits and exclusions.
The duration of insurance coverage is 12 months. You need to renew your policy/certificate 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 www.pidm.gov.my)

If you have any questions or require assistance on your SME Group Health 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

For SME Group Health Insurance, you must pay a premium of:		
Group Hospitalisation and Surgical – Plan 4, Employee Only*	:	**RM 1,276.00** per employee (annually)
You also have to pay the following fees and charges:		
Stamp Duty	:	**RM 10.00**
Commission (10%)	:	**RM 127.60** (Included in premium)
Service Tax (8%)	:	**RM 102.08**
Total premium payable	:	**RM 1,388.08**
*Discount is applicable if you select Reimbursement option and/or Co-insurance option.		

4. Other Key Terms

- You must provide complete and accurate information at all times in relation to this insurance.
- You must disclose all material facts such as the insured persons' occupation, personal pursuits and medical history.
- Eligibility – Insured person must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia.
- Age limit:
  Adults - 18 to 65 years.
  Child - 15 days to 18 years or 23 years if in full-time education.
- Premium warranty – Your policy will be cancelled unless the full premium is paid within 60 days from the date your cover starts.
- Residence Overseas Clause - No benefit is payable if the insured person resides or travels outside Malaysia for more than 90 consecutive days.
- Renewal age – This policy may be renewed up to 70 years old subject to underwriting requirements and satisfactory health condition.
- Notice of Claim – You must notify and provide full claim details to us within 30 days upon incurring a claim. You may refer to the Policy document for detailed claims procedures.
- Premium rates are not guaranteed. We may change the premiums in future based on our overall experience in underwriting this class of business. Any changes of premium will be notified at least 30 days before the change takes effect.

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.

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