

# PRODUCT DISCLOSURE SHEET



Dear Customer,

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

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

Date: 01/01/2026

## 1. What is Prime Personal Accident Insurance?

Prime Personal Accident Insurance provides key benefits such as:

- Death or permanent disablement caused by accidental means
- Medical expenses:
  - ✓ included chiropractor, sinseh, traditional treatment
  - ✓ extended to cover treatment of Dengue Fever, Malaria, Chikungunya and Japanese Encephalitis
- Hospitalisation allowances including daily hospital income, daily family care allowance and recuperation benefit
- Renewal bonus up to 100% of principal sum insured

## 2. Know Your Coverage

**As an illustration**, for RM 107.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

This policy/certificate <b>covers</b> :	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>• Accidental Death - RM50,000</li><li>• Permanent Disablement - RM50,000</li><li>• Medical Expenses - RM5,000</li><li>• Daily Hospital Income - RM30</li><li>• Daily Family Care Allowance - RM30</li><li>• Recuperation Benefit - RM1,000</li><li>• Ambulance Fees - RM500</li><li>• Convalescence Allowance - RM2,000</li><li>• Purchase of Orthopaedic Equipment/Prostheses - RM20,000</li><li>• Rehabilitation/ Physiotherapy Expenses - RM1,000</li><li>• Corrective Dental/ Cosmetic Surgery - RM2,500</li><li>• Major Burns Benefit - RM5,000</li><li>• Trauma Counselling/ Psychotherapy Expenses - RM3,000</li><li>• Parent's Shield - RM2,500 (to each surviving parent)</li><li>• Bereavement Allowance - RM5,000</li><li>• Bereavement Allowance for Death due to Dengue, Malaria, Chikungunya, Japanese Encephalitis and Zika Virus - RM5,000</li><li>• Snatch Theft/ Robbery - RM500</li><li>• Death or Disability due to Snatch Theft/ Robbery - RM5,000</li><li>• Search and Rescue Expenses - RM5,000</li><li>• Kidnap Benefit - max RM25,000</li><li>• HIV as a Result of a Blood Transfusion - RM5,000</li><li>• Personal Liability - RM50,000</li><li>• Terrorism and Hijacking - Covered</li><li>• MSIG Assist - Available</li><li>• Renewal Bonus - up to 100% of Principal Sum Insured</li></ul>	<ul style="list-style-type: none"><li>• War and related risks</li><li>• Ionization, radiation or contamination by radioactivity</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>• Professional sports</li><li>• Any communicable diseases requiring quarantine by law</li></ul>
<p>By paying an additional premium, you can expand the coverage to include:</p> <ul style="list-style-type: none"><li>• Traditional Chinese Medicine Expenses - RM2,000</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 Prime Personal Accident 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 Prime Personal Accident Insurance, you must pay a premium of:</b>	
Standard cover (Plan A, Class 1)	: RM107.00 (annually)
<u>Additional cover</u>	
Traditional Chinese Medicine Expenses (Plan 1)	: RM50.00 (annually)
Total premium	: RM157.00 (annually)
<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	: RM10.00
Commission (25%)	: RM39.25 (Included in premium)
Service Tax (8%)	: RM8.56
Total premium payable	: RM179.56

### 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 Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, aged between 18 to 69 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Renewal age - This policy may be renewed up to 80 years old.
- Renewal premium and terms may vary depending on your claim history 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.

### 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, subject to retaining a minimum premium of RM60.00. 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.