

Date: As Per Printing Date

Dear Customer,

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

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

1. What is MSIG Prime Personal Accident Insurance?

MSIG Prime Personal Accident Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means. The policy includes a renewal bonus of up to 100% of principal sum insured.

2. Know Your Coverage

As an illustration, for RM 113.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate excludes:
<ul style="list-style-type: none"> • Accidental Death - RM50,000 • Permanent Disablement - RM50,000 • Medical Expenses - RM5,000 • Daily Hospital Income - RM30 (per day up to 365 days) • Daily Family Care Allowance - RM30 (per day up to 14 days) • Recuperation Benefit - RM1,000 • Ambulance Fees - RM500 • Convalescence Allowance - RM2,000 • Purchase of Orthopaedic Equipment - RM20,000 • Rehabilitation - RM1,000 • Corrective Dental - RM2,500 • Major Burns Benefit - RM5,000 • Trauma Counselling - RM3,000 • Parent's Shield - RM2,500 to each surviving parent • Bereavement Allowance - RM5,000 • Bereavement Allowance for Death due to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika virus - RM5,000 • Snatch Theft - RM500 • Death or Disability due to Snatch Theft - RM5,000 • Search and Rescue Expenses - RM5,000 • Kidnap Benefit - RM5,000 for necessary expenses to recover the Insured, RM25,000 for reward leading to recovery of the Insured • HIV as a result of a Blood Transfusion - RM5,000 • Personal Liability - RM50,000 • Digital Wallet Protection - RM5,000 • MSIG Assist - 24-Hour Emergency Assistance Services 	<ul style="list-style-type: none"> • War and related risks • Ionization, radiation or contamination by radioactivity • Suicide, self-inflicted injury • AIDS or AIDS-related complex (ARC) • Pregnancy, childbirth • Pre-existing physical or mental condition • Air travel except as a passenger in a fully licensed passenger carrying aircraft • Drug abuse • Hazardous Activities • Professional sports • Any communicable diseases requiring quarantine by law
<p><i>Note: You should refer to the policy wording for the full benefit description.</i></p>	<p><i>Note: You should refer to the policy wording for the full list of exclusions.</i></p>
<p>By paying an additional premium, you can expand the coverage to include:</p> <ul style="list-style-type: none"> • Traditional Chinese Medicine Expenses - RM2,000 (max. limit per year) • Weekly Benefit - RM350 (per week limit) for Temporary Total Disablement, RM175 (per week limit) for Temporary Partial Disablement 	<p>The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.</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)

If you have any questions or require assistance on your MSIG Prime Personal Accident Insurance, you can:



Call us at:
1-800-88-MSIG (6744) or
603-2050-8228

Visit us at:
[https://www.msig.com.my/](http://www.msig.com.my/)

Email us at:
myMSIG@my.msig-asia.com

3. Know Your Obligations

For MSIG Prime Personal Accident Insurance, you must pay a premium of:

Standard cover (Plan A, Class 1)	:	RM113.00 (annually)
Additional cover		
Traditional Chinese Medicine Expenses (Plan 1)	:	RM50.00 (annually)
Weekly Benefit (Plan A)	:	RM20.00 (annually)
Total premium per Insured Person	:	RM183.00

You also have to pay the following fees and charges:

Stamp Duty	:	RM10.00
Commission (25%)	:	RM45.75 (Included in premium)
Service Tax (8%)	:	RM14.64
Total premium payable	:	RM207.64

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 Malaysian citizens, permanent resident or individuals legally residing or employed in Malaysia.
- Age limit (at the policy inception date):
 - I. Adult - 18 to 69 years.
 - II. Child - 15 days to 21 years if unemployed or unmarried; up to 24 years if in full-time education.
- 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 30 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 rates on the unexpired period of cover, subject to retaining a minimum premium of RM60.00 (exclusive of tax). 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.