

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 <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 (per day up to 365 days)</li> <li>Daily Family Care Allowance - RM30 (per day up to 14 days)</li> <li>Recuperation Benefit - RM1,000</li> <li>Ambulance Fees - RM500</li> <li>Convalescence Allowance - RM2,000</li> <li>Purchase of Orthopaedic Equipment - RM20,000</li> <li>Rehabilitation - RM1,000</li> <li>Corrective Dental - RM2,500</li> <li>Major Burns Benefit - RM5,000</li> <li>Trauma Counselling - 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 Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika virus - RM5,000</li> <li>Snatch Theft - RM500</li> <li>Death or Disability due to Snatch Theft - RM5,000</li> <li>Search and Rescue Expenses - RM5,000</li> <li>Kidnap Benefit - RM5,000 for necessary expenses to recover the Insured, RM25,000 for reward leading to recovery of the Insured</li> <li>HIV as a result of a Blood Transfusion - RM5,000</li> <li>Personal Liability - RM50,000</li> <li>Digital Wallet Protection - RM5,000</li> <li>MSIG Assist - 24-Hour Emergency Assistance Services</li> </ul> <p><i>Note: You should refer to the policy wording for the full benefit description.</i></p>	<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><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"> <li>Traditional Chinese Medicine Expenses - RM2,000 (max. limit per year)</li> <li>Weekly Benefit - RM350 (per week limit) for Temporary Total Disablement, RM175 (per week limit) for Temporary Partial Disablement</li> </ul>	
<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](http://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/>



Email us at:  
[myMSIG@my.msig-asia.com](mailto: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):
  - Adult - 18 to 69 years.
  - 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.