

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information with regards to your Cyber Safeguard Insurance.

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

### 1. What is Cyber Safeguard Insurance?

The Cyber SafeGuard Insurance policy is an effective tool designed to help in managing cyber risks and second line of defences, connecting companies to key experts in times of need and also in managing significant costs of a cyber-attack, data breach or system failure.

### 2. Know Your Coverage

This policy will provide the cover described in the Policy, subject to its terms and conditions, for the period of insurance. All claims and loss events are subject to the applicable limits of liability and the applicable deductible or excess as stated in the Schedule.

This policy covers:	This policy <b>excludes</b> :
<ul style="list-style-type: none"> <li>• Investigation Costs</li> <li>• Privacy Response Costs</li> <li>• Data Restoration Costs</li> <li>• Business Interruption Loss</li> <li>• Liability</li> <li>• Extortion Loss</li> <li>• Regulatory Penalties and Regulatory Costs</li> </ul>	<ul style="list-style-type: none"> <li>• Bodily injury</li> <li>• Dishonest acts</li> <li>• Funds transfer</li> <li>• Illegal programs</li> <li>• Infrastructure</li> <li>• Intellectual Property</li> <li>• Prior Acts</li> <li>• Unlawful Data Procedures</li> </ul> <p>Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this policy.</p>
Duration of cover is for one (1) year. You need to renew your insurance policy 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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a> ).	

If you have any questions or require assistance on your Cyber Safeguard 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 Cyber Safeguard Insurance, you must pay the below premium:

The premium is calculated based on various underwriting factors such as limit of liability, nature of business, revenue, cover requirements, claims experience, and etc.

You also have to pay the following fees and charges:

Stamp Duty	<b>RM10.00</b>
Service Tax	<b>8% of premium</b>
Commission (included in premium)	<b>15% of premium</b>

**4. Other Key Terms**

- Duty of Disclosure - You must provide complete and accurate information in the application/proposal form and disclose any matter that you know or could be expected to know to be relevant.
- Change of risk - You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- Excess or Deductible, being an amount you have to bear before you are paid.
- All claims must be notified to us as soon as possible.

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?**

Yes, you may cancel your policy by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short-term premium or minimum premium. No refund premium is allowed if there is a claim under the policy.

**MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**

The information provided in this Product Disclosure Sheet is valid as at 1 January 2026.