

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.

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

## 1. What is Private Car Insurance?

Private Car Insurance provides protection against liability to third parties for injury or death and damage to property, as well as loss of or damage to your own vehicle due to accident, fire or theft. It offers flexible cover options including Comprehensive, Third-Party Fire and Theft, or Third-Party cover, with optional add-ons such as special perils and personal accident benefits.

## 2. Know Your Coverage

As an illustration, for RM 1,765.32 annually, you will receive the following coverage:

|                                                                    |                                                                                                                                                                               |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sum Insured                                                        | RM 50,000.00                                                                                                                                                                  |
| No Claim Discount (NCD) Entitlement                                | 0%                                                                                                                                                                            |
| Additional Coverage<br>(This is purchased with additional premium) | <ul style="list-style-type: none"> <li>Inclusion of special perils</li> <li>Driver and Passenger Personal Accident (Plan 1)</li> <li>Legal Liability to Passengers</li> </ul> |

| This policy covers                                                                                                                                                                                                                                                                                                                                                                                                  | This policy excludes                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Liability to other parties for injury or death</li> <li>Damage to other parties' property</li> <li>Damage to your vehicle due to accident or fire</li> <li>Theft of your vehicle</li> <li>Damage arising from floods and landslides.</li> <li>Driver and Passenger Personal Accident - RM30,000</li> <li>Liability against claims from passengers in your vehicle</li> </ul> | <ul style="list-style-type: none"> <li>Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction</li> <li>War and related risks</li> </ul> |

**Note:** This list is non-exhaustive. Please refer to the Policy Document for the full list of exclusions under this policy.

### Driver's and Passenger's Personal Accident Benefits

| Benefits                                                                                                                                      | Plan 1                   | Plan 2    | Plan 3    |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------|-----------|
| Accidental Death & Permanent Total Disablement                                                                                                | RM30,000                 | RM75,000  | RM90,000  |
| Permanent Partial Disablement                                                                                                                 | Refer to policy contract |           |           |
| Medical Expenses                                                                                                                              | RM2,000                  | RM5,000   | RM6,000   |
| Funeral & Cremation Expenses                                                                                                                  | RM3,000                  | RM6,000   | RM7,000   |
| Bereavement Allowance                                                                                                                         | RM1,000                  | RM2,500   | RM5,000   |
| Ambulance Fees                                                                                                                                | RM500                    | RM500     | RM500     |
| Hospital Income (max 60 days)                                                                                                                 | RM75/day                 | RM150/day | RM200/day |
| Facial/Dental Cosmetic Surgery                                                                                                                | RM1,000                  | RM2,000   | RM4,000   |
| Double Indemnity (accidents during nationwide Malaysian public holidays only, applicable to accidental death or total paralysis of all limbs) | RM60,000                 | RM150,000 | RM180,000 |

**Note:** Subject to additional premium. For more information, please refer to the Leaflet ([DPA Add-on](#)).

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 Private Car 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 Private Car Insurance, you must pay a premium of: |                     |
|-------------------------------------------------------|---------------------|
| Basic premium                                         | : RM1,421.55        |
| (-) 0% NCD entitlement                                | : RM0.00            |
| (+) Additional coverage                               | : RM203.75          |
| (+) 8% Service Tax                                    | : RM130.02          |
| (+) Stamp Duty                                        | : RM10.00           |
| Commission / Rebate for direct channel                | : 10% or RM162.53   |
| <b>Total premium payable</b>                          | <b>: RM1,765.32</b> |

### IMPORTANT INFORMATION YOU SHOULD KNOW

|          |                                                                                                                                                                                                                                                                                                                                                                                   |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> | The duration of coverage is 1 year. You need to renew the insurance cover annually.                                                                                                                                                                                                                                                                                               |
| <b>B</b> | The insurance will only be effective once you have paid the premium (cash before cover).                                                                                                                                                                                                                                                                                          |
| <b>C</b> | You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. The sum insured is based on current market value of the vehicle based on the reference to ISM-ABI vehicle valuation database system.                                                                                                                           |
| <b>D</b> | In the event of an accident, you should notify us the soonest possible. You may do so by:<br>1. Contact our MSIG hotline at 1-800-88-MSIG (6744)<br>2. Email us at <a href="mailto:myMSIG@my.msig-asia.com">myMSIG@my.msig-asia.com</a><br>3. Visit our MSIG website at <a href="https://www.msig.com.my/claims/motor/general/">https://www.msig.com.my/claims/motor/general/</a> |
| <b>E</b> | In the event of an accident, you must deal with an approved repairer. An approved repairer refers to a motor repair workshop which is registered with JPJ and is part of our panel of approved workshops. It may include a repairer that we have given you special permission to use. Please refer to the policy wording for further details.                                     |
| <b>F</b> | Compulsory Excess RM400 for Private Car policy, this is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy or a person named in your policy who is under the age of 21 years old or the holder of a Provisional (P) or Learner (L) driver's license.                                                                              |
| <b>G</b> | Other Excess, this is the amount of loss you have to bear before we pay for the balance of your vehicle damage claim. This amount is determined by us based upon underwriting considerations.                                                                                                                                                                                     |
| <b>H</b> | If you renew directly with MSIG, you may be entitled to a premium and service tax rebate. No insurance adviser will be assigned to service your policy.                                                                                                                                                                                                                           |

### 4. Can I cancel my policy/certificate?

You may cancel your policy at any time by written notice. No premium refund applies if a claim has been made or if a minimum premium was charged. Otherwise, refunds are calculated on a short-period basis, where any minimum premium paid under the policy is not refundable.

| Period of Insurance    | Refund of Premium            |
|------------------------|------------------------------|
| Not exceeding 1 week   | 87.5% of total premium       |
| Not exceeding 1 month  | 75.0% of total premium       |
| Not exceeding 2 months | 62.5% of total premium       |
| Not exceeding 3 months | 50.0% of total premium       |
| Not exceeding 4 months | 37.5% of total premium       |
| Not exceeding 6 months | 25.0% of total premium       |
| Not exceeding 8 months | 12.5% of total premium       |
| Exceeding 8 months     | No refund of premium allowed |

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<sup>st</sup> April 2026.

Tarikh: Seperti Tarikh Cetakan

*Pelanggan yang dihormati,  
Helaian Pendedahan Produk (PDS) ini adalah direka untuk memberikan anda beberapa maklumat penting tentang insurans motor anda.*

*Pelanggan lain telah membaca PDS ini dan mendapati ianya berguna; anda juga patut membacanya.*

## 1. Apakah Insurans Kereta Persendirian?

Insurans Kereta Persendirian menyediakan perlindungan terhadap liabiliti kepada pihak ketiga bagi kecederaan atau kematian serta kerosakan harta benda, selain melindungi kerugian atau kerosakan pada kenderaan anda akibat kemalangan, kebakaran atau kecurian. Ia menawarkan pilihan perlindungan yang fleksibel termasuk Komprehensif, Pihak Ketiga Kebakaran dan Kecurian, atau Pihak Ketiga, dengan opsyen perlindungan tambahan seperti perlindungan bencana khas dan manfaat kemalangan diri.

## 2. Ketahui Perlindungan Anda

Sebagai ilustrasi, untuk **RM 1,765.32** setahun, anda akan menerima perlindungan berikut:

|                                                               |                                                                                                                                                                                                |
|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Jumlah Diinsuranskan                                          | RM 50,000.00                                                                                                                                                                                   |
| Kelayakan Diskaun Tanpa Tuntutan (NCD)                        | 0%                                                                                                                                                                                             |
| Perlindungan Tambahan<br>(Ini dibeli dengan premium tambahan) | <ul style="list-style-type: none"> <li>• Perlindungan bencana khas</li> <li>• Kemalangan Diri Pemandu dan Penumpang (Pelan 1)</li> <li>• Liabiliti Undang-undang terhadap Penumpang</li> </ul> |

| Polisi ini melindungi                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Polisi ini tidak melindungi                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Liabiliti kepada pihak lain bagi kecederaan atau kematian</li> <li>• Kerosakan kepada harta benda pihak lain</li> <li>• Kerosakan pada kenderaan anda akibat kemalangan atau kebakaran</li> <li>• Kecurian kenderaan anda</li> <li>• Kerosakan akibat banjir dan tanah runtuh</li> <li>• Kemalangan Diri Pemandu dan Penumpang - RM30,000</li> <li>• Liabiliti terhadap tuntutan daripada penumpang dalam kenderaan anda</li> </ul> | <ul style="list-style-type: none"> <li>• Susut nilai, haus dan lusuh, karat dan kakisan, kerosakan atau gangguan mekanikal / elektronik</li> <li>• Peperangan dan risiko yang seumpamanya</li> </ul> |

**Nota:** Senarai ini tidak lengkap. Sila merujuk kepada Dokumen Polisi untuk senarai penuh pengecualian di bawah polisi ini.

### Manfaat Kemalangan Diri Pemandu dan Penumpang

| Manfaat-manfaat                                                                                                                                                        | Pelan 1                          | Pelan 2    | Pelan 3    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|------------|------------|
| Kematian akibat Kemalangan & Hilang Upaya Kekal                                                                                                                        | RM30,000                         | RM75,000   | RM90,000   |
| Hilang Upaya Separa Kekal                                                                                                                                              | Sila rujuk kepada kontrak Polisi |            |            |
| Perbelanjaan Perubatan                                                                                                                                                 | RM2,000                          | RM5,000    | RM6,000    |
| Perbelanjaan Pengebumian dan Pembakaran                                                                                                                                | RM3,000                          | RM6,000    | RM7,000    |
| Elaun Perkabungan                                                                                                                                                      | RM1,000                          | RM2,500    | RM5,000    |
| Bayaran Ambulans                                                                                                                                                       | RM500                            | RM500      | RM500      |
| Pendapatan Hospital (maksimum 60 hari)                                                                                                                                 | RM75/hari                        | RM150/hari | RM200/hari |
| Pembedahan Kosmetik Muka/Pergigian                                                                                                                                     | RM1,000                          | RM2,000    | RM4,000    |
| Indemniti Berganda (kemalangan ketika cuti umum seluruh Malaysia sahaja, diguna pakai untuk kematian akibat kemalangan atau lumpuh seluruh anggota secara keseluruhan) | RM60,000                         | RM150,000  | RM180,000  |

**Nota:** Tertakluk kepada premium tambahan. Untuk maklumat lanjut, sila rujuk Risalah ([DPA Add-on](#)).

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi MSIG Insurance (Malaysia) Bhd atau PIDM (layari [www.pidm.gov.my](http://www.pidm.gov.my))

Jika anda mempunyai sebarang soalan atau memerlukan bantuan mengenai Insurans Kereta Persendirian anda, anda boleh:



Hubungi kami di:  
1-800-88-MSIG (6744) or  
603-2050-8228

Kunjungi kami di:  
<https://www.msig.com.my/>

Emel kami di:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Ketahui Kewajipan Anda

| Untuk Insurans Kereta Persendirian, anda mesti membayar premium sebanyak: |                     |
|---------------------------------------------------------------------------|---------------------|
| Premium asas                                                              | : RM1,421.55        |
| (-) Kelayakan NCD 0%                                                      | : RM0.00            |
| (+) Perlindungan tambahan                                                 | : RM203.75          |
| (+) Cukai Perkhidmatan 8%                                                 | : RM130.02          |
| (+) Duti Setem                                                            | : RM10.00           |
| Komisen (10%) / Rebate untuk saluran pengedaran langsung                  | : 10% atau RM162.53 |
| <b>Jumlah premium perlu dibayar</b>                                       | <b>: RM1,765.32</b> |

#### MAKLUMAT PENTING YANG ANDA PERLU TAHU

|          |                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> | Tempoh perlindungan adalah 1 tahun. Anda perlu memperbaharui perlindungan insurans setiap tahun.                                                                                                                                                                                                                                                                                                                      |
| <b>B</b> | Insurans ini hanya akan berkuat kuasa sebaik sahaja anda membayar premium (tunai sebelum perlindungan).                                                                                                                                                                                                                                                                                                               |
| <b>C</b> | Anda mesti memastikan bahawa kenderaan anda diinsuranskan pada jumlah yang sesuai kerana ia akan mempengaruhi jumlah yang anda boleh tuntutan. Jumlah yang diinsuranskan adalah berdasarkan nilai pasaran semasa kenderaan dengan merujuk kepada sistem pangkalan data penilaian kenderaan ISM-ABI.                                                                                                                   |
| <b>D</b> | Sekiranya berlaku kemalangan, anda perlu memaklumkan kami secepat mungkin. Anda boleh berbuat demikian dengan:<br>4. Hubungi talian hotline MSIG kami di 1-800-88-MSIG (6744)<br>5. Emel kami di <a href="mailto:myMSIG@my.msig-asia.com">myMSIG@my.msig-asia.com</a><br>6. Kunjungi laman web MSIG kami di <a href="https://www.msig.com.my/claims/motor/general/">https://www.msig.com.my/claims/motor/general/</a> |
| <b>E</b> | Sekiranya berlaku kemalangan, anda mesti berurusan dengan pembaikan diluluskan. Pembaikan diluluskan merujuk kepada bengkel membaiki kereta yang berdaftar dengan JPJ dan merupakan sebahagian daripada bengkel panel yang diluluskan oleh kami. Ia mungkin termasuk bengkel kereta yang telah kami berikan kelulusan khas kepada anda. Sila rujuk dokumen polisi untuk butiran lanjut.                               |
| <b>F</b> | Ekses wajib sebanyak RM400 kepada polisi Kereta Persendirian, ini adalah jumlah kerugian yang perlu anda tanggung jika kenderaan anda dipandu oleh seseorang yang bukan dinamakan di dalam polisi atau seseorang yang dinamakan di dalam polisi tetapi bawah umur 21 tahun atau pemegang lesen memandu Sementara (P) atau Percubaan (L).                                                                              |
| <b>G</b> | Ekses lain, ini adalah jumlah kerugian yang mesti ditanggung oleh anda sebelum kami membuat pampasan ke atas tuntutan kerosakan kenderaan anda. Jumlah ini ditentukan oleh kami bergantung kepada keadaan taja jamin.                                                                                                                                                                                                 |
| <b>H</b> | Jika anda memperbaharui polisi secara terus dengan MSIG, anda mungkin layak menerima rebat premium dan cukai perkhidmatan. Tiada penasihat insurans akan ditugaskan untuk mengendalikan polisi anda.                                                                                                                                                                                                                  |

### 4. Bolehkah saya membatalkan polisi/sijil saya?

Anda boleh membatalkan polisi anda pada bila-bila masa melalui notis bertulis. Tiada bayaran balik premium akan diberikan sekiranya tuntutan telah dibuat atau jika premium minimum telah dikenakan. Jika tidak, bayaran balik akan dikira berdasarkan kadar tempoh pendek, di mana sebarang premium minimum yang telah dibayar di bawah polisi adalah tidak boleh dikembalikan.

| Tempoh Insurans         | Kadar Bayaran Balik Premium            |
|-------------------------|----------------------------------------|
| Tidak melebihi 1 minggu | 87.5% daripada premium tahunan         |
| Tidak melebihi 1 bulan  | 75.0% daripada premium tahunan         |
| Tidak melebihi 2 bulan  | 62.5% daripada premium tahunan         |
| Tidak melebihi 3 bulan  | 50.0% daripada premium tahunan         |
| Tidak melebihi 4 bulan  | 37.5% daripada premium tahunan         |
| Tidak melebihi 6 bulan  | 25.0% daripada premium tahunan         |
| Tidak melebihi 8 bulan  | 12.5% daripada premium tahunan         |
| Melebihi 8 bulan        | Tiada bayaran balik premium dibenarkan |

MSIG Insurance (Malaysia) Bhd ialah syarikat insurans am yang dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Maklumat yang diberikan dalam Helaiian Pendedahan Produk ini adalah sah pada 1 April 2026.