

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your EZ Hospital Income Insurance.

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

Date: 01/01/2026

1. What is EZ Hospital Insurance?

EZ Hospital Income Insurance provides daily allowances in the event you are hospitalised due to serious illness, accident or any covered disability. This insurance also provides lump sum payment for your family's travel expenses to and from hospital during your hospitalisation.

2. Know Your Coverage

As an illustration, for RM 52.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

Coverage:	RM75 to RM150 daily allowances
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The hospital income benefits covered under this product include:

1. Hospital Cash Allowance - RM75 per day
2. Intensive Care Allowance - RM150 per day (max up to 60 days per hospitalisation)
3. Travel Allowance - RM200 per hospitalisation (max up to RM1,000)

Your EZ Hospital Income Insurance **excludes**:

- Pre-existing illnesses
- Specified illnesses occurring during the first 120 days
- Medical or physical conditions occurring during the first 30 days except for accidental injuries
- Cosmetic or plastic surgery and related treatments
- Private nursing care, drug abuse, AIDS or AIDS-related complex (ARC), any communicable diseases requiring quarantine by law
- Congenital conditions, hereditary conditions
- Pregnancy, childbirth
- Hospitalisation primarily for investigation purposes
- Mental illness, suicide, self-inflicted injury
- War and related risks
- Ionization, radiation or contamination by radioactivity
- Hazardous Activities
- Air travel except as a passenger in a fully licensed passenger carrying aircraft

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 www.pidm.gov.my)

If you have any questions or require assistance on your EZ Hospital Income 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

3. Know Your Obligations

For EZ Hospital Income Insurance, you must pay a premium of:	
Premium (Plan 2)	: RM52.00 (annually)
Duration: until the age of 30 years (age band: 26 - 30)	
You also have to pay the following fees and charges:	
Less 15% Rebate	: (RM7.80)
^Stamp Duty	: RM10.00
Service Tax (8%)	: Not applicable
Total premium payable	: RM54.20

^Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2028. However, RM10 stamp duty shall be payable starting from 1/1/2029.

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 60 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Free look period - We will refund the premium paid if you cancel your policy within the first 15 days of receiving the policy and have not made any claim.
- Renewal age - This policy may be renewed up to 60 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 basis on the unexpired period of cover. 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.