

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Golfer's Insurance.

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

Date: 01/01/2026

1. What is Golfer's Insurance?

Golfer's Insurance indemnifies you for loss or damage to golfing equipment. It also protects you with a personal accident cover, liability to the public and hole-in-one whilst you are playing in any golf club or golf course in the world except USA/Canada.

2. Know Your Coverage

As an illustration, for RM 220.00 (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 - RM40,000• Permanent Disablement - RM40,000• Liability to the Public - RM500,000• Loss of or Damage to Golfing Equipment - RM6,000• Loss of or Damage to Personal Effects - RM2,000• Hole-In-One - RM1,500	<ul style="list-style-type: none">• Wear & tear or depreciation• War and related risks• Government Regulations or Acts or Authorities• Suicide, self-inflicted injury• Loss or damage to watches, jewellery, glass, cameras, portable radio, securities, stamp, motor vehicles & accessories• Act of terrorism
The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.	
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 Golfer's 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 Golfer's Insurance, you must pay a premium of:	
Standard cover (Plan 2)	: RM220.00 (annually)
You also have to pay the following fees and charges:	
Stamp Duty	: RM10.00
Commission (25%)	: RM55.00 (Included in premium)
Service Tax (8%)	: RM17.60
Total premium payable	: RM247.60

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 70 years at the date of application.
- Renewal age - This policy may be renewed up to 70 years old.
- Jurisdiction Clause - For Liability to the Public, the indemnity provided by this policy will only apply in respect of judgment delivered within the Republic of Singapore, Malaysia or Negara Brunei Darussalam.
- Notice of Claim - You must notify and provide full claim details to us within 7 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 pro-rata basis on the unexpired period of cover, subject to retaining a minimum premium of RM60.00. 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.