

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Foreign Worker Personal Accident Insurance.

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

Date: 01/01/2026

## 1. What is Foreign Worker Personal Accident Insurance?

Foreign Worker Personal Accident Insurance is a 24-hour worldwide plan. This insurance provides compensation to foreign workers in the event of injuries, disability or death caused by accidental means. It serves as an additional protection to the compulsory coverage required under Social Security Organisation (SOC SO).

## 2. Know Your Coverage

As an illustration, for RM 50.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>• Accidental Death - RM25,000</li><li>• Permanent Total Disablement - RM25,000</li><li>• Medical Expenses (due to accident) - RM1,000</li><li>• Funeral Expenses/ Repatriation Expenses - RM6,500</li></ul>	<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>• Act of terrorism</li></ul>
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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a> )	

If you have any questions or require assistance on your Foreign Worker 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

<b>For Foreign Worker Personal Accident Insurance, you must pay a premium of:</b>	
Standard cover	: <b>RM50.00</b> (annually)
<b>You also have to pay the following fees and charges:</b>	
^Stamp Duty	: <b>RM10.00</b>
Commission (25%)	: <b>RM12.50</b> (Included in premium)
Service Tax (8%)	: <b>RM4.00</b>
Total premium payable	: <b>RM64.00</b>

^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 - Your foreign workers must be legally employed in Malaysia with a valid work permit, aged between 16 to 70 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Renewal age - This policy may be renewed up to 70 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 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 RM50.00. 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.**