

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Ladies Lifestyle Protection Insurance.

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

Date: 01/01/2026

## 1. What is Ladies Lifestyle Protection Insurance?

Ladies Lifestyle Protection Insurance is developed exclusively for women. This product provides a lump sum payment if you are diagnosed with a specified critical illness. It also compensates you for injuries, disability or death caused by accidental means.

## 2. Know Your Coverage

As an illustration, for RM 398.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

|  |           |
|--|-----------|
| Coverage:  | RM100,000 |
| <p>The critical illnesses <u>covered</u> under this product include:</p> <ol style="list-style-type: none"><li>1. Cancer</li><li>2. Stroke</li><li>3. Heart Attack</li><li>4. Coronary Artery Bypass Surgery</li><li>5. Kidney Failure</li><li>6. Parkinson's Disease</li><li>7. Multiple Sclerosis</li><li>8. Motor Neurone Disease</li><li>9. Paralysis of Limbs</li><li>10. Terminal Illness</li></ol> <p>Other benefits <u>covered</u> under this product include:</p> <ol style="list-style-type: none"><li>1. Renewal Bonus - 10% per annum of initial sum insured, up to 5 years</li><li>2. Personal Accident - RM50,000</li><li>3. Accidental Facial/ Dental Cosmetic Surgery - RM10,000</li><li>4. Snatch Theft Losses - RM1,000</li></ol> <p>This is not a complete list. Please read your policy contract/ certificate for details on the critical illnesses covered.</p> |           |

Your Ladies Lifestyle Protection Insurance **excludes**:

- Pre-existing illnesses
- Critical illness occurring during the first 30 days except for accidental injuries
- Maternity risk & congenital anomalies of new born babies
- Survival period of 14 days after diagnosis of a covered Critical Illness, 30 days for Congenital Anomalies except for Neonatal Death
- Hazardous Activities
- AIDS or AIDS-related complex (ARC)
- Living outside the usual country of residence for more than 3 consecutive months
- Mental illness, suicide, self-inflicted injury
- War and related risks
- Acts of Terrorism

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](http://www.pidm.gov.my))

If you have any questions or require assistance on your Ladies Lifestyle Protection 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 Ladies Lifestyle Protection Insurance, you must pay a premium of:</b> |  |
| Premium (Plan 2)   | : <b>RM398.00</b> (annually)           |
| Duration: until the age of 30 years (age band: 30 - 34)                      |  |
| <b>You also have to pay the following fees and charges:</b>                  |  |
| Stamp Duty   | : <b>RM10.00</b>                       |
| Commission (15%)   | : <b>RM59.70</b> (Included in premium) |
| Service Tax (8%)   | : <b>Not applicable</b>                |
| Total premium payable  | : <b>RM408.00</b>                      |

### 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 15 to 54 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Cooling-off 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.