



MSIG Insurance (Malaysia) Bhd

Registration No. 197901002705 (46983-W)

Head Office: Customer Service Centre, Level 15,

Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur

Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1800 88 MSIG (6744)

www.msig.com.my

A member of **MS&AD** INSURANCE GROUP

Healthcare International Insurance

PRODUCT DISCLOSURE SHEET

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The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meets your needs. You should read your insurance policy contract carefully for full details on your coverage.



Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses (“H&S”) incurred due to illnesses covered under the policy until age 80 years old.
- Your premiums will be pooled with other policy owners’ premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?	Plan: Essential	What is not covered?
<ul style="list-style-type: none">• Hospital Room & Board: RM 180• Surgical Expenses: As charged subject to RM 50,000 Benefits payable are on cashless basis and subject to: <ul style="list-style-type: none">• Annual Limit: RM 65,000 #• Lifetime Limit: No Lifetime Limit		<ul style="list-style-type: none">• Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)• Specified illnesses (e.g. hypertension, diabetes)• Diseases required quarantine by law

inclusive of Hospital & Related Services, Room and Board, Organ Transplant, Emergency Medical Evacuation, Travel Personal Accident and all covered benefits, where applicable)

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in premium over time?

Premium Projection Table

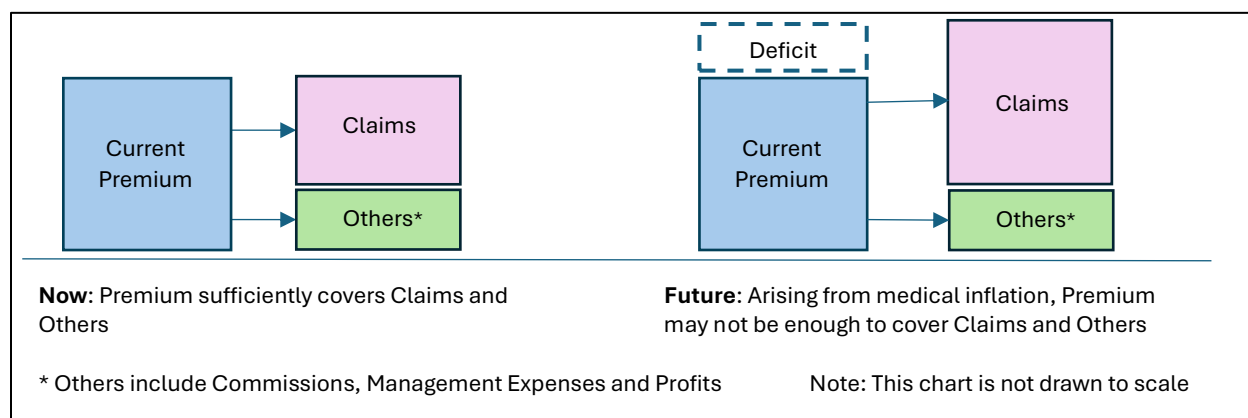
Age	Current premium upon attained age (RM)	Estimated Premium		Over the long term, you can reduce premiums payable by choosing plans with: a) A higher deductible b) A higher co-insurance c) A lower annual / lifetime limit
		Based on medical inflation of 7% per annum ¹ (RM)	Based on medical inflation of 10% per annum (RM)	
30	867			
35	867	1,216	1,396	
40	1,117	2,197	2,897	
45	1,117	3,082	4,666	
50	1,619	6,265	10,892	

- The projection above is solely for **illustration purposes only.**

- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM 1.00 of premium paid, RM 0.72² is allocated to pay claims. The remainder goes to pay commissions to insurance intermediaries, management expenses and profits of the insurers.

¹This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

²This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination or administrative expenses incurred).
- Your coverage will only start 30 calendar days after the effective date of the policy except for accidental injuries.
- The commissions³ paid to the insurance intermediary is RM 130.05 or 15% of the annual premium.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

³These figures are based on the current premium upon attained age.

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www.msig.com.myA member of **MS&AD** INSURANCE GROUP**Step 5 Have you considered other products that might suit your needs?****Product Options Table**

	Recommended Product	Alternative Product Options	
Name	Healthcare International Essential Plan	Healthcare International Essential Plan	FlexiCo Medical Plan A
Annual Premium	RM 867	RM 823.65 <i>Lower by RM 43.35</i>	RM 803 <i>Lower by RM 64</i>
Type	Cashless facility	Cashless facility	Cashless facility
Coverage Term [^]	Until age 80 years old	Until age 80 years old	Until age 90 years old next birthday
Co-insurance / Deductible	No	RM500 per admission	5% per hospitalization, max. RM 500 per year
Hospital Room & Board	RM 180	RM 180	RM 150
Surgical Expenses	As charged subject to RM 50,000	As charged subject to RM 50,000	As Charged
Annual Limit	RM 65,000	RM 65,000	RM 50,000
Lifetime Limit	No	No	No
<ul style="list-style-type: none">• Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits).• Co-insurance: Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.• Annual limit: Maximum amount you can claim in a year.• Lifetime limit: Maximum amount you can claim throughout your lifetime.			

[^] Renewal is guaranteed but premium rates are not guaranteed.

This table does not capture all of the features of products compared. Please ask us/your insurance intermediary for more information on the differences in features of these products.

Customer's Acknowledgement*

Please ensure you are filing this section yourself and are aware of what you are placing your signature for.

☐

I acknowledge that MSIG Insurance (Malaysia) Bhd has provided me with a copy of the PDS.

☐

I have read and understood the key information contained in the PDS.

* A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the products terms and conditions.

Signature_____
Name_____
Date