MSIG MOTOR ADD-ON FORM

Name of Insured / *Nama Pihak Diinsuranskan*

Vehicle Registration No. / *Nombor Pendaftaran Kenderaan*

Optional Motor Add-on Cover with Additional Premium / *Pilihan Perlindungan Tambahan Motor dengan Premium Tambahan*

Tick (✔) if optional Motor Add-on required / *Tandakan (✔) jika Perlindungan Tambahan Motor diperlukan*

ADD-ON / *PERLINDUNGAN TAMBAHAN*	**PRIVATE CAR** / *KERETA PERSENDIRIAN*
24-Hour Unlimited Towing Service (Non-Tariff) [1] [3] / *Perkhidmatan Tundaan 24-Jam Tanpa Had (Bukan Tarif)* [1] [3]	
Accident Repair Allowance (ARA) (Non-Tariff) [2] / *Elaun Pembaikan Kemalangan (ARA) (Bukan Tarif)* [2] Choice of Plan (please tick ✔) / *Pelan Pilihan (sila tanda ✔)* ☐ **P1** ☐ **P2** ☐ **P3**	
Compensation for Assessed Repair Time (CART) (Non-Tariff) [2] / *Pampasan untuk Tempoh Pembaikan yang Dianggarkan (CART) (Bukan Tarif)* [2]	
Current Year "NCD" Relief (Non-Tariff) [1] / *Pampasan "Diskaun Tanpa Tuntutan" Tahun Semasa (Bukan Tarif)* [1]	
Driver's Personal Accident Insurance (Non-Tariff) [1] [3] [6] / *Insurans Kemalangan Diri Pemandu (Bukan Tarif)* [1] [3] [6] Choice of Plan (please tick ✔) / *Pelan Pilihan (sila tanda ✔)* ☐ **P1** ☐ **P2** ☐ **P3**	
EV Plus (Non-Tariff) [1] / *EV Plus (Bukan Tarif)* [1]	
Legal Liability of Passengers - Private Use Vehicle [3] / *Liabiliti Undang-undang untuk Penumpang – Kenderaan Persendirian* [3]	
Legal Liability to Passengers - Private Use Vehicle [3] / *Liabiliti Undang-undang terhadap Penumpang - Kenderaan Persendirian* [3] **Number of Passengers** / *Bilangan Penumpang* _____	
Limited Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature [1] [3] **(ON FIRST LOSS BASIS)** / *Bencana Khas Terhad (Bukan Tarif) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain* [1] [3] *(ATAS DASAR KERUGIAN PERTAMA)* **Or** / *Atau* **Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature** [2] [3] / *Bencana Khas Penuh (Bukan Tarif) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain* [2] [3]	
Smart Key Shield (Non-Tariff) [1] / *Perlindungan Kunci Pintar (Bukan Tarif)* [1] **Sum Insured** / *Jumlah Diinsuranskan* RM _____	
Strike, Riot and Civil Commotion [2] [3] / *Mogok, Rusuhan dan Kekecohan Awam* [2] [3]	
Waiver of Betterment Cost (Non-Tariff) [1] / *Pengecualian Kos Penambahbaikan (Bukan Tarif)* [1]	
Waiver of Compulsory Excess (Non-Tariff) [1] [3] / *Pengecualian untuk Ekses Wajib (Bukan Tarif)* [1] [3]	
Windscreen [2] / *Perlindungan Cermin Kenderaan* [2] **Sum Insured** / *Jumlah Diinsuranskan* RM _____	

ADD-ON / *PERLINDUNGAN TAMBAHAN*	**MOTORCYCLE** / *MOTOSIKAL*
All Riders / *Perlindungan Semua Penunggang Motosikal*	
Legal Liability to Pillion / *Liabiliti Undang-undang terhadap Pembonceng*	
MyMotorcycle Plus [4] [6] [7] / *MyMotorcycle Plus* [4] [6] [7]	
Rider's Personal Accident Insurance (Non-Tariff) [6] [7] / *Insurans Kemalangan Diri Penunggang Motosikal (Bukan Tarif)* [6] [7]	
Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature [2] / *Bencana Khas Penuh (Bukan Tarif) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain* [2]	
Strike, Riot and Civil Commotion [2] / *Mogok, Rusuhan dan Kekecohan Awam* [2]	

MSIG

Optional Motor Add-on Cover with Additional Premium / *Pilihan Perlindungan Tambahan Motor dengan Premium Tambahan*

Tick (✔) if optional Motor Add-on required / *Tandakan (✔) jika Perlindungan Tambahan Motor diperlukan*

ADD-ON / *PERLINDUNGAN TAMBAHAN*	COMMERCIAL VEHICLE / *KENDERAAN PERDAGANGAN*
Accident Repair Allowance (ARA) (Non-Tariff) [2] [5] / *Elaun Pembaikan Kemalangan (ARA) (Bukan Tarif)* [2] [5] Choice of Plan (please tick ✔) / *Pelan Pilihan (sila tanda ✔)* ☐ **P1** ☐ **P2** ☐ **P3**	
Compensation for Assessed Repair Time (CART) (Non-Tariff) [2] / *Pampasan untuk Tempoh Pembaikan yang Dianggarkan (CART) (Bukan Tarif)* [2]	
Legal Liability to Non-Fare-Paying Passengers – Commercial Vehicle / *Liabiliti Undang-undang terhadap Penumpang Tidak Berbayar – Kenderaan Perdagangan*	
Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature [2] / *Bencana Khas Penuh (Bukan Tarif) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain* [2]	
Strike, Riot and Civil Commotion [2] / *Mogok, Rusuhan dan Kekecohan Awam* [2]	
Truck Assist [2] / *Bantuan Kenderaan Pengangkutan Barangan* [2]	
Windscreen [2] / *Perlindungan Cermin Kenderaan* [2] **Sum Insured** / *Jumlah Diinsuranskan* RM _____	

[1] **For Comprehensive Private Car only** / *Untuk Kereta Persendirian Komprehensif sahaja*

[2] **For Comprehensive Cover only** / *Untuk Perlindungan Komprehensif sahaja*

[3] **Not applicable for MSIG Motor Plus Insurance** / *Tidak terpakai untuk Insurans MSIG Motor Plus*

[4] **MyMotorcycle Plus add-on is applicable to motorcycle cubic capacity (cc) up to 250cc.** /
MyMotorcycle Plus terpakai kapasiti padu (cc) sebanyak 250cc.

[5] **Not applicable for MSIG Commercial Motor Plus** / *Tidak terpakai untuk Insurans MSIG Commercial Motor Plus*

[6] **Coverages differ for Comprehensive Cover, Third Party, Fire & Theft and Motorcycle 3PA Insurance** / *Perlindungan adalah berbeza antara Perlindungan Komprehensif, Perlindungan Pihak Ketiga, Kebakaran & Kecurian dan Perlindungan Insurans Motosikal 3PA*

[7] **Nomination: You must nominate a nominee and ensure that your nominee is aware of the Personal Accident (PA) policy that you have purchased. Please fill in the Nomination Form on the following page or download the PA Insurance Nomination Form at www.msig.com.my.** / *Penamaan: Anda perlu mencalonkan seorang penama dan memastikan penama anda sedar akan polisi Kemalangan Diri yang anda pernah beli. Sila isikan Borang Penamaan Insurans Kemalangan Diri di halaman berikutnya atau muat turun dari www.msig.com.my.*

Annual Premium / *Premium Tahunan*	RM
(8% ST / *CP 8%)*	RM
Total Annual Premium (inclusive of 8% ST)	RM
Jumlah Premium Tahunan (termasuk CP 8%)	

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to this Policy.
Anda dikehendaki membayar sebarang cukai berkaitan (termasuk tetapi tidak terhad kepada cukai perkhidmatan dan duti setem) yang dikenakan oleh Penguatkuasa Cukai Malaysia berhubung Polisi ini.

I/We have read and fully understand the product benefits, key terms and conditions, exclusions, premium, fees and charges that I/we have to pay.
Saya/Kami telah membaca dan memahami sepenuhnya manfaat produk, terma dan syarat utama, pengecualian, premium, yuran dan caj yang harus saya/kami bayar.

PAYMENT BY CREDIT CARD / *BAYARAN DENGAN KAD KREDIT*

If paying by credit card / *Jika membayar dengan kad kredit*
Visa or MasterCard only / *Visa atau MasterCard sahaja* ☐ **Visa** ☐ **MasterCard**

Card No. / *No. Kad* **Expiry** / *Tarikh Luput*

| | | |

NOMINATION / *PENAMAAN*

I hereby nominate the following as nominee(s) / *Di sini saya menamakan penama di bawah:*

Name of Nominee *Penama*	Address *Alamat*	I.C. No. (New) / Passport No. *No. K.P. (Baharu) / No. Pasport*	Date of Birth *Tarikh Lahir*	Relationship *Hubungan*	% Of Share *% Perkongsian*

Declaration by Proposer/Insured

I declare and confirm that I have obtained the consent of the nominee(s) named herein and that he/she has authorised me to disclose his/her personal information on his/her behalf.

Pengakuan oleh Pencadang/Pihak Diinsuranskan

Saya mengaku dan mengesahkan bahawa saya telah memperolehi persetujuan penama yang dinamakan di sini dan yang beliau telah membenarkan saya mendedahkan maklumat peribadi beliau bagi pihak beliau.

Signature of Proposer/Insured
Tandatangan Pencadang/Pihak Diinsuranskan

Date / *Tarikh*

Name of Proposer/Insured
Nama Pencadang/Pihak Diinsuranskan
I.C. (New) checked by / *K.P. (Baharu) disahkan oleh*

Declaration by Witness

I hereby declare that any of my personal information collected or held by the Company is provided with my consent for it to be used, processed and disclosed to individuals or organisations related or associated with MS&AD Insurance Group (in and outside of Malaysia) including inter-departments within the Company or any selected third party service providers such as insurance or reinsurance companies, broking firms, loss adjusting companies, claims or forensic investigations companies, law firms, credit reference companies, any service provider appointed by governing authority/association/federation of insurance companies, association or federation of insurance companies or any corporate entities or governmental and judicial bodies or regulators to whom the Company is obliged to disclose under the requirement of any law relating to the Company or any of its affiliates or partners.

Pengakuan oleh Saksi

Saya dengan ini mengaku bahawa mana-mana maklumat peribadi saya yang dikumpul atau dipegang oleh Syarikat diperuntukkan dengan keizinan saya untuk ia digunakan, diproses dan didedahkan kepada individu atau organisasi yang berkaitan atau dikaitkan dengan MS&AD Insurance Group (di dalam dan di luar Malaysia) termasuk antara jabatan dalam Syarikat atau mana-mana penyelia perkhidmatan pihak ketiga yang dipilih termasuk insurans atau syarikat yang diinsuranskan semula, firma broker, syarikat pelaras kerugian, tuntutan atau syarikat penyiasatan forensik, firma guaman, syarikat-syarikat rujukan kredit, mana-mana penyedia perkhidmatan yang dilantik oleh pihak berkuasa/persatuan atau syarikat insurans bersekutu, persatuan/persatuan syarikat insurans bersekutu atau mana-mana entiti korporat atau badan-badan kerajaan dan kehakiman atau mengawal selia dengan siapa Syarikat dimestikan untuk mendedahkan di bawah keperluan mana-mana undang-undang berkaitan dengan Syarikat atau mana-mana sekutu atau rakan kongsi.

Signature of Witness* / *Tandatangan Saksi**

Date / *Tarikh*

Name of Witness* / *Nama Saksi**
I.C. (New) checked by / *K.P. (Baharu) disahkan oleh*

Address / *Alamat*

Important Notes:-

(a) Pursuant to **Paragraph 2(4)(a) of Schedule 10 of the Financial Services Act 2013**, the policy owner has to assign the policy benefits to his nominee if his intention for his nominee, other than his spouse, child or parent, to receive the policy benefits beneficially and not as an executor.

(b) Pursuant to **Paragraph 5(1) of Schedule 10 of the Financial Services Act 2013**, a nomination made by a non-Muslim policy owner shall create a trust in favour of the nominee of the policy moneys payable upon the death of the policy owner, if - (a) the nominee is his spouse or child; or (b) the nominee is his parent (if there is no spouse or child living at the time making the nomination).

(c) *Pursuant to **Paragraph 2(3) of Schedule 10 of the Financial Services Act 2013**, the above nomination shall be witnessed by a witness who must be 18 years old and above and of sound mind and not the nominee stated above.

(d) A nominee of a Muslim policy owner upon receipt of the policy moneys shall distribute the policy moneys in accordance with Islamic law.

(e) For full details about the power to make nomination, revocation of nomination, trust of policy moneys, payment of policy moneys where there is nomination and etcetera, you are advised to refer to **Paragraph 1 to 13 of Schedule 10 of the Financial Services Act 2013.**

Nota Penting:-

*(a) Menurut **Perenggan 2(4)(a) Jadual 10 Akta Perkhidmatan Kewangan 2013**, pemunya polisi perlu menyerahkan manfaat polisi itu kepada penamanya sekiranya niatnya adalah bagi penamanya, selain suaminya atau isterinya, anaknya atau ibu bapanya, untuk menerima manfaat polisi itu secara benefisial dan bukan sebagai wasi.*

*(b) Menurut **Perenggan 5(1) Jadual 10 Akta Perkhidmatan Kewangan 2013**, suatu penamaan yang dibuat oleh pemunya polisi yang bukan beragama Islam hendaklah mewujudkan suatu amanah atas penama bagi wang polisi yang kena dibayar atas kematian pemunya polisi, sekiranya - (a) penama itu adalah suaminya atau isterinya, atau anaknya; atau (b) penama itu adalah ibu bapanya (jika tiada suami atau isteri atau anak yang masih hidup pada masa membuat penamaan).*

*(c) *Menurut **Perenggan 2(3) Jadual 10 Akta Perkhidmatan Kewangan 2013**, penamaan di atas hendaklah disaksikan oleh seorang saksi yang mesti berumur 18 tahun dan ke atas dan yang sempurna akal dan bukan seorang penama yang dinyatakan di atas.*

(d) Seorang penama pemunya polisi yang beragama Islam apabila menerima wang polisi hendaklah mengagihkan wang polisi mengikut undang-undang Islam.

*(e) Untuk maklumat lengkap tentang kuasa untuk membuat penamaan, pembatalan penamaan, amanah wang polisi, pembayaran wang polisi jika terdapat penamaan dan sebagainya, anda dinasihatkan untuk merujuk kepada **Perenggan 1 hingga 13 Jadual 10 Akta Perkhidmatan Kewangan 2013.***

DECLARATION BY INTERMEDIARY ON CUSTOMER DUE DILIGENCE / *PENGAKUAN OLEH PERANTARA DI ATAS USAHA WAJAR PELANGGAN*

In compliance with the Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) (Act 613) / *Selaras dengan Akta Pencegahan Pengubahan Wang Haram, Pencegahan Pembiayaan Keganasan, Pencegahan Pembiayaan Aktiviti Terhad dan Hasil Daripada Aktiviti Haram 2001 (AMLA) (Akta 613)* :

1. I hereby certify that the Proposer's original I.C. / Passport / Business Registration Certificate* was verified and authenticated by me at the point of sale. / *Saya dengan ini mengesahkan bahawa K.P. asli / Pasport / Sijil Pendaftaran Perniagaan Pencadang* telah disemak dan disahkan oleh saya pada masa jualan.*

2. I attach hereto photocopy of the original I.C. / Passport / Business Registration Certificate* where the single or group policy premiums exceed RM50,000 or RM100,000 per annum respectively. / *Saya sertakan bersama salinan K.P. asli / Pasport / Sijil Pendaftaran Perniagaan* di mana premium polisi individu atau kumpulan yang melebihi RM50,000 atau RM100,000 setahun.*

*Please delete where applicable. / *Sila potong mana yang berkenaan.*

Name / *Nama*

I.C. No. (New) / *No. K.P. (Baharu)*

Signature / *Tandatangan*

Date / *Tarikh*

SUMMARY OF OPTIONAL MOTOR ADD-ON

(A)	24-HOUR UNLIMITED TOWING SERVICE (NON-TARIFF) [1] [3]	- Extends the existing prescribed towing limit under MSIG Motor Assist to an unlimited distance in the event of vehicle breakdown or accident.
(B)	ACCIDENT REPAIR ALLOWANCE (ARA) (NON-TARIFF) [2] [5]	- Provides a one-time allowance for loss of use of your vehicle when your vehicle is laid up in the motor workshop for accident repairs when the minimum laid-up duration and minimum approved repair cost are met.
(C)	ALL RIDERS	- The policy covers against accidents occurring while your motorcycle is being used by any licensed rider who has your consent.
(D)	COMPENSATION FOR ASSESSED REPAIR TIME (CART) (NON-TARIFF) [2]	- Provides compensation for loss of use of your vehicle based on the estimated repair time as assessed by appointed loss adjuster (excluding the period the vehicle is laid up in the workshop).
(E)	CURRENT YEAR "NCD" RELIEF (NON-TARIFF) [1]	- Compensates the No-Claim-Discount (NCD) that you may forfeit due to a claim being made under your policy.
(F)	DRIVER'S PERSONAL ACCIDENT INSURANCE (NON-TARIFF) [1] [3]	- Covers the driver and passengers against death or permanent disablement due to road accident.
(G)	EV PLUS (NON TARIFF) [1]	- Covers your EV Home Wall Charger in the event that it is damaged by fire, lightning and other covered events. Provides an allowance due to aftermath of the covered events on your EV Home Wall Charger. - Covers the legal liability due to the direct use of your EV Home Wall Charger. - Covers your portable charging cable for loss or damage due to accidental collision or overturning, fire or theft. - Provides an allowance if your car is damaged or you or your authorised driver suffered a bodily injury due to direct use of public EV charging station. - Provides 24-Hours towing service to your home or nearest EV charging station if your car runs out of battery.
(H)	LEGAL LIABILITY OF PASSENGERS – PRIVATE USE VEHICLE [3]	- Covers the legal liability of passengers for acts of negligence.
(I)	LEGAL LIABILITY TO NON-FARE-PAYING PASSENGERS – COMMERCIAL VEHICLE	- Covers the insured for legal liability to passengers.
(J)	LEGAL LIABILITY TO PASSENGERS – PRIVATE USE VEHICLE [3]	- Protects the insured against legal liability to the passenger in the event of a claim. - Note: It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.
(K)	LEGAL LIABILITY TO PILLION	- Covers the insured for legal liability to pillion.
(L)	MYMOTORCYCLE PLUS [4][6]	- Provides compensation for policyholder and their pillion in the event of an accident. Policyholder will also receive allowances in the event of accidents, theft, or even flood.
(M)	RIDER'S PERSONAL ACCIDENT INSURANCE (NON-TARIFF) [6]	- Covers the rider against death or permanent disablement due to road accident and pays a bereavement allowance in the event of death.
(N)	SMART KEY SHIELD (NON-TARIFF) [1]	- Covers the cost to repair, replace, and/or reprogram your Smart Car Key in the event of theft, loss, or accidental damage. - Covers 1 set of Smart Car Key per car.
(O)	SPECIAL PERILS (NON-TARIFF) – FLOOD, STORM, LANDSLIDE, LANDSLIP, SUBSIDENCE COVER OR OTHER CONVULSIONS OF NATURE [2] [3]	- Covers the cost to repair your vehicle in the event that it is damaged by flood, storm, landslide, landslip or other convulsions of nature. - Limited Special Perils [1] [3]: Limited to 25% of the Total Sum Insured.
(P)	STRIKE, RIOT & CIVIL COMMOTION [2] [3]	- Covers the vehicle against damage caused by strike, riot and civil commotion.
(Q)	TRUCK ASSIST [2]	- Provides roadside assistance such as minor repair or towing services for your goods carrying vehicle in the event of breakdown of your vehicle.
(R)	WAIVER OF BETTERMENT COST (NON-TARIFF) [1]	- Waives the betterment charges arising from original spare parts cost.

(S)	**WAIVER OF COMPULSORY EXCESS (NON-TARIFF)** [1] [3]	- Waives the compulsory excess of RM400 that you would have to bear if you or the person driving your car: • is under 21 years old, • holds a Provisional (P) or Learner (L) driver's licence, or • is not named in the Policy Schedule as a named driver.
(T)	**WINDSCREEN** [2]	- Covers the breakage of glass in windscreens, front, rear, side windows, sunroof and lamination or tinting film. - The damaged windscreen will be replaced and your No-Claim-Discount (NCD) entitlement will not be affected.

[1] For Comprehensive Private Car Only.
[2] For Comprehensive Cover Only.
[3] Not applicable for MSIG Motor Plus Insurance.
[4] MyMotorcycle Plus add-on is applicable to motorcycle cubic capacity (cc) up to 250cc.
[5] Not applicable for MSIG Commercial Motor Plus.
[6] Coverages differ for Comprehensive Cover, Third Party, Fire & Theft and Motorcycle 3PA Insurance.
The description of covers are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.
Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

RINGKASAN PERLINDUNGAN TAMBAHAN MOTOR YANG LAIN

(A)	**PERKHIDMATAN TUNDAAN 24-JAM TANPA HAD (BUKAN TARIF)** [1] [3]	- Memberi perlindungan tambahan kepada had tunda yang sedia ada oleh MSIG Motor Assist kepada jarak tundaan tanpa had sekiranya berlaku kerosakan atau kemalangan yang melibatkan kenderaan.
(B)	**ELAUN PEMBAIKAN KEMALANGAN (ARA) (BUKAN TARIF)** [2] [5]	- Memberikan elaun satu kali untuk kehilangan penggunaan kenderaan anda sekiranya kenderaan anda diletakkan di bengkel untuk pembaikan dalam tempoh minimum kenderaan anda berada di bengkel dan minimum kos kelulusan pembaikan telah dipenuhi.
(C)	**PERLINDUNGAN SEMUA PENUNGGANG MOTOSIKAL**	- Memberikan perlindungan sekiranya berlaku kemalangan semasa motosikal anda digunakan oleh mana-mana penunggang berlesen yang mempunyai kebenaran anda.
(D)	**PAMPASAN UNTUK TEMPOH PEMBAIKAN YANG DIANGGARKAN (CART) (BUKAN TARIF)** [2]	- Menawarkan pampasan bagi kehilangan penggunaan kenderaan anda berdasarkan anggaran tempoh pembaikan seperti yang dinilai oleh ajuster kerugian (tidak termasuk tempoh di mana kenderaan diletakkan di bengkel).
(E)	**PAMPASAN "DISKAUN TANPA TUNTUTAN" TAHUN SEMASA (BUKAN TARIF)** [1]	- Membayar balik Diskaun Tanpa Tuntutan (NCD) yang anda telah hilang kerana membuat tuntutan di bawah polisi anda.
(F)	**INSURANS KEMALANGAN DIRI PEMANDU (BUKAN TARIF)** [1] [3]	- Perlindungan untuk pemandu dan penumpang akibat kemalangan jalan raya yang menyebabkan kematian atau hilang upaya kekal.
(G)	**EV PLUS (BUKAN TARIF)** [1]	- Melindungi Pengecas Dinding Rumah EV anda sekiranya ia rosak akibat kebakaran, kilat dan kejadian yang dilindungi. Memberikan elaun apabila berlaku kejadian yang dilindungi pada Pengecas Dinding Rumah EV anda. - Melindungi liabiliti undang-undang disebabkan oleh penggunaan langsung Pengecas Dinding Rumah EV anda. - Melindungi kabel pengecas mudah alih anda untuk kerugian atau kerosakan disebabkan oleh berlanggar atau terbalik akibat kemalangan, kebakaran atau kecurian. - Memberikan elaun jika kerosakan pada kenderaan anda atau anda atau pemandu dibenarkan mengalami kecederaan disebabkan oleh penggunaan langsung stesen pengecasan EV awam. - Menyediakan perkhidmatan tundaan 24-Jam ke rumah anda atau stesen pengecas EV terdekat jika kehabisan bateri pada kenderaan anda.
(H)	**LIABILITI UNDANG-UNDANG UNTUK PENUMPANG – KENDERAAN PERSENDIRIAN** [3]	- Melindungi liabiliti undang-undang untuk kecuaian penumpang.
(I)	**LIABILITI UNDANG-UNDANG TERHADAP PENUMPANG TIDAK BERBAYAR – KENDERAAN PERDAGANGAN**	- Melindungi pemegang polisi ke atas liabiliti undang-undangnya terhadap penumpang.
(J)	**LIABILITI UNDANG-UNDANG TERHADAP PENUMPANG – KENDERAAN PERSENDIRIAN** [3]	- Melindungi pemegang polisi terhadap sebarang liabiliti undang-undang yang dilakukan oleh mana-mana penumpang semasa tuntutan dibuat. - Nota: Adalah salah di sisi undang-undang Republik Singapura jika anda memasuki negara itu tanpa memperluaskan perlindungan liabiliti kepada penumpang dalam insurans motor anda.
(K)	**LIABILITI UNDANG-UNDANG TERHADAP PEMBONCENG**	- Melindungi pemegang polisi ke atas liabiliti undang-undangnya terhadap penumpang.
(L)	**MYMOTORCYCLE PLUS** [4] [6]	- Memberikan pampasan kepada pemegang polisi dan pembonceng mereka sekiranya berlaku kemalangan. Pemegang polisi juga akan menerima elaun sekiranya berlaku kemalangan, kecurian, atau banjir.
(M)	**INSURANS KEMALANGAN DIRI PENUNGGANG MOTOSIKAL (BUKAN TARIF)** [6]	- Perlindungan untuk penunggang akibat kemalangan jalan raya yang menyebabkan kematian atau hilang upaya kekal, dan membayar elaun perkabungan jika kematian penunggang berlaku.
(N)	**PERLINDUNGAN KUNCI PINTAR (BUKAN TARIF)** [1]	- Merangkumi kos pembaikan, penggantian dan/atau pemprograman semula Kunci Pintar anda sekiranya ia dicuri, hilang atau rosak tanpa sengaja. - Merangkumi 1 set Kunci Kereta Pintar setiap kereta.
(O)	**BENCANA KHAS PENUH (BUKAN TARIF) – BANJIR, RIBUT, TANAH RUNTUH, GELINCIRAN TANAH, PENENGGELAMAN TANAH ATAU MALAPETAKA YANG LAIN** [2] [3]	- Merangkumi kos untuk membaiki kereta anda sekiranya ia rosak akibat banjir, ribut, tanah runtuh, gelinciran tanah atau malapetaka yang lain. - Bencana Khas Terhad [1] [3] : Terhad kepada 25% dari Jumlah Diinsuranskan.
(P)	**MOGOK, RUSUHAN DAN KEKECOHAN AWAM** [2] [3]	- Melindungi kenderaan daripada kerosakan yang disebabkan oleh mogok, rusuhan dan kekecohan awam.
(Q)	**BANTUAN KENDERAAN PENGANGKUTAN BARANGAN** [2]	- Memberi bantuan seperti pembaikan kecil atau perkhidmatan tunda untuk kenderaan anda sekiranya berlaku kerosakan kenderaan anda.
(R)	**PENGECUALIAN KOS PENAMBAHBAIKAN (BUKAN TARIF)** [1]	- Mengecualikan bayaran penambahbaikan yang timbul daripada kos alat ganti asli.

(S)	**PENGECUALIAN UNTUK EKSES WAJIB (BUKAN TARIF) [1] [3]**	- Mengecualikan jumlah ekses wajib sebanyak RM400 yang anda perlu tanggung jika anda atau orang yang memandu kereta anda: • adalah di bawah umur 21 tahun, • memegang lesen memandu Percubaan (P) atau Sementara (L), atau • tidak dinamakan dalam Jadual Polisi sebagai pemandu dinamakan.
(T)	**PERLINDUNGAN CERMIN KENDERAAN [2]**	- Melindungi pemecahan kaca cermin kereta di depan, belakang, tingkap, tingkap bumbung matahari dan filem salutan/mewarna. - Cermin yang pecah akan diganti dan Diskaun Tanpa Tuntutan (NCD) anda tidak akan terjejas.

[1] Untuk Kereta Persendirian Komprehensif sahaja.
[2] Untuk Perlindungan Komprehensif sahaja.
[3] Tidak terpakai untuk Insurans MSIG Motor Plus.
[4] MyMotorcycle Plus terpakai kapasiti padu (cc) sebanyak 250cc.
[5] Tidak terpakai untuk Insurans MSIG Commercial Motor Plus.
[6] Perlindungan adalah berbeza antara Perlindungan Komprehensif, Perlindungan Pihak Ketiga, Kebakaran & Kecurian dan Perlindungan Insurans Motosikal 3PA.

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah. Terma dan syarat lengkap yang tertakluk terdapat dalam Dokumen Polisi.
Catatan: Jika terdapat sebarang konflik di antara versi Bahasa Inggeris dengan terjemahannya, risalah versi Bahasa Inggeris akan diutamakan.