

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Sports Personal Accident Insurance is a 24-hour worldwide plan providing the added protection for your active lifestyle whilst you enjoy your favourite pastime, in addition to the usual compensation for injuries, disability or death by accidental means.

2. Know Your Coverage

As an illustration, for RM 90.00 (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 - RM50,000• Permanent Disablement - RM50,000• Double Indemnity for Permanent Total Disablement - RM100,000• Convalescence Allowance - RM2,000• Medical Expenses - RM2,000• Personal Liability - RM50,000• Loss or Damage to Sports Equipment - RM2,000• Loss or Damage to Personal Effects - RM1,500• Search and Rescue Expenses - RM2,000• Medical Assist Alarm Centre - Covered	<ul style="list-style-type: none">• War and related risks• Government regulations or acts or authorities• Professional sports• Suicide, self-inflicted injury• AIDS or AIDS-related complex (ARC)• Pregnancy, childbirth• Pre-existing physical or mental condition• Air travel except as a passenger in a fully licensed passenger carrying aircraft• Drug abuse• 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 Sports 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/](http://www.msig.com.my/)



Email us at:
myMSIG@my.msig-asia.com

3. Know Your Obligations

For Sports Personal Accident Insurance, you must pay a premium of:	
Standard cover (Plan A)	: RM90.00 (annually)
You also have to pay the following fees and charges:	
Stamp Duty	: RM10.00
Commission (25%)	: RM22.50 (Included in premium)
Service Tax (8%)	: RM7.20
Total premium payable	: RM107.20

[^]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 - You must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, and your dependants aged between 6 to 65 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 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.