Date: As Per Printing Date

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your SME Group Health Insurance (Optional Benefit) - Outpatient Clinical.

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

1. What is SME Group Health Insurance (Optional Benefit) - Outpatient Clinical?

SME Group Health Insurance - Outpatient Clinical covers eligible outpatient medical expenses for incurred for consultations, medications and procedures provided by General Practitioners and Specialists at panel hospitals and clinics within Malaysia.

2. Know Your Coverage

As an illustration, for an annual premium of RM 537.00 (before Service Tax and Stamp Duty) per person, you will receive the following insurance coverage:

This optional benefit **covers**:

1. Outpatient General Practitioner Care

Benefits	Benefit Limit (RM)
Consultation	Maximum 100 per visit
Medication	
Injection	
Diagnostic Services	
Outpatient Surgical Procedure	
Outpatient Annual Limit (per person)	**Unlimited**

2. Outpatient Specialist Care

Benefits	Benefit Limit (RM)
Consultation	Maximum 200 per visit
Medication	
Injection	
Diagnostic Services	
Outpatient Surgical Procedure	
Physiotherapy	
Outpatient Annual Limit (per person)	**1,500**

This optional benefit **excludes**:

- Routine health check-ups, routine physical examination, including gynaecological check-ups.
- Blood and topical allergy testing.
- Preventive vaccinations/immunization (except where expressly covered under this Policy).
- Treatment, rehabilitation, counselling or medication related to smoking cessation, alcohol dependence, substance misuse or addictive disorders.
- Medication exceeding a two (2)-week supply per visit, or one (1) month's supply per visit for medication prescribed for chronic conditions.
- Treatment/ medication which are not consistent with diagnosis and costs/expenses of services of a non-medical nature.
- More than one (1) consultation per day with a General Practitioner or Specialist.
- Outpatient rehabilitation therapy (except where expressly covered under this Policy), chemotherapy, radiation therapy and kidney dialysis.
- Home visit or tele-consultation.

You should refer to the policy wording for the full list of benefits and exclusions.

The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.

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 SME Group Health Insurance (Optional Benefit) - Outpatient Clinical, 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

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3. Know Your Obligations

For SME Group Health Insurance (Optional Benefit) – Outpatient Clinical, you must pay a premium of:		
Outpatient Clinical (Plan 1)	:	**RM 537.00** per person (annually)
You also have to pay the following fees and charges:		
Stamp Duty	:	**Not applicable**
Commission (10%)	:	**RM 53.70** (Included in premium)
Service Tax (8%)	:	**RM 42.96**
Total premium payable	:	**RM 579.96**

4. Other Key Terms

- You must provide complete and accurate information at all times in relation to this insurance.
- You must disclose all material facts such as the insured persons' occupation, personal pursuits and medical history.
- Eligibility – Insured person must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia.
- Age limit:
  Adults - 18 to 65 years.
  Child - 15 days to 18 years or 23 years if in full-time education.
- Premium warranty – Your policy will be cancelled unless the full premium is paid within 60 days from the date your cover starts.
- Renewal age – This policy may be renewed up to 70 years old subject to underwriting requirements and satisfactory health condition.
- Outpatient general practitioner treatment at non-panel clinics is covered only for:
  i) emergency medical conditions requiring medical attention within 12 hours of onset; or
  ii) treatment received between 10 p.m. and 8 a.m.
- Notice of Claim – You must notify and provide full claim details to us within 30 days upon incurring a claim. You may refer to the Policy document for detailed claims procedures.
- Premium rates are not guaranteed. We may change the premiums in future based on our overall experience in underwriting this class of business. Any changes of premium will be notified at least 30 days before the change takes effect.

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 optional benefit?

Yes, you may cancel your optional benefit 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.

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