

PA Add-On: Assisted Living

Product Disclosure Sheet

(Please read this Product Disclosure Sheet (PDS) carefully as it contains important information to help you understand the cover.)

1. What is this add-on about?

Assisted Living is an Add-on that provides you with monthly reimbursement of your nursing care or services expenses if you are unable to perform at least 3 out of the 6 Activities of Daily Living due to a covered injury which occurred during your policy period of cover. Activities of Daily Living include transfer, mobility, toileting, dressing, bathing/washing and eating/feeding.

This Add-on is only applicable for Individual Personal Accident, Prime Personal Accident and Senior Citizen Personal Accident policies.

2. What are the covers/benefits provided?

This Add-on offers 2 plans for you to choose from:

Benefits	Plan 1 (RM)	Plan 2 (RM)
Assisted Living Expenses (maximum per month, up to 12 months per Injury)	3,000	5,000
Assessment Fees (maximum per visit)		
Clinic Assessment	100	
House Call Assessment	250	

Note:

- **Assisted Living Expenses** means the expenses incurred for nursing care or services:
 - at a registered nursing home or care centre; or
 - of a licensed nurse provided at your home

Reimbursement of Assisted Living Expenses is subject to:

- Assessment and confirmation by a medical practitioner of your inability to perform 3 or more Activities of Daily Living.
 - A follow-up reassessment at 6 months after the initial certification of your inability to perform 3 or more Activities of Daily Living.
 - you having an in force policy.
- **Assessment Fee** means the fee(s) incurred for clinic assessment or house call assessment by a medical practitioner/doctor to certify your inability to perform Activities of Daily Living. This includes the fee of the initial assessment and follow-up assessment at 6 months after the initial certification of your inability to perform 3 or more of the Activities of Daily Living.

The benefit(s) payable under eligible policy 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).

3. How much premium do I have to pay?

The Add-on premium that you have to pay depends on the plan you have selected and it may vary depending on our underwriting requirements.

Plan	Annual Premium per Insured (excluding service tax)	
	Plan 1 (RM)	Plan 2 (RM)
Individual Personal Accident & Prime Personal Accident	37	55
Senior Citizen Personal Accident	61	91

4. What are the fees and charges that I have to pay?

Type	Amount
• Service Tax	• 8% of premium
• Commission paid to the Insurance Adviser	• 25% of premium

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 your Policy.

5. Important Information you should know

➤ Importance of Disclosure

You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd (“Company”) and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.

➤ Cash before Cover

Cover starts only after you have paid the premium.

➤ You can only purchase one Activities of Daily Living policy at any one time. If you have more than one such add-on, we will only pay you under the first add-on issued.

6. What are the major exclusion(s) under this add-on?

- Pre-existing condition
- Expenses of care or services provided by insured’s family member(s) including spouse, children, grandchildren, siblings or domestic helper
- Expenses of care or services which are not supported with official receipts

Note: The Add-on is subject to the general exclusions of the main Personal Accident. Please refer to the Policy Document for the full list of exclusions.



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7. Can I cancel this Add-on?

You may cancel this Add-on at any time by notifying us in writing. Any refund of premium is based on the cancellation clause in your MSIG Personal Accident policy when you cancel the policy at the same time. No refund is allowed if there is any claim made during the period of cover.

8. What do I need to do if there are changes to my contact/personal details?

You must advise us in writing as soon as you are aware of any change in your contact/personal details or any other change which may increase the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.

9. Where can I get further information?

Should you require additional information about this Add-on or personal accident insurance, please contact us at:

MSIG Insurance (Malaysia) Bhd
Registration No. 197901002705 (46983-W)
Customer Service Centre:
Level 15, Menara Hap Seng 2, Plaza Hap Seng
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50250 Kuala Lumpur
Tel : (603) 2050 8228
Fax : (603) 2026 8086
Customer Service Hotline: 1-800-88-MSIG (6744)
E-mail: myMSIG@my.msig-asia.com

10. Other types of add-on cover available:

- Traditional Chinese Medical Expenses

**IMPORTANT NOTE:
YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR
INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE
INFORMATION.**

This information provided in the Product Disclosure Sheet is valid as of 18 February 2025.