

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Personal Accident insurance.

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

Date: 1st April 2026

1. What is Out-of-Pocket Expenses Insurance?

Whether you own a vehicle or not, you will find yourself having to fork out some cash expenses either unexpectedly or even unfairly. Here is where MSIG's Out-of-Pocket Expenses comes in to the rescue by offering relief for unexpected cash outlay to vehicle owners following an accident to the vehicle. In addition, this insurance also provides personal accident cover for you and your passengers in the event of an accident.

Eligibility

- Private Vehicles only.
- Minimum entry age for Insured Policyholder is 18 years old up to maximum age of 75 years old.
- Minimum Insured Person's age is 1 day old up to maximum age limit of 100 years old.

2. Know Your Coverage

As an illustration, for **RM 310.24** annually, you will receive the following coverage:

This policy covers:	This policy excludes :
<ul style="list-style-type: none"> • Accidental Death - RM50,000 • Permanent Disablement - RM50,000 • Other benefits as outlined in Core and Optional Benefits in the table of benefits below 	<ul style="list-style-type: none"> • Suicide, self-inflicted injury, wilful exposure to peril or unlawful act. • Influence of drugs or influence of alcohol unless alcohol was not a factor contributing to the happening of the injury. • Vehicle used for racing, speed-testing, hire, road-rallying, Illegal use of vehicle. • War and related risks. • Drivers who do not hold a valid driver's license.
Duration of cover is for one year. You need to renew the insurance cover annually.	

Note: This list is non-exhaustive. Please refer to the sample Policy Document for the full list of exclusions under this policy.

Core Benefits	Plan 1 (RM)		Plan 2 (RM)		Plan 3 (RM)	
	Own Vehicle	Non-Own Vehicle	Own Vehicle	Non-Own Vehicle	Own Vehicle	Non-Own Vehicle
1. Inconvenience Allowance for Vehicle Laid Up in Workshop following Accident to Insured's Own Vehicle	750	NIL	1,000	NIL	3,000	NIL
2. Inconvenience Allowance for Theft/Robbery/Hijack Loss of Insured's Own Vehicle	500	NIL	500	NIL	500	NIL
3. Permanent Disablement / Accidental Death						
(i) If Insured is driving the vehicle						
- Insured	30,000	30,000	50,000	50,000	75,000	75,000
- Up to 4 Passengers, each	15,000	15,000	25,000	25,000	35,000	35,000
(ii) If Insured is riding as a passenger in the vehicle						
- Insured	30,000	30,000	50,000	50,000	75,000	75,000
- Passengers including Authorised Driver (max 4 persons), each	15,000	NIL	25,000	NIL	35,000	NIL
Optional Benefit 1 (With Additional Premium)	Plan 1 (RM)		Plan 2 (RM)		Plan 3 (RM)	

1. Medical Allowance						
(i) If Insured is driving the vehicle						
- Insured	300	300	500	500	750	750
- Up to 4 passengers, each	150	150	250	250	350	350
(ii) If Insured is riding as a passenger in the vehicle						
- Insured	300	300	500	500	750	750
- Passengers including Authorised Driver (max 4 persons), each	150	NIL	250	NIL	350	NIL
2. Inconvenience Allowance on Damage to Windscreen to Insured's Own Vehicle						
	300	NIL	500	NIL	750	NIL
Optional Benefit 2 (With Additional Premium)		Plan 1 (RM)		Plan 2 (RM)		Plan 3 (RM)
1. Inconvenience Allowance for Flood Damage to Insured's Own Vehicle		500	NIL	1,000	NIL	2,500
2. Inconvenience Allowance for Strikes, Riot & Civil Commotion Damage to Insured's Own Vehicle		500	NIL	1,000	NIL	2,500

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 Out-of-Pocket Expenses Insurance, 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

3. Know Your Obligations

For Out-of-Pocket Expenses Insurance, you must pay a premium of:	
Standard Cover (Plan 2)	: RM128.00 (annually)
Optional Benefit 1 & 2	: RM150.00 (annually)
Total premium you must pay is RM278.00	
You also have to pay the following fees and charges:	
^Stamp Duty	: RM10.00
Service Tax 8%	: RM22.24
Commission 10%	: RM27.80 (included in premium)
Total premium payable	: RM310.24

^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

- Duty of Disclosure - You must provide complete and accurate information in the application/proposal form and disclose any matter that you know, or could be expected to know to be relevant.
 - Cash before cover - Cover starts only after you have paid the premium.
 - Policy includes Triple Indemnity and Renewal Bonus benefits.
 - Notice of Claim – Please provide a written notice to us with full details upon receiving notice of or 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?

You may cancel the cover at any time by notifying us in writing. Any refund of premium is based on the pro-rata basis on the unexpired period of cover and subject to the Company retaining a minimum premium of RM50.00 and the prevailing Service Tax. No refund if there is any claim made during the period of cover.

MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.