

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information with regards to your All-In-Home Insurance.

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

1. What is All-In-Home Insurance

All-In-Home Insurance is an all-in product that provides comprehensive coverage for accidental loss or damage to home contents. Furthermore, this product includes extended coverage to ensure all-round home protection for greater assurance. There is also a 24-hour MSIG Home Assist Programme for home emergency services.

2. Know Your Coverage

As an illustration, for RM246.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following coverage based on home contents sum insured of RM30,000.

| This policy covers: | This policy excludes: |
|--|---|
| <p><u>Section I - Home Contents</u> Accidental loss of or damage to your home contents.</p> <p>Extended coverage:</p> <ul style="list-style-type: none"> • Household removal • Temporary removal • Temporary storage of contents • Alternative accommodation • Maintenance fee protection benefit • Removal of debris • Loss of personal documents • Damage to mirror • Frozen and perishable food • Replacement of window/door/external locks • Domestic servant's property • Loss of personal money at home • Automatic increase in limit on personal money at home during festive seasons & weddings • Unauthorized use of ATM/debit/credit cards • Burglary/Robbery harm allowance • Compensation for death due to fire, burglary, robbery or attempt thereof • Interior decoration/refurbishment/renovation • Automatic increase in interior decoration/refurbishment/renovation limit • Fire brigade charges <p><u>Section II - Worldwide Coverage for Personal Belongings</u> Loss of or damage to the personal effects and/or valuables belonging to you or your family members anywhere in the world, subject to limit of RM1,000 any one item and maximum of RM3,000.</p> | <ul style="list-style-type: none"> • Consequential loss or damage of any kind. • Loss or damage caused by electronic, mechanical or electrical failure. • Radioactive and nuclear energy risks. • War, invasion, act of foreign enemy, hostilities or warlike operations, civil war. • Any act of terrorism. • Wear and tear, gradual deterioration. <p>Note: You should refer to the policy wording for the full list of exclusions.</p> |
| <p>By paying an additional premium, you can expand the coverage to include:</p> <ul style="list-style-type: none"> • Section III - Worldwide Personal Liability • Section IV - Worldwide Personal Accident • Section V - Houseowner <p>Note: This is not a complete list. Please read the policy wording carefully for full details.</p> | |
| <p>Duration of cover is for one (1) year. You need to renew your insurance policy annually.</p> | |
| <p>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).</p> | |

If you have any questions or require assistance on your All-In-Home Insurance, you can:



Call us at:
1-800-88-MSIG (6744) or
603-2050-8228



Visit us at:
<https://www.msg.com.my/>



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

3. Know Your Obligations

For All-In-Home Insurance, you must pay the below premium:

The price you pay will be based on the home contents sum insured, optional coverage required and our underwriting requirements.

| | |
|---|---------------------------|
| Standard Cover | RM246.00 |
| +Additional Cover Section III - Worldwide Personal Liability | RM100.00 |
| Total Gross Premium | RM346.00 |
| You also have to pay the following fees and charges: | |
| Stamp Duty | RM10.00 |
| Service Tax | 8% of premium or RM27.68 |
| Commission (included in premium) | 15% of premium or RM51.90 |
| Total Premium Payable | RM383.68 |

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.
- For Section I, the sum insured is on a first loss basis up to selected plan. (Limit: Any one article: RM10,000; Valuable - 1/3 of the total sum insured on Contents and up to RM3,000 any one item)
- For Section V, you must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. If the amount insured in your insurance policy is less than the rebuilding cost (i.e. under-insurance), you are deemed to be self-insuring the difference. The average condition will apply in the event of a claim.
- The basis of compensation for loss or damage to the property:
 1. Market Value - it will pay the value of the property insured at the time of damage or loss less due allowance for wear and tear and/or depreciation and subject to the deduction of any excess and amount which you required to bear under the policy.
 2. Reinstatement Value - it will pay the cost of replacing or reinstating the damaged property of the same type or kind but not superior to or more extensive than the insured property when new, provided that the sum insured is adequate to cover the total cost of replacing or reinstating the property.
- Excess, being an amount, you have to bear before you are paid.
- Notice of Claim - You shall provide a written notice to us with full details within seven (7) days 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?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short-term premium or minimum premium of RM60.

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

The information provided in this Product Disclosure Sheet is valid as at 1 January 2026.