PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Cancer Care 365 Insurance.

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

Date: 01/01/2026

1. What is Cancer Care 365 Insurance?

Cancer Care 365 Insurance provides financial protection against covered cancer with:

- Additional indemnity for gender-related cancer
- Recuperation allowance
- Supplementary medicine allowance
- Mobile data/ internet allowance
- Parent's shield in the event of your death as a result of a covered cancer.

2. Know Your Coverage

As an illustration, for RM 70.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

Coverage:	**RM100,000** **Early Stage: 30%** **Critical Stage: 100%**

The critical illness covered under this product include Cancer.

Other benefits covered under this product include:

1. Additional Indemnity for Gender-Related Cancer - RM50,000
2. Recuperation Allowance - RM2,000
3. Supplementary Medicine Allowance - RM1,000
4. Mobile Data/ Internet Allowance - RM100
5. Parent's Shield (for Each Surviving Parent) - RM10,000

Your Cancer Care 365 Insurance **excludes**:

- Pre-existing illnesses
- Critical illness occurring during the first 30 days for Critical Stage and 60 days for Early Stage
- Specified illnesses occurring during the first 120 days
- Congenital conditions, hereditary conditions
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Drug abuse
- Unreasonable failure to seek or follow medical advice
- Hazardous Activities
- AIDS or AIDS-related complex (ARC)
- Living outside the usual country of residence for more than 3 consecutive months
- Mental illness, suicide, self-inflicted injury
- Any unlawful or illegal act
- Any communicable diseases requiring quarantine by law
- Pregnancy, childbirth
- Hospitalisation primarily for investigation purposes
- War and related risks
- Acts of Terrorism

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 Cancer Care 365 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

1. Know Your Obligations

For Cancer Care 365 Insurance, you must pay a premium of:		
Premium (Plan P100)	:	**RM70.00** (annually)
Duration: until the age of 30 years (age band: 26 – 30, male)		
You also have to pay the following fees and charges:		
^Stamp Duty	:	**RM10.00**
Commission (15%)	:	**RM10.50** (Included in premium)
Service Tax (8%)	:	**Not applicable**
Total premium payable	:	**RM80.00**

^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.

2. 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, aged between 15 days to 59 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Cooling-off period - We will refund the premium paid if you cancel your policy within the first 15 days of receiving the policy and have not made any claim.
- Renewal age – This policy may be renewed up to 80 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 30 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.

3. 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 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.