

PRODUCT DISCLOSURE SHEET

EZ HOSPITAL INCOME OPTIONAL BENEFITS



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your EZ Hospital Income Optional Benefits.

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

Date: 01/01/2026

1. What is EZ Plus Hospital Income Optional Benefits?

EZ Hospital Income Optional Benefits act as a supplementary medical coverage in addition to your existing medical insurance. You may customise your optional benefits you wish to cover, with 4 options available:

- Specified Infectious Diseases Hospital Cash Allowance
- Hospital Cash Allowance Whilst Overseas
- Surgical Operations Expenses
- Compassionate Allowance

2. Know Your Coverage

As an illustration, for RM 135.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

The optional benefits covered under this product include:

1. Specified Infectious Disease Hospital Cash Allowance - RM2,000
2. Hospital Cash Allowance Whilst Overseas (max up to 30 days per hospitalisation):
 - Admission to Standard Ward - RM75 per day
 - Admission to Intensive Care Unit - RM150 per day
3. Surgical Operations Expenses - RM1,000 (per hospitalisation)
4. Compassionate Allowance - RM1,000

Your EZ Hospital Income Optional Benefits **excludes**:

- Pre-existing illnesses
- Specified illnesses occurring during the first 120 days
- Medical or physical conditions occurring during the first 30 days except for accidental injuries
- Cosmetic or plastic surgery and related treatments
- Private nursing care, drug abuse, AIDS or AIDS-related complex (ARC), any communicable diseases requiring quarantine by law
- Congenital conditions, hereditary conditions
- Pregnancy, childbirth
- Hospitalisation primarily for investigation purposes
- Mental illness, suicide, self-inflicted injury
- War and related risks
- Ionization, radiation or contamination by radioactivity
- Hazardous Activities
- Air travel except as a passenger in a fully licensed passenger carrying aircraft

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 EZ Hospital Income Optional Benefits, 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 EZ Hospital Income Optional Benefits, you must pay a premium of:

Optional Benefit (Plan 2, 4 optional benefits)	:	RM135.00 (annually)
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You also have to pay the following fees and charges:		
Less 15% Rebate	:	(RM20.25)
Stamp Duty	:	Not applicable
Service Tax (8%)	:	Not applicable
Total premium payable	:	RM114.75

4. 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 18 to 60 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Free look 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 60 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.

5. Can I cancel my optional enhanced cover?

Yes, you may cancel this 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.