

PRODUCT DISCLOSURE SHEET

PERSONAL ACCIDENT ADD-ON: ASSISTED LIVING



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Personal Accident Add-On: Assisted Living.

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

Date: 01/01/2026

1. What is Assisted Living?

- Assisted Living is an add-on that reimburses your monthly nursing care or services expenses if you are unable to perform at least 3 out of the 6 activities due to injury: transfer, mobility, toileting, dressing, bathing/washing and eating/feeding.
- This add-on is only applicable for: Prime Personal Accident, Individual Personal Accident and Senior Citizen Personal Accident policies.

2. Know Your Coverage

As an illustration, for an annual premium of RM 37.00 for Prime Personal Accident & Individual Personal Accident and RM 61.00 for Senior Citizen Personal Accident respectively (before Service Tax and Stamp Duty), you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate excludes :
<ul style="list-style-type: none">Assisted Living Expenses - max RM3,000 per month, up to 12 months per injuryAssessment Fee: - max RM100 per visit for Clinic Assessment and RM250 per visit for House Call Assessment respectively	<ul style="list-style-type: none">Pre-existing conditionExpenses of care or services provided by insured's family member(s) including spouse, children, grandchildren, siblings or domestic helperExpenses of care or services which are not supported with official receipts <p>The add-on is subject to the general exclusions of the main Personal Accident. You should refer to the respective policy wording for the full list of exclusions.</p>

The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.

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 PA Add-On: Assisted Living, 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 Assisted Living Add-On, you must pay the below premium:		
	Prime PA & Individual PA (annually)	Senior Citizen PA (annually)
Add-On Cover: Assisted Living (Plan 1)	: RM37.00	RM61.00
You also have to pay the following fees and charges:		
Stamp Duty	: Not applicable	Not applicable
Commission 25% (included in premium)	: RM9.25	RM15.25
Service Tax 8%	: RM2.96	RM4.88
Total premium payable	: RM39.96	RM65.88

4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- You can only purchase one Assisted Living add-on at any one time. If you have more than one such add-on, we will only pay you under the first add-on issued.
- Cash before cover - Cover starts only after you have paid the premium.
- 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 add-on?

Yes, you may cancel this add-on but there will be no refund of premium for the add-on.

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