

# 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 <b>covers</b> :	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>Assisted Living Expenses - max RM3,000 per month, up to 12 months per injury</li><li>Assessment Fee: - max RM100 per visit for Clinic Assessment and RM250 per visit for House Call Assessment respectively</li></ul>	<ul style="list-style-type: none"><li>Pre-existing condition</li><li>Expenses of care or services provided by insured's family member(s) including spouse, children, grandchildren, siblings or domestic helper</li><li>Expenses of care or services which are not supported with official receipts</li></ul> <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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a> )	

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/](http://www.msig.com.my/)



Email us at:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

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

### 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.**