

Date: As Per Printing Date

*Dear Customer,**This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.**Other customers have read this PDS and found it helpful; you should read it too.***1. What is EV Prime Insurance?**

EV Prime Insurance is a comprehensive motor policy that covers loss or own damage to your vehicle and liability to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicles. It is also extended to provide cover for EV home wall charger, cleaning cost allowance and other benefits.

2. Know Your Coverage

As an illustration, for an annual premium of **RM 1,995.05**, you will receive the following coverage:

Sum Insured	RM50,000.00
No Claim Discount (NCD) Entitlement	0%
Additional Coverage (This is purchased with additional premium)	- Cover for windscreen, windows and sunroof - Special Perils

This policy covers	This policy excludes
<u>Comprehensive Cover</u> - Third Party bodily injury or death - Third Party property loss or damage - Loss or damage to your own vehicle due to accidental fire, theft or accident <u>Additional Benefits for EV Prime</u> - EV Home Wall Charger - Cleaning Cost Allowance - Personal Liability due to EV Home Wall Charger - Portable Charging Cable - Inconvenience Cover Allowance 24-Hours Towing due to Flat Battery	- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction - War and related risks

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of exclusions under this policy.

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 EV Prime 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 EV Prime Insurance, you must pay a premium of:	
Basic premium	RM1,663.01
(-) 0% NCD entitlement	RM0.00
(+) Additional coverage	
Windscreen Cover (Sum Insured: RM500)	RM75.00
Special Perils	RM100.00
(+) 8% Service Tax	RM147.04
(+) Stamp Duty	RM10.00
Commission 10% (included in premium)	RM183.80
Total premium payable	RM1,995.05

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. The sum insured is based on current market value of the vehicle based on the reference to ISM-ABI vehicle valuation database system.
D	In the event of an accident, you should notify us the soonest possible. You may do so by: 1. Contact our MSIG hotline at 1-800-88-MSIG (6744) 2. Email us at myMSIG@my.msiga-asia.com 3. Visit our MSIG website at https://www.msiga.com.my/claims/motor/general/
E	In the event of an accident, you must deal with an approved repairer. An approved repairer refers to a motor repair workshop which is registered with JPJ and is part of our panel of approved workshops. It may include a repairer that we have given you special permission to use. Please refer to the policy wording for further details.
F	Other Excess, this is the amount of loss you have to bear before we pay for the balance of your vehicle damage claim. This amount is determined by us based upon underwriting considerations.

4. Can I cancel my policy/certificate?

Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium as below, provided you have not made a claim.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of total premium
Not exceeding 1 month	75.0% of total premium
Not exceeding 2 months	62.5% of total premium
Not exceeding 3 months	50.0% of total premium
Not exceeding 4 months	37.5% of total premium
Not exceeding 6 months	25.0% of total premium
Not exceeding 8 months	12.5% of total premium
Exceeding 8 months	No refund of premium allowed

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 1st October 2026.