



Frequently Asked Question (FAQ) - MSIG Windscreen Repair Campaign (“Campaign”)

1 What is this Campaign about?

MSIG Insurance (Malaysia) Bhd (“MSIG”) is organising a Campaign, to encourage MSIG Policyholders to opt for Windscreen Repair instead of Replacement by waiving the cost to restore the Original Windscreen Sum Insured after a claim is made for windscreen repair.

2 What are the benefits of Windscreen Repair over Windscreen Replacement?

- i. Repairing a windscreen will result in a shorter time at the workshop.
- ii. The repair process is cleaner as it is done from the outside.
- iii. Tint on the windscreen does not need to be reapplied.
- iv. Windscreen replacement increases the risk of water leakage, air entry, rust and corruptions.
- v. If fitted incorrectly, a replaced windscreen may detach in the event of impact.
- vi. Windscreens are difficult to recycle and will likely end up in landfill. It is more sustainable and better for the environment to repair a windscreen.

3 What is the Period of the Campaign?

The initial Campaign period commenced on 15 February and now extended to 30th June 2024 (“Campaign Period”), unless otherwise notified.

4 Which products are eligible for this Campaign?

All MSIG Private Car Comprehensive Insurance Policy with Windscreen Motor Add-on.

5 How can I participate in this Campaign?

You must notify MSIG of the genuine Windscreen Claim within the Campaign period. Windscreen claims can be reported directly to MSIG, MSIG Insurance Advisers, or through any of MSIG’s authorised Panel Workshop or Panel Windscreen Repairer which carry out Windscreen Repair Claims.

6 Will there be additional premium involved to participate in the Campaign?

No additional premium is required.

7 How does the campaign work?

In the event of windscreen repair during the Campaign Period, MSIG shall restore the claims amount of the windscreen cover back to the original sum insured at no additional premium cost to the Policyholders.

8 What type of windscreen damage can be repaired?

Generally, any crack or chip e.g. “bullseye”, “spider web” types, that are 40mm or less in diameter.

9 Can a windscreen with multiple cracks be repaired?

Generally, so long as the cracks are of a diameter of less than 40mm, it is repairable. Each case is subject to inspection and recommendation from the windscreen specialist/repairer.

10 How long will the process of repairing the windscreen take?

Repairs typically takes less than an hour while windscreen replacement may take up to 1 to 2 days.

11 How much does it cost to repair a windscreen?

Depending on the size of the crack, normally it ranges between RM80 to RM300.

12 What is the maximum claim amount to be eligible for the restoration of the original windscreen sum insured?

Policyholders are eligible for the restoration if the claim amount does not exceed RM300.00 in respect of any one claim.

13 Will there be any expenses incurred to repair the windscreen?

No. There are no additional expenses incurred as MSIG will reimburse the claim according to policy condition.



- 14 Is there any limit on number of windscreen repair claims during the campaign period?**
No. There is no limit on number of windscreen repair claims intimated per vehicle within the Campaign Period.
- 15 Where can I go for windscreen repairs?**
You may go to any Windscreen Specialist who provides repair services or refer to the recommended list of repairers provided.
- 16 Is there any warranty period on my windscreen repair?**
Should the repaired crack reappear, then the windscreen should be replaced at no additional cost.
- 17 Will my no-claim-discount (NCD) be affected if I make a windscreen repair claim?**
No. Your NCD will not be affected as long as you have an in-force Windscreen Motor Add-on attached to your MSIG Private Car Insurance.
- 18 Whom should I talk to if I have any enquiries regarding the Campaign?**
You may seek clarification from your MSIG Insurance Adviser. You may also contact MSIG's Customer Service Hotline at 1-800-88-6744 or complete MSIG General Enquiry Form available at www.msig.com.my/contact-us/.
- 19 'If I made a windscreen claim between 15 August and 1 October, will I also be eligible for the reinstatement of my windscreen sum insured'?**
Yes, you are still eligible for the reinstatement of windscreen sum insured.

Note: Please refer to the full terms and conditions under this Campaign.