



MSIG MOTOR ADD-ON EZ-MILE



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Member of PIDM

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).

Driving less is not only good for the environment, it also reduces the likelihood of road accidents. In support of those who drive less, MSIG introduces EZ-Mile, an add-on for selected Comprehensive Private Car policies that lets you pay-as-you-drive, with a lower premium when you commit to drive within a specific mileage during the policy period.

- MSIG Motor Plus
- MSIG Lady Motor Plus
- MSIG Private Car Comprehensive Policy
- MSIG Private Car with Drivers PA

With your **MSIG EZ-Mile Motor Add-on**, you will also get a complimentary MSIG microtag that connects to your smartphone to track your mileage and help you to call for roadside assistance when you need it.



Drive less? Save more for the same cover. —

MSIG EZ-Mile Motor Add-on offers you a choice of three plans with different mileage limit to suit the usage of your car.

Example



2012 Japanese Four Seater Sedan
Sum Insured RM40,000 and 55% NCD in Kuala Lumpur



MSIG MOTOR PLUS			
COMPREHENSIVE MOTOR COVERAGE			
PREMIUM WITH MSIG EZ-Mile			PREMIUM WITHOUT MSIG EZ-Mile
PLAN A 5,000KM RM658	PLAN B 10,000KM RM735	PLAN C 15,000KM RM773	RM888 ANNUAL PREMIUM
PREMIUM PER TOP-UP 3,000KM			
RM77	RM77	RM77	

(Exclusive of 8% ST)

For more information, please refer to the Product Disclosure Sheet.

Notes:

- An annual 500km of grace mileage is included in each policy to ensure continuous protection in the event your car has exceeded the allocated mileage.
- You need to choose the plan that fits your mileage best. Topping up later may cause the total premium to exceed the premium of a standard MSIG comprehensive motor policy without MSIG EZ-Mile.
- If you exceed your mileage during the policy period and do not purchase any top-up, your cover will be reduced to Third Party, Fire and Theft*.

*Theft will only be covered if the car was parked within a gated or guarded compound.

— A plan that fits your mileage —



Sample Scenario

Eddie uses his car mainly to and from office with occasional family trips to nearby shopping centres. He estimates that his mileage limit should be less than 5,000km per year.

In August, Eddie received a notification from MSIG EZ-Mile App that he should top-up his mileage as he is close to 5,000km. If he exceeds his mileage limit without a top-up, his coverage will reduce to Third Party, Fire and Theft*. He decided to top-up as soon as he can and continues to enjoy comprehensive cover for the rest of the policy period. He calculates that he can still save on his premium even after 2nd top-up.

ILLUSTRATION OF ANNUAL PREMIUM PAID

Eddie's Plan



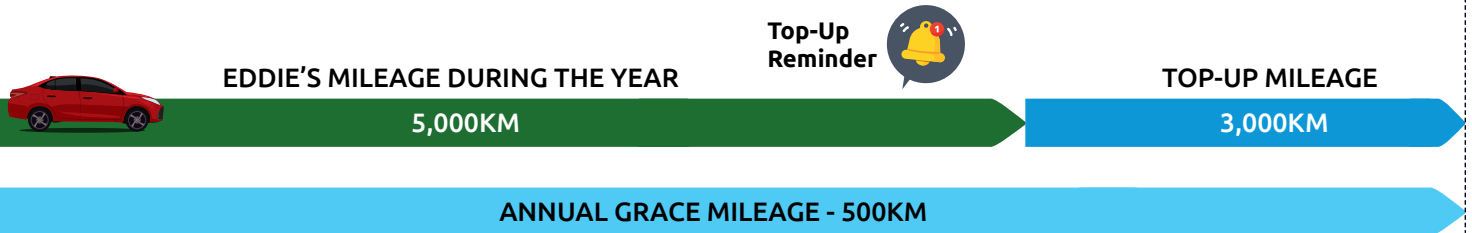
	EACH EZ-MILE TOP-UP (RM)**	EZ-MILE PLAN A (RM)	EZ-MILE PLAN B (RM)	EZ-MILE PLAN C (RM)	MSIG MOTOR PLUS PREMIUM WITHOUT MSIG EZ-MILE (RM)
INITIAL PREMIUM	-	658	735	773	888
AFTER 1 ST TOP-UP +3,000KM	77	735	812	850	-
AFTER 2 ND TOP-UP +3,000KM	77	812	889	927	-
AFTER 3 RD TOP-UP +3,000KM	77	889	966	1,004	-

(Exclusive of 8% ST)

**Top-up amount is calculated against your final premium amount and will vary from Eddie's example here.

1-YEAR POLICY PERIOD WITH PLAN A OF 5,000KM

JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC



COMPREHENSIVE COVERAGE



EXCEEDED ALLOCATED AND GRACE MILEAGE LIMIT



*Theft will only be covered if the vehicle was parked within a gated or guarded compound.





MSIG microtag

Your **MSIG EZ-Mile Motor Add-on** comes with the MSIG microtag, a wireless, Bluetooth-enabled device that consists of several features. It is easy to fix in your car and pair with your smartphone.

Pings you when you have almost exceeded your Allocated Mileage.

 **Top-Up Reminder**

 **Safe Driving Alert**

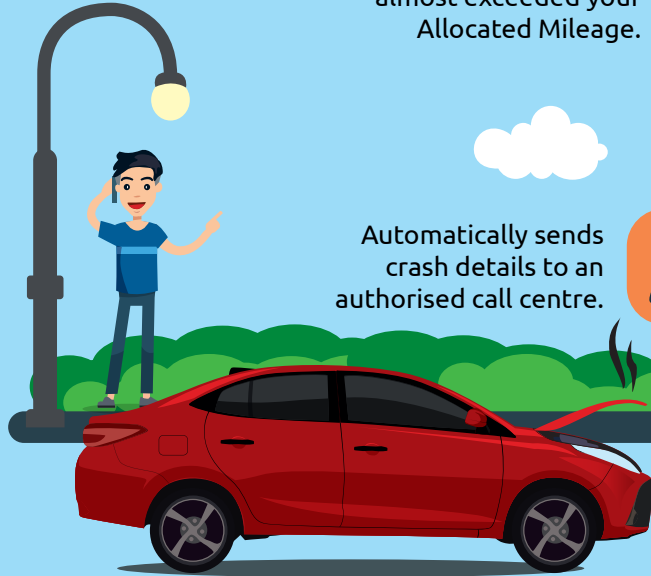
Beeps a warning when you are texting while driving above 20 km/h.

Automatically sends crash details to an authorised call centre.

 **eCall**
Automatic Accident Alert & Emergency Response

 **bCall**
Concierge Emergency

Request 24-hour breakdown or emergency roadside assistance with one button.



For more information on MSIG EZ-Mile or other optional Motor Add-on, please contact your MSIG Insurance Adviser or visit www.msig.com.my.

The description of covers is a brief summary for quick and easy reference; the precise terms and conditions that apply are in the Policy Document.

Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

MSIG Insurance (Malaysia) Bhd
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Website: www.msig.com.my
 www.facebook.com/MSIGMY

For more information, please call MSIG or contact your Insurance Adviser at:



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Ahli PIDM

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi MSIG Insurance (Malaysia) Bhd atau PIDM (layari www.pidm.gov.my).

Kurang memandu bukan sahaja baik untuk alam sekitar, ia juga mengurangkan kemungkinan berlakunya kemalangan jalan raya. Demi memberi sokongan kepada mereka yang kurang memandu, MSIG memperkenalkan EZ-Mile, Perlindungan Tambahan untuk Polisi Kereta Persendirian Komprehensif tertentu  yang membolehkan anda bayar mengikut pemanduan anda, dengan premium yang lebih rendah sekiranya anda komited untuk memandu dalam jarak perbatuan tertentu sepanjang dalam tempoh polisi.

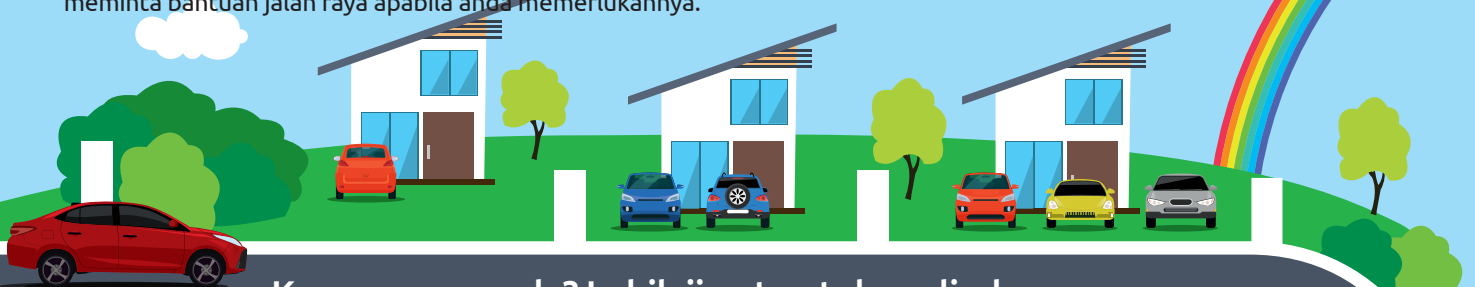
 **MSIG Motor Plus**

 **MSIG Lady Motor Plus**

 **MSIG Private Car Comprehensive Policy**

 **MSIG Private Car with Drivers PA**

Dengan polisi **Perlindungan Tambahan Motor EZ-Mile MSIG**, anda juga akan mendapat microtag MSIG percuma yang boleh dihubungkan ke telefon pintar anda untuk menjejak jarak perbatuan anda dan membantu anda meminta bantuan jalan raya apabila anda memerlukannya.



Kurang memandu? Lebih jimat untuk perlindungan yang sama.

Perlindungan Tambahan Motor EZ-Mile MSIG menawarkan kepada anda pilihan tiga pelan dengan jarak perbatuan berbeza sesuai dengan penggunaan kereta anda.

Contoh



2012 Kereta Sedan 4 Tempat Duduk Buatan Jepun
Jumlah diinsuranskan RM40,000 dengan 55% NCD
di Kuala Lumpur



MSIG MOTOR PLUS

PERLINDUNGAN MOTOR KOMPREHENSIF

PREMIUM DENGAN EZ-Mile MSIG

PELAN A 5,000KM	PELAN B 10,000KM	PELAN C 15,000KM
RM658	RM735	RM773
PREMIUM SETIAP TAMBAH NILAI 3,000KM		
RM77	RM77	RM77

PREMIUM TANPA EZ-Mile MSIG

RM888
PREMIUM TAHUNAN

(Tidak termasuk 8% Cukai Perkhidmatan)

Untuk maklumat lanjut, sila rujuk Helaiian Pendedahan Produk.

Nota:

- Jarak perbatuan tambahan tahunan 500km disertakan dalam setiap polisi untuk memastikan perlindungan berterusan sekiranya kereta anda telah melebihi jarak perbatuan yang diperuntukkan.
- Anda perlu memilih pelan yang paling sesuai dengan jarak perbatuan anda. Tambah nilai yang dibuat kemudian boleh menyebabkan jumlah premium melebihi premium untuk polisi motor komprehensif MSIG yang standard tanpa EZ-Mile MSIG.
- Jika anda melebihi jarak perbatuan anda semasa tempoh polisi dan tidak membeli tambah nilai, perlindungan anda akan dikurangkan kepada Pihak Ketiga, Kebakaran dan Kecurian*.

*Kecurian hanya akan dilindungi jika kereta diletakkan di dalam kawasan berpagar atau berkawal.

Pelan yang sesuai dengan jarak perbatuan anda



Contoh Senario



Eddie menggunakan kereta terutamanya untuk berulang-alik ke tempat kerja dan kadang-kadang ke pusat membeli-belah berdekatan bersama keluarga. Dia menganggarkan bahawa jarak perbatuannya sepatutnya kurang daripada 5,000km setahun.

Pada bulan Ogos, Eddie menerima notis daripada MSIG EZ-Mile App bahawa dia perlu menambah nilai jarak perbatuan kerana jarak perbatuan diperuntukkan dia hampir mencecah 5,000km. Jika dia melebihi had perbatuannya tanpa tambah nilai, perlindungannya akan berkurang kepada perlindungan Pihak Ketiga, Kebakaran dan Kecurian*. Dia mengambil keputusan untuk menambah nilai secepat mungkin dan terus menikmati perlindungan komprehensif untuk sepanjang tempoh polisi. Menurut kiraannya, dia masih boleh menjimatkan premiumnya walaupun selepas tambah nilai kedua.

ILUSTRASI PREMIUM TAHUNAN YANG DIBAYAR

Pelan Eddie

	SETIAP TAMBAH NILAI EZ-MILE (RM)**	EZ-MILE PELAN A (RM)	EZ-MILE PELAN B (RM)	EZ-MILE PELAN C (RM)	PREMIUM MSIG MOTOR PLUS TANPA EZ-MILE MSIG (RM)
PREMIUM PERMULAAN	-	658	735	773	888
SELEPAS TAMBAH NILAI PERTAMA +3,000KM	77	735	812	850	-
SELEPAS TAMBAH NILAI KE-2 +3,000KM	77	812	889	927	-
SELEPAS TAMBAH NILAI KE-3 +3,000KM	77	889	966	1,004	-

(Tidak termasuk 8% Cukai Perkhidmatan)

**Amaun tambah nilai dikira berdasarkan jumlah premium akhir anda dan akan berbeza daripada contoh Eddie di sini.



PERLINDUNGAN KOMPREHENSIF



TELAH MELEBIHI HAD JARAK PERBATUAN DIPERUNTUKKAN DAN JARAK PERBATUAN TAMBAHAN



*Kecurian hanya akan dilindungi jika kereta diletakkan di dalam kawasan berpagar atau berkawal.





Microtag MSIG

Perlindungan Tambahan Motor EZ-Mile MSIG anda disertakan dengan microtag MSIG, peranti tanpa wayar berdaya Bluetooth yang terdiri daripada beberapa ciri-ciri. Ia mudah diletakkan di dalam kereta anda dan dipadankan dengan telefon pintar anda.

Ping anda apabila anda hampir melebihi Perbatuan Diperuntukkan.

 Peringatan
Tambah Nilai

 Amaran
Pemanduan
Selamat

Mengeluarkan amaran apabila anda menghantar pesanan teks semasa memandu melebihi 20 km/j.

Menghantar butiran kemalangan ke pusat panggilan yang dibenarkan secara automatik.

 eCall
Amaran Kemalangan &
Respons Kecemasan Automatik

 bCall
Kecemasan Concierge

Minta bantuan kecemasan 24 jam bagi kerosakan atau kecemasan di jalan raya hanya dengan satu butang.

Untuk maklumat lebih lanjut tentang EZ-Mile MSIG atau lain-lain pilihan Perlindungan Tambahan Motor, sila hubungi Penasihat Insurans MSIG anda atau layari www.msig.com.my.

Penerangan tentang perlindungan adalah ringkasan pendek untuk rujukan cepat dan mudah. Terma dan syarat tepat yang tertakluk terdapat dalam Dokumen Polisi.

Nota: Sekiranya terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya, versi Bahasa Inggeris adalah sah di sisi undang-undang.

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For more information, please call MSIG
or contact your Insurance Adviser at: