

Date: As Per Printing Date

*Read this Product Disclosure Sheet before you decide to take out the Private Car Insurance. Be sure to also read the general terms and conditions.*

## 1. What is this product about?

This policy provides insurance against 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 vehicle.

## 2. What are the covers/optional add-ons provided?

Insured has the option to choose from:

- Comprehensive Cover;
- Third Party, Fire and Theft Cover; or
- Third Party Cover (Tariff).

Below is a comparison of add-on available under private car policy.

PRODUCT	MSIG COMPREHENSIVE PRIVATE CAR	MSIG COMPREHENSIVE PRIVATE CAR WITH DPA
<b>Coverage</b>	Third Party bodily injury or death; Third Party property loss or damage; and Loss or damage to your own vehicle due to accidental fire, theft or accident.	
<b>Add-On</b>		
Full Special Perils <sup>(1)</sup>		
Legal Liability to Passengers		
Legal Liability of Passengers		
Waiver of Compulsory Excess <sup>(1)</sup>		
Strike, Riot and Civil Commotion <sup>(1)</sup>	Optional add-on that you may wish to select by paying additional premium	
24-Hour Unlimited Towing Service <sup>(1)</sup>		
Windscreen <sup>(1)</sup>		
Current Year "NCD" Relief <sup>(1)</sup>		
Compensation for Assessed Repair Time (CART) <sup>(1)</sup>		
Smart Key Shield <sup>(1)</sup>		
Driver's Personal Accident <sup>(1)</sup>		

**Driver's Personal Accident Cover**

Benefits	Plan 1	Plan 2	Plan 3
Accidental Death & Permanent Total Disablement	RM30,000	RM75,000	RM90,000
Permanent Partial Disablement	Refer to the policy contract for Schedule of Disablement Benefits	Refer to the policy contract for Schedule of Disablement Benefits	Refer to the policy contract for Schedule of Disablement Benefits
Medical Expenses	RM2,000	RM5,000	RM6,000
Funeral and Cremation Expenses	RM3,000	RM6,000	RM7,000
Bereavement Allowance	RM1,000	RM2,500	RM5,000
Ambulance Fees	RM500	RM500	RM500
Hospital Income (maximum of 60 days)	RM75 per day	RM150 per day	RM200 per day
Facial/Dental Cosmetic Surgery	RM1,000	RM2,000	RM4,000
Double Indemnity (accidents during nationwide Malaysian public holidays only, applicable to accidental death or total paralysis of all limbs)	RM60,000	RM150,000	RM180,000

This list is non-exhaustive. Please refer to the motor add-on leaflet for all the optional motor add-on covers available under this policy.

Note: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.

<sup>(1)</sup> For Comprehensive Private Car only.

Duration of cover is for 1 year. You need to renew the insurance cover 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](http://www.pidm.gov.my)).

**3. What are the differences between MSIG Comprehensive Private Car Policy and Comprehensive Private Car with DPA Policy?**

A comparison of coverage and example premium is illustrated in the table below:

Vehicle Information		
Year of Manufacture :	2016	
Model :	Toyota Vios 1.5L Automatic	
Sum Insured :	RM42,000	
No Claim Discount :	55%	
Product	MSIG Comprehensive Private Car	MSIG Comprehensive Private Car with DPA
Coverage	Third party bodily injury or death; Third party property loss or damage; and Loss or damage due to accidental fire, theft or accident.	

<b>Estimated Basic Premium</b>	<b>RM 678.89</b>	
<b>Additional Coverage</b>	With additional premium	With additional premium
Full Special Perils	RM 84.00	RM 84.00
Legal Liability to Passengers	RM 33.75	RM 33.75
Legal Liability of Passengers	RM 7.50	RM 7.50
Waiver of Compulsory Excess	RM 25.00	RM 25.00
Strike, Riot and Civil Commotion	RM 126.00	RM 126.00
24-Hour Unlimited Towing	RM 30.00	RM 30.00
Driver's Personal Accident (Plan 1)	Not applicable	RM 70.00
<b>Estimated Total Premium</b>	<b>RM 1,055.14</b>	<b>RM 1,125.14</b>

**Driver's Personal Accident Cover**

<b>Annual Premium (Exclusive of Service Tax)</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
4	RM 60	RM 140	RM 180
5	RM 70	RM 155	RM 200
6	RM 80	RM 170	RM 220
Each Additional seat	RM 10	RM 20	RM 25

**4. How much premium do I have to pay?**

With the phased motor liberalization, the premium you may need to pay is based on risk characteristic<sup>(3)</sup>. The greater the potential risk, the higher the premium. The lower the potential risk, the lower the premium.

*Example:*

	<i>RM</i>
<i>Basic Premium</i>	XXX
<i>Less NCD (if any)</i>	(XXX)
<i>Plus Optional Add-on</i>	XXX
<i>Less Rebate</i>	(XXX)
<i>Plus Service Tax</i>	XXX
<i>Plus Stamp Duty</i>	10.00
<b><i>Total Payable</i></b>	<b>XXX</b>

<sup>(3)</sup> Except for Third Party Cover (Tariff).

The sum insured is based on current market value of the vehicle based on the reference to ISM-ABI vehicle valuation database system.

Rebate - Individuals who purchase general insurance covers directly from the insurance companies will be eligible to receive a 10% rebate of Gross Premium.

No Claim Discount - The premium payable may be reduced if you have No Claim Discount (NCD) entitlement. NCD is a 'reward' scheme for you if no claim was made against your policy during the preceding 12 months of policy. Different NCD rates are applicable for different classes of vehicles:

<b>Period of Insurance</b>	<b>Private Car - NCD</b>
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After the 1st year of insurance	25%
After the 2nd year of insurance	30%
After the 3rd year of insurance	38.33%
After the 4th year of insurance	45%
After 5 or more years of insurance	55%

## 5. What are the fees and charges that I have to pay?

### Type

- Stamp Duty
- Service Tax

### Amount

- RM10.00
- 8% of premium

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your policy.

## 6. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd (“Company”) and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Cash Before Cover** - The insurance shall not be effective unless the premium due has been paid.
- You must ensure that your vehicle is insured at the appropriate amount.
- Compulsory Excess RM400 for Private Car policy, this is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy or a person named in your policy who is under the age of 21 years old or the holder of a Provisional (P) or Learner (L) driver's license.
- 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.

## 7. What are the major exclusions under this policy?

The policy does not cover losses, such as:

- Your own death or bodily injury due to motor accident. <sup>(4)</sup>
- Your liability against claims from passengers in your vehicle. <sup>(4)</sup>
- Loss/damage arising from an act of nature, e.g. flood, landslide and landslip. <sup>(4)</sup>
- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.
- War and related risks.

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

<sup>(4)</sup> These may be insured separately for additional premiums.

## 8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on short-period rates as below, where any minimum premium paid under the policy is not refundable:

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

**9. Where can I send my car for repair in the event of damage due to an accident?**

You can send your car to an approved repairer for inspection before we give approval to proceed with repairs. You are required to take reasonable action to safeguard your car from further loss or damage.

An approved repairer refers to a motor repair workshop which is registered with JPJ and is a 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.

**10. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**11. Where can I get further information?**

Should you require additional information about Motor Insurance, please refer to the *insuranceinfo* booklet on 'Motor Insurance', available at our branches or you can obtain a copy from an Insurance Adviser or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**MSIG Insurance (Malaysia) Bhd**

**Registration No. 197901002705 (46983-W)**

**Customer Service Centre:**

**Level 15, Menara Hap Seng 2, Plaza Hap Seng**

**No. 1, Jalan P. Ramlee**

**50250 Kuala Lumpur**

**Tel : (603) 2050 8228**

**Fax : (603) 2026 8086**

**Customer Service Hotline: 1800-88-MSIG (6744)**

**E-mail: [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)**

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU MUST DEAL WITH APPROVED REPAIRERS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR INSURANCE COMPANY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT COVER INCLUDED IN THIS POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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The information provided in this Product Disclosure Sheet is valid as at 1 OCT 2025.