

**PET INSURANCE\***

**Whoever shares  
your world,  
we'll help you  
protect them.**



*\*Insurance for Cats & Dogs only.*



Insurance  
that sees  
the heart  
in everything

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

**MSIG**  
**Pet Insurance**



Insurance  
that sees  
the heart  
in everything

MSIG Malaysia is part of the Mitsui Sumitomo Insurance Co., Ltd. network in Japan. The group has received strong financial ratings from leading ratings agencies, including Standard & Poor's and Moody's, and operates in over 42 global markets of which 14 are in Asia. With a nationwide network of 20 branches, we are one of the largest general insurers in Malaysia.

We know that everything you hold dear has your heart in it. That's why we make every effort to be active, confident, efficient and sincere. We go above and beyond to bring you a wide range of high-quality products and services backed by financial stability, a commitment to service excellence, and global expertise with local knowledge.

A member of MS&AD Insurance Group, MSIG is a licensed general insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

More details at [www.msig.com.my](http://www.msig.com.my)

We understand that you and your fur kid share a strong bond. That's why we go above and beyond with MSIG Pet Insurance to cover more than the basic veterinary bills to ensure your fur kid deserves the best care. At MSIG, you and your fur kid are at the heart of all we do.

## Benefits at a glance



### Medical Benefit

- Covers veterinary bills for your pet's injuries and illnesses.



### Death Benefit

- Reimburses the purchase price or adoption fee when an accidental injury or illness results in the death of your pet.



### Burial or Cremation Costs

- Reimburses the burial or cremation costs of your pet.



### Advertising & Reward Costs for Recovery of Missing Pet

- Reimburses the cost of advertising and reward for recovery of your pet.



### Boarding Kennel & Cattery Fees

- Reimburses the boarding kennel and cattery fees of your pet if you are hospitalised.



### Third Party Liability

- Covers all legal costs and necessary expenses incurred due to accidental injury or damage to property belonging to third parties caused by your pet.

# Your benefits and premiums

Benefits		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Medical Benefit</b>				
Section 1	Veterinary Fees and Surgical Fees	2,000	3,500	5,000
<b>Other Benefits</b>				
Section 2	Death from Injury or Illness	2,000	3,500	5,000
Section 3	Burial or Cremation Costs		1,000	
Section 4	Advertising & Reward Costs for Recovery of Missing Pet		1,000	
Section 5	Boarding Kennel & Cattery Fees for Pet	1,000	1,500	2,500
Section 6	Third Party Liability	50,000	75,000	100,000
<b>Annual Premium (inclusive of 6% GST)</b>		<b>212</b>	<b>371</b>	<b>530</b>

Additional RM10 stamp duty is payable for each policy.

## General exclusions

- ✗ War and related risks.
- ✗ Ionization, radiation or contamination by radioactivity.
- ✗ Pre-existing condition.
- ✗ Illness which occurs during the first fourteen (14) days from the commencement date of your first policy and/or which results in the death of your pet.
- ✗ Any claims involving your pet that is not permanently and positively identifiable by means of a microchip.
- ✗ Pregnancy, birth or breeding and any complications thereof.
- ✗ Congenital Illness, training or therapy for behavioural Illness.
- ✗ Organ transplant, surgical implants, aids and prosthetics.
- ✗ Routine and preventative treatments.
- ✗ Banned or restricted breed of pets or destruction of your pet that is banned or restricted or deemed dangerous or as a result of intentional slaughter by the Government or Public or Local Authority.
- ✗ Mistreatment, malicious or willful injury to or your neglect of your pet, or by any member of your household, or anyone employed or contracted by you.
- ✗ An accident relating to the use of your pet for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding.
- ✗ A pet not named in the schedule.
- ✗ An event that occurred outside the period of insurance.
- ✗ An event that occurred outside Malaysia.
- ✗ Any claims for treatment provided by any person other than a veterinarian.

Please refer to your policy document for the full list.

## Important notes

- Eligibility - Your pet must be a cat or a dog, micro-chipped, duly licensed, not under banned or restricted breeds\* by the Government or Public or Local Authority and aged between twelve (12) weeks and nine (9) years.
- The recovery period for your missing pet must be within thirty (30) days from the date of loss/theft.
- A minimum of four (4) days hospitalisation (you) is required to be eligible for the reimbursement of your pet's boarding fees.
- The amounts shown in the Table of Benefits in the Schedule is the maximum and total amount payable under each section of this Policy during the period of insurance.
- Your pet must reside permanently with you at the address within Malaysia stated in the Schedule whilst the Policy is in force.
- The insurance shall not be effective unless the premium due has been paid.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.
- You can request to view the actual insurance policy before you sign up. Kindly contact MSIG Customer Service staff for assistance.
- In the event of a conflict between the English and the translated versions of this brochure, the English version shall prevail.

\*Source: Department of Veterinary Services Malaysia (DVS)

## Answers to your frequently asked questions

### 1. Why should I purchase this policy?

MSIG Pet Insurance provides cover for veterinary costs when your pet falls ill or gets injured in an accident. Cover is also provided if your pet dies, got lost or stolen or causes accidental injury to a third party or damages third party's property.

### 2. Who is eligible to apply?

You must be at least eighteen (18) years old and the owner of the pet at the time of applying insurance.

### 3. Can all pets be insured?

We cover only micro-chipped cats or dogs, dogs with licensed by the Government or Public or Local Authority and aged between twelve (12) weeks and nine (9) years at the commencement date of this policy. We do not provide cover for any banned or restricted breeds, working pets, pre-existing injuries or physical disabilities.

### 4. Can my pet visit any veterinary clinics?

Yes, you have the freedom to choose any licensed veterinary clinic in Malaysia.

**5. I lost the official receipt issued to me for the purchase of my pet cat or dog, is it a necessity to have this document in the event of a claim?**

If an official receipt is not available in your submission of claim for the death of your pet, then we will only pay up to a maximum amount of RM500 assuming that the claim is payable.

**6. What is not covered?**

MSIG Pet Insurance does not cover behavioural illness, elective procedures, food, grooming, pregnancy and any pre-existing conditions that your pet showed signs of before you took out the insurance, or during the waiting period. There are other exclusions which are not possible to name here, but you can request for policy terms and conditions for further details.

**7. What are the procedures for me to cancel my policy? What if the Company decides to cancel my policy?**

You may cancel this policy at any time by giving written notice to us. We may at any time cancel this policy by sending seven (7) days notice in writing to your last known address by registered mail.

Any refund of premium will depend on how long the cover has been in force and provided always no claim has been made during the current period of insurance of this policy. For the avoidance of doubt, the final decision on any refund of premium shall lie solely on us.

**8. How do I make a claim?**

Please write to the Company providing full details within seven (7) days upon receiving notice of or sustaining any injury, illnesses or loss of your pet that may give rise to a claim. You may contact any MSIG Branch or your insurance adviser to obtain a copy of the claim form. Submit the completed claim form to the Company together with all relevant documents as soon as possible.

**9. How do I enroll for the policy?**

Just complete the attached proposal form and send it to us, or your insurance adviser.

**10. How do I lodge a complaint if I am unhappy with the product or services?**

If you have a complaint about our product or services, or you are not satisfied with the rejection or offer of any settlement of a claim, you should first try to resolve the complaint with our Customer Service Centre.

If you are still not satisfied with the decision, you can write either to the Customer Services Bureau of Bank Negara Malaysia or Ombudsman for Financial Services (OFS), free of charge.

# Product disclosure sheet

Date: As Per Printing Date

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

## 1. What is this product about?

Your pets are like members of your family and we know how important they are to you. MSIG Pet Insurance protects the pets you love with a peace of mind by providing protection for your pets against illnesses, injury, death plus much more. Medical treatment for your pets may be inevitable at times and you can avoid the financial impact of high veterinary bills when you take out any one of our affordable plans.

## 2. What are the covers/benefits provided?

The table provides a brief summary of the benefits offered under this policy. The maximum benefits shown are the maximum and total amount payable under each section of this policy during the period of insurance. For full details about this Pet Insurance, including the exclusions and limits that apply, please refer to the policy.

Benefits		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Medical Benefit</b>				
Section 1	Veterinary Fees and Surgical Fees	2,000	3,500	5,000
<b>Other Benefits</b>				
Section 2	Death from Injury or Illness	2,000	3,500	5,000
Section 3	Burial or Cremation Costs	1,000		
Section 4	Advertising & Reward Costs for Recovery of Missing Pet	1,000		
Section 5	Boarding Kennel & Cattery Fees for Pet	1,000	1,500	2,500
Section 6	Third Party Liability	50,000	75,000	100,000

Notes:

- Section 1 covers post-surgical treatment in addition to Veterinary Fees and Surgical Fees. We are not liable for more than the maximum benefit for the combined treatment costs of all injuries and illnesses during the period of insurance.
- If you are unable to provide proof of purchase or adoption of your pet, we will pay you a maximum amount of RM500 only under Section 2.
- You must provide us with a death certificate from your veterinarian if your pet has died as a result of an Injury or Illness.
- Advertising and Reward Costs cover expenses incurred for advertising if your pet is lost or stolen and includes the cost of a reward offered for recovery of the pet, provided your pet is recovered within thirty (30) days from date of loss or theft.
- In addition, the policy also pays for expenses incurred for boarding your pet in the event you are hospitalised for a minimum of four (4) days.

- Benefits for Burial or Cremation are based on actual costs incurred from the death of your pet.
- If your pet causes injury to third parties or damage properties belonging to third parties and you become legally liable, we will cover you for legal costs and expenses incurred under the Third Party Liability benefit.

Duration of cover is for one (1) year. It may be renewed on each anniversary of the date of inception of the policy by payment of the premium determined by the Company at the time of renewal.

### 3. How much premium do I have to pay?

The total premium that you have to pay depends on the plan you select and it may vary depending on our underwriting requirements.

Plan	Plan 1	Plan 2	Plan 3
Annual Premium (RM)	200	350	500
6% GST (RM)	12	21	30

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

Type	Amount
• Goods and Services Tax	• 6% of premium
• Commissions paid to the Insurance Adviser	• 25% of premium
• Stamp Duty	• RM10.00

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

- **Eligibility** - Your pet must be a cat or a dog; micro-chipped; duly licensed; not under banned or restricted breeds by the Government or Public or Local Authority and aged between twelve (12) weeks and nine (9) years.
- **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.
- **Residence** - Your pet must reside permanently with you at the address within Malaysia stated in the schedule whilst the policy is in force.



- **Limit of Compensation** - You are entitled to purchase only one Pet Insurance Policy for the same period of insurance including overlapping of period of insurance and shall not be covered under more than one such policy. In the event your pet is covered under more than one such policy, we shall not be liable for the same claim under more than one Pet Insurance Policy for the same insured pet relating to the same period of insurance issued by us. We will pay you under the policy first issued and will refund any duplicate premium which has been made.
- **Cash Before Cover** - This insurance shall not be effective unless the premium due has been paid.
- **Advice of Loss** - Written notice of any condition likely to give rise to a claim should be submitted to us as soon as reasonably possible and in any case not later than seven (7) days of the accident causing injury to your pet.
- **Contribution** - If a claim under this insurance is covered by any other insurance policy except Section 2, we will not pay more than our proportionate share.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

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

We will not be liable for any claim arising from, or as a result of:

- War and related risks.
- Ionization, radiation or contamination by radioactivity.
- Pre-existing condition.
- Illness which occurs during the first fourteen (14) days from the commencement date of your first policy and/or which results in the death of your pet.
- Any claims involving your pet that is not permanently and positively identifiable by means of a microchip.
- Pregnancy, birth or breeding and any complications thereof.
- Congenital Illness, training or therapy for behavioural Illness.
- Organ transplant, surgical implants, aids and prosthetics.
- Routine and preventative treatments.
- Banned or restricted breed of pets or destruction of your pet that is banned or restricted or deemed dangerous or as a result of intentional slaughter by the Government or Public or Local Authority.
- Mistreatment, malicious or willful injury to or your neglect of your pet, or by any member of your household, or anyone employed or contracted by you.
- An accident relating to the use of your pet for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding.
- A pet not named in the schedule.
- An event that occurred outside the period of insurance.
- An event that occurred outside Malaysia.
- Any claims for treatment provided by any person other than a veterinarian.

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

## 7. Can I cancel my policy?

You may cancel this policy at any time by giving written notice to us. We may at any time cancel this policy by sending seven (7) days notice in writing to your last known address by registered mail.

Any refund of premium will depend on how long the cover has been in force and provided always no claim has been made during the current period of insurance of this policy. For the avoidance of doubt, the final decision on any refund of premium shall lie solely on us.

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

You must advise us in writing as soon as you are aware of any medical change or any relevant information relating to your pet which may increase the risk of loss, accident or injury. We may require you to pay additional premium or make changes to the policy terms and conditions as a result of any such change or leave the policy unchanged.

## 9. Where can I get further information?

Should you require additional information about this insurance, please contact us at:

**MSIG Insurance (Malaysia) Bhd (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)**  
**Email: [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)**

**IMPORTANT NOTE: YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

**The information provided in this Product Disclosure Sheet is valid as at 1 November 2017.**

**MSIG Insurance (Malaysia) Bhd (46983-W)**

Head Office: 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 1-800-88-MSIG (6744)  
Email myMSIG@my.msig-asia.com  
Website www.msig.com.my

**KUALA LUMPUR**

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

**ALOR SETAR**

1<sup>st</sup> Floor, No. 169,  
Susuran Sultan Abdul Hamid 11,  
Kompleks Perniagaan Sultan Abdul  
Hamid Fasa 2, 05050 Alor Setar, Kedah  
Tel +604 772 2266, Fax +604 772 2255

**BATU PAHAT**

No. 31A & 32A, Jalan Kundang,  
Taman Bukit Pasir,  
83000 Batu Pahat, Johor  
Tel +607 433 6808, Fax +607 433 7808

**IPOH**

Lots A-01-10, A-01-12, A-01-14 & A-01-16,  
1<sup>st</sup> Floor, Wisma MFCC,  
Greentown Business Centre, No. 1,  
Persiaran Greentown 2, 30450 Ipoh, Perak  
Tel +605 255 1319, Fax +605 253 7979

**JOHOR BAHRU**

Suite 12A & 12B, Level 12,  
Menara Ansar, No. 65, Jalan Trus,  
80000 Johor Bahru, Johor  
Tel +607 208 7800, Fax +607 276 3800

**KLANG**

3<sup>rd</sup> Floor, No. 1, Lorong Tiara 1B,  
Bandar Baru Klang, 41150 Klang, Selangor  
Tel +603 3343 6691, Fax +603 3342 2571

**KLUANG**

1<sup>st</sup> Floor, No. 7, Bangunan HLA,  
Jalan Yayasan, 86000 Kluang, Johor  
Tel +607 772 6501/774 5701  
Fax +607 774 5702

**KOTA BHARU**

3B26, 1<sup>st</sup> Floor, Jalan Hamzah,  
15050 Kota Bharu, Kelantan  
Tel +609 748 1280, Fax +609 748 3509

**KUANTAN**

No. A-43, A-45 & A-47,  
Lorong Tun Ismail 12, Sri Dagangan 2,  
25000 Kuantan, Pahang  
Tel +609 515 7501, Fax +609 515 7502

**MELAKA**

No. 42, Jalan KSB 1,  
Taman Kota Syahbandar, 75200 Melaka  
Tel +606 289 4333, Fax +606 289 4222

**PENANG**

Level 15, Hunza Tower,  
No. 163E, Jalan Kelawei, 10250 Penang  
Tel +604 219 0800, Fax +604 219 0999

**PETALING JAYA**

Units 9-3 & 11-3, Block A, Jaya One,  
No. 72A, Jalan Universiti,  
46200 Petaling Jaya, Selangor  
Tel +603 7954 4208, Fax +603 7954 4202/3

**SEREMBAN**

No. 33, Ground Floor, Lorong Haruan 5/2,  
Oakland Commerce Square,  
70200 Seremban, Negeri Sembilan  
Tel +606 601 3501, Fax +606 601 3503

**SUNGAI PETANI**

1<sup>st</sup> Floor, 9C, Jalan Kampung Baru,  
08000 Sungai Petani, Kedah  
Tel +604 424 4180, Fax +604 423 4513

**KOTA KINABALU**

Suite 6.02 & 6.03, Level 6, Plaza Shell,  
No. 29, Jalan Tunku Abdul Rahman,  
88000 Kota Kinabalu, Sabah  
Tel +6088 301 030, Fax +6088 301 110

**KUCHING**

22 & 22A, Jalan Rubber,  
Lots 344 & 345, Section 9,  
93400 Kuching, Sarawak  
Tel +6082 255 901/259 204  
Fax +6082 427 612

**MIRI**

Lot 937, 1<sup>st</sup> Floor, Jalan Asmara,  
98000 Miri, Sarawak  
Tel +6085 434 890, Fax +6085 419 002

**SANDAKAN**

1<sup>st</sup> Floor, Block 18,  
Lots 1 & 2, Bandar Indah, Mile 4,  
North Road, 90000 Sandakan, Sabah  
Tel +6089 217 388, Fax +6089 215 388

**SIBU**

1<sup>st</sup> Floor, No. 65, Jalan Kampong Nyabor,  
96000 Sibu, Sarawak  
Tel +6084 323 890/347 008  
Fax +6084 314 558

**TAWAU**

1<sup>st</sup> Floor, Block 42, TB 330A,  
Fajar Complex, 91000 Tawau, Sabah  
Tel +6089 771 051, Fax +6089 764 079

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

