



# E-SAFEGUARD PERSONAL ACCIDENT INSURANCE

**(This product is exclusively sold via MSIG Online)**

## Product Disclosure Sheet

Date: As Per Printing Date

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

### 1. What is this product about?

E-SafeGuard Personal Accident Insurance provides 24-hour worldwide cover protecting you and your family for injuries, disability or death caused by accidental means.

This product is available to all Malaysian citizens or Permanent Residents residing in Malaysia for at least 40 weeks in any 52 weeks period whilst the cover is in force, who are between the age of thirty (30) days and seventy (70) years at the date of first enrolment.

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

BENEFITS	Adult (RM)	Child (RM) 30 Days - 17 Years
<b>Personal Accident</b>		
Accidental Death	100,000	50,000
Permanent Total Disablement	100,000	50,000
Permanent Partial Disablement	50,000	25,000
<b>Medical Expenses and Other Expenses</b>		
Medical Expenses	2,000	2,000
*Loss of Personal Effect (due to Snatch Theft/Robbery)	200	NIL

#### Notes:

- \*On reimbursement basis and limited to one (1) event during the period of insurance.
- The maximum number of days for each period of insurance shall not exceed 15 days.
- Please refer to the policy for detailed information about E-SafeGuard Personal Accident Insurance Schedule of Benefits.

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

The total premium that you have to pay depends on the number of days you choose to cover.

Premium	(RM)
Premium Per Adult for 1 to 3 Days	8.00
Subsequence Each Additional Day Per Adult	5.00 per day
Premium Per Family for 1 to 3 Days (limit to 4 children only)	15.00
Subsequence Each Additional Day Per Family (limit to 4 children only)	8.00 per day

For example, if you wish to buy 4 days cover for yourself, the amount of premium you need to pay is as shown below.

		(RM)
Premium Per Adult for 3 Days	:	8.00
Subsequence 1 Additional Day Per Adult	:	5.00
Basic Premium		13.00
Less 25% Rebate	:	(3.25)
		9.75
Plus Service Tax	:	0.59
Plus Stamp Duty	:	10.00
<b>Total Payable</b>	:	<b>20.34</b>

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

<u>Type</u>	<u>Amount</u>
• Service Tax (if applicable)	• 6% of premium
• Stamp Duty	• RM10.00

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.

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

- **Age Limits** - No person less than 30 days or over 70 years can be covered.
- **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.
- **Off Duty Clause** - This Policy shall be in force and shall be applicable only in respect of accidental death/permanent disablement/injury taking place during the period the Insured Person is not at work and / or not on official duty. For the avoidance of doubt, this Policy does not extend to cover the Insured Person in respect of accidental death/permanent disablement/injury arising directly or indirectly from occupation stated below. Subject otherwise to the terms and conditions of the Policy.

**List of Occupations (Applicable to Off Duty Clause):-**

- a) Aircrew or Ship Crew including Pilots
- b) Professional Sports, racing involving the use of mechanically powered driven vehicles and/or craft, or trial of speed or reliability
- c) Divers, Seamen, Fishermen and Stevedores
- d) Explosive Handlers/Makers
- e) Firemen, Military and Law Enforcement personnel including Policemen
- f) Professional Entertainers

- g) Construction/Tunneling or Underground Workers
  - h) Oil Rig Workers
  
  - i) Mining Workers
  - j) Timber Loggers and Workers
  - k) Window Cleaners working at height above 30 feet
  - l) Circus Performers/Stuntmen
  - m) Money Lender/Money Changer/Debts/Bill Collector and Car Repossessor
  - n) Guest Relation Officers
  - o) Security Guard, Bodyguard and Watchman including Jockeys.
  - p) Heavy Machinery/Excavator Operator
  - q) Amusement parks/Arcades/Entertainment centre worker
  - r) Taxi/bus/truck driver/dispatch
- **Residence** - You must be a Malaysian citizen or permanent resident residing in Malaysia for at least 40 weeks in any 52 weeks period whilst the cover is in force and must inform us if there is a change of residence.
  - **Limit of Compensation** - You are entitled to purchase only one E-SafeGuard Personal Accident 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 you are covered under more than one such Policy, we will not be liable for the same claim under more than one E-SafeGuard Personal Accident Insurance for the same Insured Person 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** - The insurance shall not be effective unless the premium payable has been paid.
  - **Notice of Claim** - You must notify us within fourteen (14) days of an accident which may give rise to a claim. You may print a copy of the claim form from MSIG website at [www.msig.com.my](http://www.msig.com.my) or contact any MSIG Branch to obtain the claim form. Submit the completed claim form to us together with any relevant documents as soon as possible.
    - a) For Permanent Disablement Claim and/or Medical Expenses Reimbursement Case:
      - Medical Report
      - Original Medical Bills and Receipts
    - b) For Fatal Accidental Claim, in addition to the document listed as per a) :-
      - Copy of the Death Certificate
      - Copy of NRIC/Passport
    - c) For Loss of Personal Effect Claim (due to Snatch Theft/Robbery):
      - Proof of purchase
      - Certified true copy of a police report which includes details of snatch theft/robbery
      - Police report must be lodged within twenty four (24) hours of the occurrence of snatch theft/robbery
  - **Period of Insurance** - Effective date commencing at 00:00:00 until the expiry date at 23:59:59; both at Malaysia Standard Time for which the Insured Person is covered unless otherwise stated in the Certificate of Insurance. Any one period of insurance shall not exceed 15 days. No extension to period of insurance is allowed after the policy has been issued.

- **Sanction Limitation and Exclusion Clause** - No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- **Limit Per Conveyance** - Our maximum aggregate liability in respect of all insured persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of RM15,000,000 or the aggregate amount of compensation payable in respect of such insured persons, whichever is the less.

*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 pay for any deterioration of, or loss of, or damage to property, or any compensation or any injury, death or medical expense caused by or contributed to, or arising from:

- a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power, or
- b) Any act of terrorism including but not limited to
  - i. the use or threat of force, violence and/or
  - ii harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
- c) HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivatives, variations or treatment thereof however caused.
- d) Delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulations by Customs or other Government Officials or Authorities of any country.
- e) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
- f) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- g) Persons below 30 days and over 70 years of age at the commencement of the Period of Insurance.
- h) The insured person travelling for the purpose of obtaining medical treatment or travelling against the advice of any medical practitioner.
- i) Disorders of a psychological nature, nervous depressions, any anxiety state and/or nervous depressions, mental illness
- j) Any loss due to your involvement in unlawful activities.

- k) You travelling in a non-fully licensed passenger carrying aircraft.
- l) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- m) Your suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life).
- n) You being under the influence of drugs or other substance abuse (other than those prescribed by a registered medical practitioner but not when prescribed for the treatment of drug addiction).
- o) Solvent abuse.
- p) You being under the influence of alcohol or intoxicating liquor.
- q) You participating in a hazardous adventure. Hazardous adventure means mountaineering, abseiling or rock climbing necessitating the use of ropes and other climbing equipment, bungee jumping, offshore activities including rafting or canoeing involving white water rapids, jet skiing, flying or other aerial activities, underwater activities involving the use of any artificial breathing apparatus to a depth of more than 18 metres, racing (other than on foot), ski-jumping, ski-bob racing, freestyle skiing including the use of bob sleighs, hang-gliding, professional sporting activities and competitions of any kind, any organised sporting holiday and any other activities that require a degree of skill and involves exposure to risk.
- r) Your pregnancy, childbirth, miscarriage, abortion or menopause.
- s) Sexually transmitted diseases.
- t) Cosmetic surgery.
- u) Motorcycling (as a rider or pillion).
- v) Our maximum aggregate liability in respect of all insured persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of RM15,000,000 or the aggregate amount of compensation payable in respect of such insured persons, whichever is the less.

*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 the Policy within fourteen (14) days of purchasing by advising us in writing. However, there is no refund for the premium paid.

## **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 change which may increase the risk profile of this Policy.

## **9. Where can I get further information?**

Should you require additional information about E-SafeGuard Personal Accident insurance, please refer to the full policy wording.

If you have any enquiries, 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)**



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 1800 88 MSIG (6744)  
[www.msig.com.my](http://www.msig.com.my)

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

Email: [msig\\_online@my.msig-asia.com](mailto:msig_online@my.msig-asia.com)

#### 10. Other types of insurance cover available:

Please refer to our website <https://takeiteasy.msig.com.my/msionline>

**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.**

This information provided in the Product Disclosure Sheet is valid as at 1 February 2019.