

MINI PERSONAL ACCIDENT INSURANCE

Product Disclosure Sheet

Date: As Per Printing Date

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

1. What is this product about?

MSIG's Mini Personal Accident Insurance is a 24-hour worldwide plan that will compensate you for disability or death caused by accidental means.

This product is available to all Malaysians, Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia between 16 to 65 years of age at the date of first enrolment and may be renewed up to the maximum age of 100 years.

2. What are the covers/benefits provided?

Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)	Plan E (RM)
Accidental Death and/or Permanent Disablement	12,000	24,000	36,000	48,000	75,000
Bereavement Allowance	500	500	500	500	500

Description of benefits:

Benefits	Compensation
Accidental Death	The sum insured specified in the schedule
Permanent Total Disablement as specified below:	Percentage The sum insured specified in the schedule
1. Total Permanent Disablement from engaging in or attending to employment/occupation of any and every kind	100%
2. Total Paralysis or Permanently Bedridden	100%
3. Loss of one or both hands	100%
4. Loss of one or both feet	100%
5. Loss of one or both eyes	100%
Bereavement Allowance Upon a valid claim under Accidental Death, we will pay the sum insured specified in the schedule.	

Notes:

- The percentage of sum insured will be payable according to the compensation specified in the policy contract if you suffered Permanent Disablement.
- Maximum indemnity payable under this policy will not exceed 100% of the sum insured.
- Please refer to policy contract for detailed information about Mini Personal Accident Insurance Schedule of Benefits.

Duration of cover is for 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 selected and it may vary depending on our underwriting requirements.

Premiums	Plan A	Plan B	Plan C	Plan D	Plan E
Annual Premium (RM)	13.00	26.00	39.00	47.17	75.00
Less 25% Rebate (RM)	(3.25)	(6.50)	(9.75)	(11.79)	(18.75)
Plus 6% Service Tax (RM)	0.59	1.17	1.76	2.12	3.38
Total Premium (RM)	10.34	20.67	31.01	37.50	59.63

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

<u>Type</u>	<u>Amount</u>
• Service Tax*	• 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.

* Service Tax is waived for the purchase of insurance using Perlindungan Tenang Voucher.

^ Kindly note that the stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2025. However, RM10 stamp duty shall be payable starting from 1/1/2026.

5. 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** - This insurance shall not be effective unless the premium due has been paid.
- **Notice of Claim** - Please provide a written notice to us with full details upon receiving notice of or sustaining any injury arising from an accident that may give rise to a claim. You may contact MSIG 24-Hour Customer Service Hotline, any MSIG Branch or your insurance adviser for claim purpose. Submit the completed claim form to us together with the following documents either by mail, email or walk in to our office, as soon as possible:
 - i) Permanent Disablement - Medical Report from a Medical Specialist.
 - ii) Fatal Case - Copy of Death Certificate, Post Mortem Report and Letter of Administration/Grant of Probate if there is no nomination.
- **Free-look Period** - You may cancel your policy at any time by notifying us in writing via email or letter. There will be **no refund** for the premium paid. However, if you wish to cancel the policy within 15-day free-look period, we shall refund the entire premium you initially paid.

- **Grace Period** - A grace period of thirty (30) days from the expiry date of this policy is available for the renewal of your policy. We shall remain liable for any claim incurred during the grace period if the premium has been paid during the grace period. If the premium is not paid by the end of the grace period, this policy shall be deemed as terminated at the expiry date of this policy.

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?

This policy does not cover death or injury caused by the following events:

- War and related risks.
- Ionization, radiation or contamination by radioactivity.
- Suicide, self-inflicted injury, unlawful act or wilful exposure to peril (other than in an attempt to save a human life).
- AIDS or AIDS-related complex (ARC).
- Pregnancy, childbirth, physical or mental defect or infirmity.
- Air travel except as a passenger in a fully licensed passenger carrying aircraft.
- The effect or influence (temporary or otherwise) of drugs, unless the drug is taken in accordance with an authorised medical prescription (but not for the treatment of drug addiction).
- Hazardous Activities including but not limited to mountaineering necessitating the use of ropes and other climbing equipment, offshore activities beyond 5km off any coastline and including rafting, canoeing and white water rapids, bungee jumping, all aerial activities, underwater activities involving the use of compressed air or gas to a depth of more than 18m, any form of martial arts, racing (other than on foot or swimming) or trial of speed or reliability.

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 at any time by notifying us in writing via email or letter. There will be **no refund** for the premium paid. However, if you wish to cancel the policy within the 15-day free-look period, we shall refund the entire premium initially 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 in the employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the risk profile of this policy. You may be required to pay additional premium as a result of any such change.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from your insurance adviser or visit www.insuranceinfo.com.my.



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

If you have any enquiries, please contact us at:

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10. Other types of Personal Accident cover available:

- Individual Personal Accident Insurance
- ABC Personal Accident Insurance

IMPORTANT NOTE: YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. WHERE APPLICABLE, YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT 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.

This information provided in the Product Disclosure Sheet is valid as at 25 January 2022.