

# Gig PA Insurance

## Product Disclosure Sheet

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

### 1. What is this product about?

MSIG's Gig PA Insurance is a 24-hour worldwide personal accident insurance plan that will compensate you for disability or death caused by accidental means. It also provide a daily allowance for the number of days you are hospitalised due to a covered accidental bodily injury.

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 70 years.

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

The sum insured of Accidental Death or Permanent Total Disablement benefit will be determined in accordance to the NCD entitlement of your motorcycle at the time of accident.

BENEFITS	COMPENSATION (RM)	
Accidental Death / Permanent Total Disablement	NCD Entitlement* 0%, 15%, 20%	25,000
	NCD Entitlement* 25%	50,000
Hospital Income (per day, max up to 30 days)	120	

\*NCD Entitlement refers to the No Claim Discount applicable to the motorcycle of the insured at the time of accident.

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%
Hospital Income: Daily cash allowance of RM120 per day, max up to 30 days for each full day you are confined in a hospital for treatment of a covered accidental bodily injury.	

- 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.



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Registration No. 197901002705 (46983-W)  
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- Please refer to Policy Document for detailed information about Gig PA Insurance Schedule of Benefits.

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)).

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?

Annual Premium (RM)	:	75.00
Less 25% Rebate	:	<u>(18.75)</u>
		56.25
Plus 8% Service Tax	:	4.50
Plus Stamp Duty <sup>^</sup>	:	<u>10.00</u>
Total Payable	:	<u><u>70.75</u></u>

<sup>^</sup>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.

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

<u>Type</u>	<u>Amount</u>
• Service Tax	• 8% of premium
• Stamp Duty <sup>^</sup>	• 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.

<sup>^</sup>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.
- iii) Hospitalisation - Medical Report from a Medical Specialist and hospital discharge summary of hospitalisation duration.
- 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.
- 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.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of 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).
- 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.
- Act of terrorism.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions 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. Any refund of premium is based on the pro-rata basis on the unexpired period of cover and subject to the Company retaining a minimum premium of RM50.00 and the prevailing Service Tax. No refund is allowed if there is any claim made during the period of cover.

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



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You must advise us in writing as soon as you are aware of any change in your contact/personal details, occupation, duties or pursuits, 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 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: 1-800-88-MSIG (6744)  
E-mel: [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

## 10. Other types of Personal Accident cover available?

- Individual Personal Accident Insurance
- Mini PA 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.**

The information provided in this Product Disclosure Sheet is valid as at 1 June 2024.