

# PET INSURANCE

## Product Disclosure Sheet

*(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)	200.00	350.00	500.00
Less 25% Rebate	(50.00)	(87.50)	(125.00)
	150.00	262.50	375.00
Plus Service Tax	9.00	15.75	22.50
Plus Stamp Duty	10.00	10.00	10.00
<b>Total Payable</b>	<b>169.00</b>	<b>288.25</b>	<b>407.50</b>

### 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

Please be informed that a 6% Service Tax will be charged with effect from 1 September 2018 for all taxable general insurance policies with period of insurance commencing on or after 1 September 2018 or policies spanning across 1 September 2018 (pro-rated charge).

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?

- **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 to 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: [msig\\_online@my.msig-asia.com](mailto:msig_online@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 September 2018.