

# TENANG HOSPITAL INCOME INSURANCE

## Product Disclosure Sheet

Date: As Per Printing Date

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

### 1. What is this product about?

MSIG Tenang Hospital Income Insurance is a product that pays a daily allowance for the number of days you are hospitalised due to accidental bodily injury or COVID-19 infection, subject to policy terms and conditions.

This product is available to all Malaysians between 18 to 69 years of age at the date of first enrolment and may be renewed up to the maximum age of 80 years.

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

This policy covers:

BENEFITS	PLAN 1 (RM)
<b>Daily Hospital Income</b> (per day, max up to 120 days) Daily cash allowance for admission to Standard Ward due to bodily injury	160
<b>Intensive Care Unit Hospital Income</b> (per day, max up to 60 days) Daily cash allowance for admission to Intensive Care Unit due to bodily injury	320
<b>COVID-19 Hospital Income</b> (per day, max up to 30 days) Daily cash allowance for admission to Standard Ward due to COVID-19	75
<b>COVID-19 Intensive Care Unit Hospital Income</b> (per day, max up to 15 days) Daily cash allowance for admission to Intensive Care Unit due to COVID-19	150

#### Notes:

- Only 1 incident is payable at any 1 time for the same hospitalisation period.
- Highest compensation benefit for bodily injury or COVID-19 is payable if you are hospitalised for both conditions in the same hospitalisation period.
- Policy is arranged on an annually renewable basis and premium will be adjusted periodically to reflect both our experience and your medical history.
- Changes to benefits and premium revisions can only be made on renewal or at the policy anniversary upon 30 days' written notice by the Company.

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

Please refer to the Policy Document for detailed information about Tenang Hospital Income Insurance Schedule of Benefits.

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

The total premium that you have to pay is as follows and it may vary depending on the underwriting requirements of the Company.

Annual Premium (excluding Service Tax and Stamp Duty) (RM)	75
--	----

Rebate - Individuals who purchase general insurance covers directly from the insurance companies will be eligible to receive a 25% rebate of Gross Premium.

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

Type	Amount
• 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 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 and received by the Company.
- **Free-look Period** - If you wish to cancel your policy within 15 days from the date of receipt of the policy and you have not made a claim, the Company shall refund the entire premium you initially paid.
- **Cancellation** - You may cancel your policy at any time by notifying us in writing via email or letter. The refund of premium is based on pro-rate basis subject to us retaining the minimum premium for cancellation of policy after the 15-day free-look period. The Company may cancel your policy or any benefits by sending 7 days’ notice by recorded delivery letter or registered letter to your last known address. The refund of premium will be on pro-rate basis. In any event, the refund of premium will depend on how long the cover has been in force and provided no claim has been made during the current period of insurance. However, there will be no premium refund if the policy is purchased using Perlindungan Tenang Voucher.
- **Grace Period** - A grace period of 30 days from the expiry date of your policy is available for the renewal of your policy. The Company 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, your policy shall be deemed as terminated at the expiry date of your policy.

- **Notice of Claim** - Please provide a written notice to us with full details within 30 days of any bodily injury or hospitalisation which may result in a claim under this policy. You may contact any 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 all relevant documents either by mail, email or walk in to our office as soon as possible.

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 hospitalisation or bodily injury caused by the following:

- Ionisation, radiation or contamination by radioactivity.
- War and related risks.
- Air travel except as a passenger in a fully licensed passenger carrying aircraft.
- 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.
- 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.
- 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).
- Cosmetic or plastic surgery, dental care, any surgery, treatment or hospitalisation unless it is medically necessary.
- Hospitalisation primarily for diagnosis, scanning, X-ray examinations or physical therapy or any follow up treatment(s) for and arising out of the same injury for which the insured person was admitted to the hospital in the first place.
- Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex (ARC).
- Any COVID-19 diagnosed within the first 5 days of the insured person's cover.

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

## 7. Can I cancel my policy?

You may cancel your policy at any time by notifying us in writing via email or letter. If you cancel your policy within the 15-day free-look period, the Company shall refund the entire premium you initially paid. For policy cancellation after the 15-day free-look period, the refund of premium is based on pro-rate basis, depending on how long the cover has been in force. In any event, the refund of premium will be given provided no claim has been made during the current period of insurance. However, there will be no premium refund if the policy is purchased using Perlindungan Tenang voucher.



**MSIG Insurance (Malaysia) Bhd**  
Registration No. 197901002705 (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)  
[www.msig.com.my](http://www.msig.com.my)

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

#### 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 your contact/personal details, 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 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)  
Email: [msig\\_online@my.msig-asia.com](mailto:msig_online@my.msig-asia.com)

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

- Mini Personal Accident

**IMPORTANT NOTE: 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 5 April 2022.