



FAQ - MSIG EZ-Mile Motor Add-on

1. How can I sign up for this MSIG EZ-Mile Motor Add-on?

You can purchase via MSIG Online or contact your insurance advisor.

2. Which Motor product can I include this MSIG EZ-Mile Motor Add-on?

You can include this add-on when you sign up for any of the following Comprehensive products:-

- MSIG Private Car Comprehensive Policy,
- MSIG Private Car with Driver's PA,
- MSIG Motor Plus or
- MSIG Lady Motor Plus.

3. Will there be additional premium charged for this add-on?

No additional premium required.

4. Why is there no additional premium?

This add-on is not to enhance your coverage. However, it allows you to get a discounted premium for your Comprehensive policy based on the mileage plan that you choose.

5. Can existing policyholders include this add-on mid-term?

You can only include this add-on upon inception or renewal of your main motor policy. Mid-term inclusion is not allowed.

6. Can I cancel my existing motor policy that is without this add-on and subsequently, repurchase a motor policy that is eligible for this add-on?

We do not encourage you to cancel the existing policy as it may impact on your road tax and/or additional cost due to cancellation of your existing policy.

7. How many Plans available?

There are 3 Comprehensive Mileage Plans available for you to choose from:

Plan	Mileage Plan (km per annum)
A	0 to 5,000km
B	0 to 10,000km
C	0 to 15,000km

Ensure you select the plan according to your mileage usage.

8. Will I still be entitled to my no-claim-discount (NCD) if I opted for this add-on?

Yes, you will still be entitled to your NCD if you have not made any claims.

9. Can I get a refund or carry over my unused mileage?

There will be no refund for any unused mileage and carry over is also not allowed.

10. Can I purchase MSIG EZ-Mile Motor add-on if my car is still under Hire Purchase loan?

Yes, you have to advise your financier. However, your Hire Purchase Agreement required you to maintain a Comprehensive cover during the period of insurance.

If you exceeded your allocated mileage and grace mileage without top up, you will only be covered under a Third Party, Fire & Theft cover and hence, this insurance will not cover your financial obligation.

Please ensure you select the plan according to your mileage usage.

11. My car is use for e-hailing, can I buy MSIG EZ-Mile Motor Add-on?

No.

12. What should I be aware of?

We will not pay any claim for damage to your vehicle due to accident, where your car's odometer:

- Has been tampered or manipulated; or
- Incorrect at the Policy's inception date; or



- Your car's odometer is not working, and you fail to repair it.

13. Who is eligible to purchase MSIG EZ-Mile Motor Add-on?

Only individual named policyholders can purchase provided the vehicle age is not more than 15 years old and with sum insured RM15,000 and above.

14. What should I do before purchasing this add-on?

1. Please ensure that you own an iOS or Android or HarmonyOS operating system smartphone with mobile data plan.
2. Have your latest car odometer reading available for declaration at the point of purchase of the add-on.

15. Why is mobile phone number compulsory during policy purchase?

It is because you will receive the SMS with a hyperlink to download the MSIG EZ-Mile App via your mobile phone.

16. What should I do after purchasing this add-on?

1. Download and install the MSIG EZ-Mile App from the Apple App Store / Google Play Store / Huawei AppGallery.
2. Register for an account with the last 6 digits of your National Registration Identity Card (NRIC)/Passport number, car plate number, mobile number and email address.
3. Enter the 4-digits verification code that you received via short messaging service (SMS) / Email.
4. Fill up your preferred delivery address to start the MSIG Microtag delivery process. The device will be sent to you Free Of Charge 10 days before the policy start date and will take up to 7 working days to arrive.
5. Upon successful registration, you will receive your login credentials via SMS and email.

Please refer to the [How do I register and receive my device?](#) for easy video guidance.

17. What should I do after receiving MSIG Microtag?

1. Unbox the MSIG Microtag and fit it in your car. Ensure that the device is properly fitted, within your reach to enable you to press the MSIG button in the event of an emergency.
2. Turn on the MSIG Microtag by holding the MSIG button on the device and wait for 3 beeps, login to the App and select "Go to the device", click "Search" to find Microtag and press "Click to pair me" to pair. Please ensure that you turn on your Bluetooth during activation and accept all required permissions.
3. Do adhere to the timeline for updating your odometer reading to ensure that MSIG Microtag's mileage and your odometer reading mileage is in sync.

Note: A reminder will be sent to you on the policy inception date to submit an accurate photo of your car's odometer reading within 3 days to reflect your current odometer reading. If you fail to do so, the odometer reading that was submitted to us during the policy purchase will be used to start measuring the mileage for the plan you purchased.

Please refer to the [How do I fit and activate my device?](#) for easy video guidance.

18. What if I didn't receive the MSIG Microtag?

You may contact MSIG Customer Service at: 1-800-88-MSIG (6744).

19. Is there a deadline for the activation of MSIG Microtag?

You are recommended to complete the fitment and activate it within 7 days upon receiving the MSIG Microtag to ensure that you enjoy Comprehensive coverage and full benefits of the device.

20. Are there any charges for MSIG Microtag device?

You will receive 1 complimentary device delivered to your correspondence address for free. However, you will need to bear a replacement fee of RM90 if the device is lost or damaged.

21. When am I required to submit the odometer mileage photo?



- At the policy inception date for first enrolment and subsequent renewal. We will give You a grace period of 3 days from the Policy inception date for first enrolment and subsequent renewal to update Your Car's odometer reading and photo. Failing which the odometer reading you submitted and entered by us during the policy purchase for first enrolment and subsequent renewal will be deemed as the correct odometer reading to start measuring the mileage for the plan you purchased.
- And subsequently at intervals of 3 months during the entire policy period.
- When you purchase mileage top up.

22. How do I submit and update my odometer reading and odometer photo?

You may submit your odometer reading by accessing MSIG EZ-Mile App and upload your odometer photo via the "Update Odometer" section.

23. Will MSIG Microtag's mileage same as my car's odometer reading mileage?

There may be a slight difference between the two as MSIG Microtag's mileage relies on global positioning system (GPS), a satellite-based radionavigation system through the connection of your smartphone.

To synchronize GPS and car odometer mileage, please update the odometer reading via the "Submit Odometer" section of the MSIG EZ-Mile App.

MSIG EZ-Mile App will also send you odometer update reminders from time to time.

24. How do I monitor my mileage?

By submitting your odometer reading and photo via MSIG EZ-Mile App, MSIG Microtag's mileage will then sync with the actual mileage from your car's odometer.

MSIG EZ-Mile App will read the data and send you predictive top up reminders via push notification and emails.

The MSIG Microtag automatically connects to the MSIG EZ-Mile App via Bluetooth, and you will be notified each time via the App notification and Microtag beeping sound.

Whenever you drive connected to MSIG Microtag, the App will automatically record GPS mileage in Real Time for each trip.

You can monitor MSIG Microtag mileage progress in the App after each trip.

Should you accidentally missed the recording, you may submit your odometer reading via the "Submit Odometer" section of the App to synchronize Microtag mileage with the mileage from the car odometer.

Please refer to the [How do I update the inception odometer, monitor my mileage and top-up?](#) for easy video guidance.

25. Does MSIG Microtag comes with a warranty period?

MSIG Microtag comes with a 1-year warranty except in the event of loss or damage due to misuse, tampering, or unauthorised interfering and alteration by the insured. The warranty only covers manufacturing defects.

26. If I cancel my policy/sell my car, do I need to return my MSIG Microtag?

No, you are not required to return the device if you cancel the policy, choose not to renew with us or when you sell your car. However, do note that you will no longer enjoy the benefits of MSIG Microtag upon cancellation.

27. Will I receive a new MSIG Microtag for next renewal?

No, the same MSIG Microtag can be used for renewal.

28. I accidentally lost my MSIG Microtag, how do I get a replacement?

You may request for a replacement of MSIG Microtag by calling Microtag Helpdesk at 03-5888 0197 or by filling up Microtag Helpdesk In-App form.

Our service provider will provide you with a replacement MSIG Microtag within 9 working days from the lost occurrence date.

There will be a RM90 replacement charge to our service provider for the replacement of the device.



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29. **Will MSIG EZ-Mile App drain my smartphone battery?**
 The MSIG EZ-Mile App has been designed to efficiently regulate the battery consumption keeping it minimal. It only records trips that are yours, when connected to your MSIG Microtag.
30. **How long does MSIG Microtag battery last?**
 MSIG Microtag comes with a complimentary battery with an expected lifetime of 1 year, depending on the usage.
31. **How do I replace MSIG Microtag’s battery?**
 When your MSIG Microtag battery is low, you will receive a low battery alert notification and the battery status on MSIG EZ-Mile App will change to low.
 You can easily replace the battery with a new CR2032 coin battery on your own.
 Pull the MSIG Microtag’s side slot, replace with new battery and push the slot back in.
 Press the MSIG Microtag button until it beeps 3 times to turn it on.

 Please refer to the [How do I replace my device battery?](#) for easy video guidance.
32. **How do I know if my smartphone is successfully connected to MSIG Microtag? Will it automatically connect to the device before each trip?**
 You will be notified via a push notification and beeping sound whenever MSIG Microtag is successfully connected to MSIG EZ-Mile App on your smartphone via Bluetooth.
33. **Do I have to turn on MSIG EZ-Mile App whenever I drive?**
 No. Just ensure that your smartphone and Bluetooth are turned on as MSIG EZ-Mile App will automatically connect with MSIG Microtag and run in the background.
34. **Which are the smartphone permissions required to use the mobile app?**
 During the set-up process of MSIG EZ-Mile App, you will be requested to accept and allow “All Permissions” such as GPS/Location services, mobile/cellular data, Bluetooth, and Fitness & Motion. Please see the in-App video guide in Permission Section of the app to check the settings that you are required to set or call our 24-hour hotline at 03-5888 0197 for assistance with permissions setup. Once accepted, MSIG EZ-Mile App should always be active on your smartphone. Check if the route of your next trip is displayed correctly on the map under “Trip Review” to confirm successful settings.
 Please ensure that “All Permissions” is accepted or else you may encounter problems with MSIG Microtag connection, mileage recording, emergency & breakdown assistance response services. Permissions should display as per the table below.

Once Accepted, SETTINGS should read:	iOS	ANDROID
Location Mode	Always Allow	High Accuracy
Bluetooth		
Mobile Data		
Background App running & AUTO Start		
Motion & Fitness		//
Start on phone reboot	//	
Battery Saving (Low Power mode)	Disable	Disable
Battery Optimization	Disable	Disable

35. **Will I be notified if my smartphone’s Bluetooth is switched off?**
 Yes, you will be notified via push notification in case you start driving with the Bluetooth being switched off. Do note that Microtag could take slightly longer to connect to the App if, prior to the trip, the App was slide closed by the user, or if the phone Bluetooth was turned OFF and back ON.
36. **Can I still use my car’s Bluetooth when MSIG Microtag is connected?**



Yes. MSIG Microtag will not interfere with other Bluetooth devices as it uses Bluetooth Low Energy (BLE) technology.

37. Do I need to always turn on location services?

Yes. MSIG EZ-Mile App needs to access your location to detect and record your trip accurately when paired with MSIG Microtag.

It also enables us to locate your car's actual location whenever you press the SOS button on MSIG Microtag to provide you with emergency assistance.

Our call centre is automatically triggered via your smartphone in the event of a severe accident.

38. What happens when my smartphone is on low power mode?

The location and Bluetooth function will be automatically turned off. Hence, you are advised to connect it to a charger immediately.

39. Can I register more than 1 driver?

Yes. You can invite additional drivers via the "Drivers" section in MSIG EZ-Mile App and they will receive their respective login credentials via SMS. However, you must ensure you have completed action 16 and 17 as per stated in this FAQ.

To activate the account, each invited driver will need to login to MSIG EZ-Mile App with the login credentials provided by clicking "More" which is below "My Device" section in the Homepage.

Please accept all requested permissions and proceed to establish one-time connection to the MSIG Microtag.

The invited drivers are also able to ACTIVATE the PRIVACY MODE to disable visibility of location data from the main user.

Each driver will be able to benefit from road protection and contribute to the mileage recording.

40. Do my additional driver(s) need to pair MSIG EZ-Mile App with the Microtag?

It is important to ensure the additional driver(s) install and pair the same MSIG Microtag in order to sync with the actual mileage from your car's odometer.

41. How many MSIG Microtag will I received if I insured both cars with MSIG EZ-Mile Motor Add-on?

Each car will have its own Microtag and cannot be used interchangeably.

42. How do I link 2 separate MSIG Microtag using 1 smartphone?

The MSIG EZ-Mile App can cater for more than 1 Microtag/vehicle.

43. What happens if multiple smartphones that are linked to the same MSIG Microtag enters the same car simultaneously?

Mileage recording will be based on the first smartphone that was paired with MSIG Microtag.

To void the pairing with the first smartphone, kindly switch off the first smartphone's Bluetooth to enable another smartphone to pair with MSIG Microtag.

Once the second phone has been successfully paired, you may switch back on the first smartphone's Bluetooth.

44. What is Safe Driving Alert and how does it work?

This alert is literally an alert that serves as a reminder for you to put your phone down and be more focus in your driving.

When the phone is picked up and used while driving above 20Km/h for more than 3 sec, MSIG Microtag will sound Real-Time beeping alerts to remind drivers to be careful, help prevent phone distraction and keep all passengers safe.

It is highly recommended to always switch on this alert.

Nevertheless, you can choose to turn OFF this alert via the device page.

Please refer to the [What is the safe driving alert on my device?](#) for easy video guidance.

45. Who should I contact if my car breaks down?

You can request for assistance from MSIG Motor Assist easily just by pressing and holding the button on MSIG Microtag for 2 seconds.



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MSIG Microtag will then start beeping for 15 seconds and your location will be automatically transmitted to MSIG Motor Assist who will be contacting you to assist.
To CANCEL MSIG Motor Assist request, press the button again within 15 seconds upon triggering the beeping alert.

Please refer to the [How do I call for roadside assist with EZ-Mile bCall?](#) for easy video guidance.

46. What happens if I am involved in a severe accident?

MSIG EZ-Mile App is designed such that it automatically detects severe crashes on your smartphone. Once detected, MSIG Microtag will start beeping for 15 seconds and your accident details will be transmitted automatically to our authorised Call Centre who will be contacting you to assist.
To CANCEL the assistance request, press the button within 15 seconds of the beeping alerts to indicate that you are safe.

Please refer to the [How does EZ-Mile eCall automatic accident alert and emergency response work?](#) for easy video guidance.

47. What should I do if I need to make a claim?

You may download MSIG Customer App available in Apple App Store / Google Play Store and register the claim. Alternatively, you may contact our Customer Service at 1-800-88-MSIG (6744) or your insurance advisor.

48. What type of information does MSIG Microtag capture and what will MSIG do with my data?

When connected to MSIG EZ-Mile App, your location, mileage and driving data including your speed, brake, and frequency of using your smartphone while driving will be captured. These are telematics data that will be used for the purpose of recording trips and determining your exact location for us to provide you with emergency assistance when required in the event of an accident.

49. Can I opt out from being a telematics customer?

No. With the inclusion of this add-on into your main motor policy, your telematics data will automatically be captured by us.

50. Who can view my telematics data?

MSIG and an independent third party service provider engaged by us who manages the service infrastructure will have access to your telematics data.

51. Will MSIG Microtag track while I am driving?

You will only be tracked in the event of emergency or accident, so that you will be provided with immediate assistance.

52. Can MSIG Microtag track the last known location of my car?

The tracking of the location will be the site where the Microtag last pair with the MSIG EZ-Mile App.

53. What if I drive into a basement car park or some remote location? Will MSIG Microtag still capture my telematics data?

MSIG Microtag will be able to capture telematics data as long as it is connected to the App (except for GPS data as the satellite's signal is blocked).

54. What should I do if I encounter a technical problem with my MSIG Microtag?

For MSIG Microtag's technical related problems, you may contact Microtag Helpdesk at 03-5888 0197 (24-hour hotline) or you can provide your feedback via MSIG EZ-Mile App's Microtag Helpdesk in-App form and we will be in contact to assist.

For insurance related problems, you may contact MSIG Customer Service at 1-800-88-MSIG (6744).

55. Can I purchase mileage top up after exceeding my allocated mileage and grace mileage?



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Yes. However, you are encouraged to purchase a mileage top up prior to exhausting the allocated mileage and grace mileage as your Comprehensive coverage will only continue from the time mileage top up is purchased.

If you have exceeded your allocated mileage and grace mileage, and you have not top up, you will only be covered for Third Party, Fire & Theft.

56. How do I purchase mileage top up?

You may contact our Customer Service at 1-800-88-MSIG (6744) or your insurance advisor.