



## MOTOR ADD-ON: MSIG EZ-MILE

### Product Disclosure Sheet

Date: As Per Printing Date

*(Read this Product Disclosure Sheet before you decide to take out the Motor Add-on: EZ-Mile (Non-Tariff). Be sure to also read the general terms and conditions.)*

#### 1. What is this Add-on about?

MSIG EZ-Mile (Non-Tariff) is an optional add-on for MSIG Private Car Comprehensive Policy, MSIG Private Car with Driver's PA, MSIG Motor Plus and MSIG Lady Motor Plus. It allows you to pay a lower premium on your motor comprehensive insurance based on a low anticipated mileage usage for the year. It is recommended for low-mileage drivers who usually drive less than 15,000 kilometres in a year.

Your mileage is tracked using a supplied MSIG microtag as well as quarterly self-reported photos of the odometer through the companion MSIG EZ-Mile (App), available in the Apple App Store or Google Play Store.

If the car exceeds the allocated mileage during the policy period, there will be a grace mileage given to each policy. After the grace mileage is exceeded, if a mileage top-up is not purchased, you will no longer enjoy comprehensive coverage and will only be covered for Third Party, Fire and Theft\* until a mileage top-up is purchased.

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

This Add-on provides cover as below:

Covers/Benefits	Your Car Mileage Is Within/Exceeded The Allocated Mileage And Grace Mileage (And Any Mileage Top-Up Purchased)	
	Within	Exceeded
Third Party bodily injury or death	✓	✓
Third Party property loss or damage	✓	✓
Loss or damage to your own car due to accidental fire or theft	✓	✓*
Loss or damage to own car due to accident	✓	X

Key: ✓ = Applicable; X = Not Applicable

*\*Burglary, housebreaking or theft is covered, provided either 1 or more of these occurred when your car was at a safe place of storage within the compound of your residence or within the compound of a gated and/or guarded community in which you reside.*

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 many allocated mileage plans are there?

There are 3 plans available for you to choose:

Plan	Mileage in Kilometres (per annum)
A	0 up to 5,000
B	0 up to 10,000
C	0 up to 15,000
Top-Up	Each 3,000

### 4. What is the mileage limit that is available for top up?

You may purchase a mileage top up of 3,000 kilometres for an unlimited number of times during the period of insurance.

### 5. What is Grace Mileage?

Grace Mileage is an additional maximum mileage of 500 kilometres per year that is automatically granted when your car has exceeded the allocated mileage plan during the period of insurance to allow you sufficient time to purchase a mileage top up.

### 6. What is MSIG microtag?

MSIG microtag is a wireless, Bluetooth-enabled, battery-powered device to be paired with an App which is required to be downloaded onto your smartphone and fitted in your car to track your mileage usage as well as providing top-up reminders and safety assistance in the event of car breakdown or emergency. For further details about MSIG microtag and the mobile application, please refer to the Frequently Asked Questions (FAQ).

Note: MSIG microtag is provided during policy purchase without charges. However, there will be a replacement charge of RM90 to our service provider for replacement of device in the event of any loss or damage.

### 7. What happens if I have exceeded my allocated mileage plan and grace mileage before the end of my policy?

When you exceed both the allocated mileage and grace mileage,

- You will only be covered for:
  - a. Loss or damage to your car due to:
    - i. Fire, explosion or lightning;
    - ii. Burglary, housebreaking or theft, provided either 1 or more of these occurred when your car was at a safe place of storage within the compound of your residence or within the compound of a gated and/or guarded community in which you reside; and/or
  - b. Your liability to Third Party.
- You will not be covered for any loss and damage to your car due to accident. This puts you at risk of high repair costs that you would have to pay out of your pocket if you are involved in an accident that causes physical damage to your car. You will also be required to bear the full outstanding loan amount if your car is still under the Hire Purchase.

To continue enjoying comprehensive coverage, you should purchase mileage top-up, before the total allocated mileage and grace mileage are exhausted. It is important to note that your comprehensive coverage will only continue from the time the mileage top-up is purchased.

Claims that arise from the following Add-on are claimable even after the total allocated mileage and grace mileage is completely used:

- Legal Liability of Passengers for Negligent Acts
- Cover for Windscreens, Windows and Sunroof
- Separate Cover for Accessories fixed to Your Car
- Gas Conversion Kit and Tank
- Legal Liability to Passengers
- Smart Key Shield (Non-Tariff)
- 24-Hour Unlimited Towing Service (Non-Tariff)
- Driver's PA Cover (Non-Tariff) (applicable only to MSIG Private Car with Driver's PA Insurance Policy)
- Driver's Personal Accident (Non-Tariff)
- Policyholder's Personal Accident Cover (Non-Tariff)
- Loss or Damage to Personal Belongings (Non-Tariff)
- Transportation Allowance (Non-Tariff)
- Limits of Liability for Third Party Property Damage (TPPD)
- Current Year "NCD" Relief

Note: The Add-on above is subjected to additional premium, unless otherwise packaged into your main Motor policy.

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

With the inclusion of this Add-on into your main policy, there is no additional premium incurred but indeed a premium saving as illustrated in the table below.

Example: Eddie age 35, 2012 Japanese Four Seater Sedan with RM40,000 Sum Insured and 55% NCD, Kuala Lumpur					
Product/Add-on	MSIG Motor Plus Insurance With MSIG Motor Add-On: EZ-Mile (Non-Tariff)			MSIG Motor Plus Insurance Without MSIG Motor Add-On: EZ-Mile (Non-Tariff)	MSIG Private Car Comprehensive Policy Without MSIG Motor Add-On: EZ-Mile (Non-Tariff)
Allocated Mileage Plan (km/annum)	Plan A 0 to 5,000	Plan B 0 to 10,000	Plan C 0 to 15,000	Unlimited	-
Estimated Basic Premium (RM)	451	516	548	645	645
<b>Additional Coverage (covered under this policy)</b> <ol style="list-style-type: none"> <li>1. Driver's Personal Accident</li> <li>2. Full Special Perils</li> <li>3. Legal Liability to Passengers</li> <li>4. Legal Liability of Passengers</li> <li>5. Waiver of Compulsory Excess</li> <li>6. Strike, Riot and Civil Commotion</li> <li>7. 24-Hour Unlimited Towing</li> </ol>					



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Estimated Premium (RM)	Total	658	735	773	888	1,001
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Premium exclusive of 6% ST.

Important Note: It is best that you select an appropriate allocated mileage plan at policy inception or renewal as the total premium for multiple mileage top-up may exceed the premium payable for a standard MSIG comprehensive motor policy, and you may lose out on premium savings instead.

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

Type	Amount
• Service Tax	• 6% of premium
• Commission paid to the Insurance Adviser	• 10% of premium

You are obligated to pay any applicable taxes (which include but not limited to service tax) imposed by the Malaysian tax authorities in relation to your policy.

In the event that a top-up is purchased, a commission will continue to be payable to the insurance adviser if one was involved from the inception of your policy.

## 10. What should I be responsible for?

- Ensure that you purchase an appropriately allocated mileage plan that would be sufficient for your car for the entire period of insurance.
- Ensure that you own a smartphone that runs on either the Android or iOS operating systems (OS) that has Bluetooth functionality.
- Ensure your car's odometer is properly functioning and regularly check your car's odometer reading to ensure your allocated mileage and grace mileage has not been exhausted.
- Ensure that you purchase mileage top-up before the total allocated mileage and grace mileage are exhausted to continue enjoying comprehensive coverage.
- Ensure that you inform your Hire Purchase company that you are no longer enjoying comprehensive coverage whenever the total allocated mileage and grace mileage are exhausted, if your car is under Hire Purchase agreement.

## 11. After I have purchased the policy and the EZ-Mile Add-on, what are my next steps?

- Download our smartphone mobile application and register for an account.
- Login with the provided SMS login credentials, and register to receive the MSIG microtag. It will be delivered to you within a stipulated timeframe.
- Pair the MSIG microtag with the App and provide a photo of your car's most recent odometer reading within a 3-days grace period from the policy inception date for first enrolment and subsequent renewal.
- You are required to fix the MSIG microtag in Your Car. You or Your Authorised Driver shall pair the MSIG microtag with the App on Your or Your Authorised Driver's smartphone. Pairing and activation via Bluetooth must be done within seven (7) days upon receiving the MSIG microtag, otherwise your registration will be deemed incomplete and you will only be covered for Third Party, Fire and Theft\*.
- Every 3 months during your policy period, you will be required to submit a photo of your most recent odometer reading through the App. This also applies every time a mileage top-up is purchased.

## 12. 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.

Note: This list is non-exhaustive and is subject to the terms and conditions of the main Motor policy wording. Please refer to your Policy Document for the full list of terms and conditions.

### 13. What are the major exclusions under this add-on?

This Add-on does not cover loss or damage if your car’s odometer reading:

- has been tampered or manipulated with;
- was incorrect at the time of submission; or
- your car’s odometer reading is not functioning, and you failed to repair it.

Note: This list of exclusions is non-exhaustive and is subject to the general exclusions of the main Motor policy wording. Please refer to your Policy Document for the full list of exclusions.

### 14. Can I cancel this Add-on?

You may cancel this Add-on at any time by giving written notice to the Company, provided your policy is cancel at the same time. Any refund of premium is based on cancellation clause in your main Motor policy.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

### 16. Where can I get further information?

Should you require additional information 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: 1-800-88-MSIG (6744)**  
**Email: [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)**

### 17. Other types of Motor Add-on cover available:

- Accident Repair Allowance (ARA) (Non-Tariff)
- 24-hour Unlimited Towing Service (Non-Tariff)



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- Waiver of Compulsory Excess (Non-Tariff)

**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 15 November 2022