

**MSIG**

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

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

Date: As Per Printing Date

MSIG PET INSURANCE

Product Disclosure Sheet

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

1. What is this product about?

MSIG Pet Insurance offers a comprehensive range of benefits to safeguard your pet’s well-being. It helps to reduce your financial burden of high treatment fees when your pet falls sick or sustains injury. Additionally, it also covers burial or cremation costs, advertising and reward expenses if your pet goes missing, pet’s boarding fees while you are hospitalised and thirty-party liability coverage for any incidents involving your pet.

2. What are the covers/benefits provided?

The table provides a brief summary of the benefits offered under MSIG Pet Insurance. The maximum benefits shown are the maximum and total amount payable under each section during the period of insurance. For full details about MSIG Pet Insurance, including the exclusions and limits that apply, please refer to the Policy Document.

BENEFITS		PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)
Medical Benefit				
Section 1	Veterinary Fees and Surgical Fees	2,000	3,500	5,000
Other Benefits				
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

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 MSIG at the time of renewal.

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).



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

The total premium that you have to pay depends on the plan you select for your cat or dog and it may vary depending on our underwriting requirements.

TYPE OF PET	PLAN	ANNUAL PREMIUM (RM)	8% SERVICE TAX (RM)	STAMP DUTY (RM)	TOTAL AMOUNT PAYABLE (RM)
CAT	PLAN 1	544.00	43.52	10.00	597.52
	PLAN 2	722.00	57.76	10.00	789.76
	PLAN 3	866.00	69.28	10.00	945.28
DOG	PLAN 1	689.00	55.12	10.00	754.12
	PLAN 2	914.00	73.12	10.00	997.12
	PLAN 3	1,093.00	87.44	10.00	1,190.44

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

<u>Type</u>	<u>Amount</u>
• Service Tax	• 8% of premium
• Commission paid to the Insurance Adviser (included in Annual Premium)	• 25% of premium
• Stamp Duty	• RM10.00

5. What are some of the key terms and conditions that I should be aware of?

- a. You must be at least 18 years old and is the owner of the pet to be insured.
- b. Your pet is microchipped and resides with you in Malaysia.
- c. If your pet is a dog, it must be licensed and not a banned or restricted dog breed.
- d. **Minimum and Maximum age of Pets on enrolment**
When purchasing a new policy:
 - minimum pet age is 12 weeks.
 - maximum pet age is 9 years.
- e. **Importance of Disclosure**
You have a duty to answer all questions fully and accurately when applying for this insurance. You should also disclose all relevant information which may influence us in accepting your insurance application, deciding the terms and the premium. Providing incomplete or inaccurate information may affect your claim. This duty of disclosure shall continue until the time your policy is entered into, varied or renewed.
- f. **Cash before Cover**
Cover starts only after you have paid the premium.
- g. **Waiting Period**
When you sign up for MSIG Pet Insurance, there is a mandatory 14-day waiting period before your coverage becomes effective. There is no waiting period for accidents.
- h. **Free Look Period**
We will refund the premium paid if you wish to cancel within the first 15 days from the date the policy was delivered provided you have not made any claim.
- i. **Filing a Claim**
You must notify us within 7 days of the accident and submit relevant documentation.
- j. You can only purchase one MSIG Pet Insurance policy at any one time. If you have more than one such policy, we will only pay you under the first policy issued.



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Note: This list is non-exhaustive. Please refer to the Policy Document for the terms and conditions under MSIG Pet Insurance.

6. What are the major exclusions under MSIG Pet Insurance?

We will not be liable for any claim arising from, or as a result of:

- Pre-existing conditions
- Illness during the first 14 days from the starting date of your first policy except accidental injury
- Congenital and hereditary conditions
- Breeding, pregnancy, infertility and impotence
- Organ transplants, cosmetic or elective procedures, hormone replacement therapy, alternative therapy and weight treatments
- Routine and preventative treatments
- Dental treatments
- Preventable diseases such as parvovirus, distemper and rabies unless your pet has received up-to-date vaccinations
- Prescription food for general health

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of exclusions under MSIG Pet Insurance.

7. Can I cancel my policy?

You may cancel MSIG Pet Insurance policy at any time by giving written notice to us. We can cancel MSIG Pet Insurance policy by giving you a 7-day notice in writing via registered mail or email.

Refund of premium is subject to no claim has been made during the current period of insurance of MSIG Pet Insurance policy. Refund of premium will be prorated based on the unexpired period of cover. However, policy cancellation within the 15-day free-look period will be given full refund of premium paid.

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

You must advise us in writing of any changes to your contact details or your pet's condition which may increase the risk of loss, accident or injury. Premium and policy terms and conditions may be revised due to such changes.

9. Where can I get further information?

Should you require additional information about this insurance, please contact us at:

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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 2 July 2024.