

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Mini Personal Accident Insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 02/08/2025

## 1. What is Mini Personal Accident Insurance?

Mini Personal Accident Insurance covers:

- Death or permanent disablement caused by accidental means
- Bereavement allowance for death due to any cause, unless specifically excluded
- Flood relief allowance if your home is flooded

## 2. Know Your Coverage

**As an illustration**, for RM 70.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage: or RM10,000 annually, you will receive the following coverage:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>• Accidental Death - RM80,000</li><li>• Permanent Disablement - RM80,000</li><li>• Bereavement Allowance - RM500</li><li>• Flood Relief Allowance - RM1,500</li></ul>	<ul style="list-style-type: none"><li>• War and related risks</li><li>• Ionization, radiation or contamination by radioactivity</li><li>• Suicide, self-inflicted injury</li><li>• AIDS or AIDS-related complex (ARC)</li><li>• Pregnancy, childbirth</li><li>• pre-existing physical or mental condition</li><li>• Air travel except as a passenger in a fully licensed passenger carrying aircraft</li><li>• Drug abuse</li><li>• Hazardous Activities</li><li>• Any communicable diseases requiring quarantine by law</li><li>• Act of terrorism</li></ul>

The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.

You should refer to the policy wording for the full list of exclusions.

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](http://www.pidm.gov.my))

**If you have any questions or require assistance on your Mini Personal Accident Insurance, you can:**



Call us at:  
603-2050-8228 or  
1-800-88-MSIG (6744)



Visit us at:  
<https://www.msig.com.my/>



Email us at:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

For Mini Personal Accident Insurance, you must pay a premium of:	
Standard cover (Plan E)	: RM70.00 (annually)
You also have to pay the following fees and charges:	
^Stamp Duty	: RM10.00
Commission (25%)	: RM17.50 (Included in premium)
Service Tax (8%)	: RM5.60
Total premium payable	: RM85.60

^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.

### 4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- You must disclose all material facts such as your occupation, personal pursuits and medical history.
- Eligibility - You must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, aged between 16 to 65 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Free look period - We will refund the premium paid if you cancel your policy within the first 15 days of receiving the policy and have not made any claim.
- Grace period - A grace period of thirty (30) days from the expiry date of this policy is available for the renewal of your policy.
- Renewal premium and terms may vary depending on your claim history and our underwriting requirements.
- Notice of Claim - You must notify and provide full claim details to us within 30 days upon sustaining any accident, loss or damage.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

### 5. Can I cancel my policy/certificate?

You can cancel your policy/certificate within the 15-day free-look period. If no claim has been made, we will refund the premium paid.  
No refund will be given for cancellations made after the free-look period.

**MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**