

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.

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

### 1. What is MSIG Lady Motor Plus Insurance?

MSIG Lady Motor Plus Insurance is a comprehensive motor policy with additional coverage that is specially developed only for female vehicle owners aged 17 years and above with a valid driving licence. It covers loss or own damage to your vehicle and liability to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle. It is also extended to cover full special perils, policyholder's personal accident and more.

### 2. Know Your Coverage

As an illustration, for **RM 1,746.96** annually, you will receive the following coverage:

<b>Sum Insured</b>	<b>RM50,000.00</b>
<b>No Claim Discount (NCD) Entitlement</b>	<b>0%</b>
<b>Additional Coverage</b> (This is purchased with additional premium)	<ul style="list-style-type: none"> <li>Legal Liability to Passengers</li> </ul>

<b>This policy covers</b>	<b>This policy excludes</b>
<ul style="list-style-type: none"> <li>Third Party bodily injury or death.</li> <li>Third Party property loss or damage.</li> <li>Loss or damage to your own vehicle due to accidental fire, theft or accident.</li> <li>Policyholder's Personal Accident Cover. (Please refer below for the table of benefits)</li> <li>Inconvenience Relief Allowance - RM1,000</li> <li>Loss or Damage to Personal Belongings - RM1,000</li> <li>Transportation Allowance - RM100</li> <li>Full Special Perils.</li> <li>Legal Liability to Passengers.</li> </ul>	<ul style="list-style-type: none"> <li>Theft of non-factory fitted vehicle accessories unless declared. (may insured separately for additional premium)</li> <li>Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction</li> <li>War and related risks</li> </ul>

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

### Policyholder's Personal Accident Cover

<b>Benefits</b>	<b>Benefit Limit (RM)</b>
Accidental Death	50,000
Permanent Total & Partial Disablement	
a) Loss of both hands or both feet	50,000
b) Loss of one eye and one hand or one foot	50,000
c) Total paralysis of all limbs	50,000
d) Loss of sight in both eyes	50,000
e) Loss of one hand or foot	25,000
f) Loss of sight in one eye	25,000
g) Loss of four fingers and thumb in one hand	25,000
h) Loss of hearing in both ears	25,000
i) Loss of speech	25,000
j) Loss of all toes	7,500
Medical Expenses	10,000
Hospital Income (max 60 days)	100 per day
Facial/Dental Reconstructive Surgery	10,000
Double Indemnity (accidents during nationwide Malaysian public holidays only, applicable to accidental death or total paralysis of all limbs)	100,000

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 MSIG Lady Motor Plus Insurance, you can:



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



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 MSIG Lady Motor Plus Insurance, you must pay a premium of:	
Basic premium	: RM1,421.55
(-) 0% NCD entitlement	: RM0.00
(+) Additional coverage	: RM186.75
(+) 8% Service Tax	: RM128.66
(+) Stamp Duty	: RM10.00
Commission (10%)	: RM160.83 (included in premium)
<b>Total premium payable</b>	<b>: RM1,746.96</b>

#### IMPORTANT INFORMATION YOU SHOULD KNOW

<b>A</b>	The duration of coverage is 1 year. You need to renew the insurance cover annually.
<b>B</b>	The insurance will only be effective once you have paid the premium (cash before cover).
<b>C</b>	You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. The sum insured is based on current market value of the vehicle based on the reference to ISM-ABI vehicle valuation database system.
<b>D</b>	In the event of an accident, you should notify us the soonest possible. You may do so by: 1. Contact our MSIG hotline at 1-800-MSIG (6744) 2. Email us at <a href="mailto:myMSIG@my.msig-asia.com">myMSIG@my.msig-asia.com</a> 3. Visit our MSIG website at <a href="https://www.msig.com.my/claims/motor/general/">https://www.msig.com.my/claims/motor/general/</a>
<b>E</b>	In the event of an accident, you must deal with an approved repairer. An approved repairer refers to a motor repair workshop which is registered with JPJ and is part of our panel of approved workshops. It may include a repairer that we have given you special permission to use. Please refer to the policy wording for further details.
<b>F</b>	Compulsory Excess RM400 for Private Car policy, this is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy or a person named in your policy who is under the age of 21 years old or the holder of a Provisional (P) or Learner (L) driver's license.
<b>G</b>	Other Excess, this is the amount of loss you have to bear before we pay for the balance of your vehicle damage claim. This amount is determined by us based upon underwriting considerations.

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

You may cancel your policy at any time by written notice. No premium refund applies if a claim has been made or if a minimum premium was charged. Otherwise, refunds are calculated on a short-period basis, where any minimum premium paid under the policy is not refundable.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of total premium
Not exceeding 1 month	75.0% of total premium
Not exceeding 2 months	62.5% of total premium
Not exceeding 3 months	50.0% of total premium
Not exceeding 4 months	37.5% of total premium
Not exceeding 6 months	25.0% of total premium
Not exceeding 8 months	12.5% of total premium
Exceeding 8 months	No refund of premium allowed

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

The information provided in this Product Disclosure Sheet is valid as at 1<sup>st</sup> April 2026.