

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 Motorcycle Insurance?

Motorcycle Insurance provides protection against liability to third parties for injury or death and damage to property, as well as loss of or damage to your motorcycle due to accident, fire or theft. It offers flexible cover options including Comprehensive, Third Party Fire and Theft, Third Party and Motorcycle 3PA, with optional personal accident and benefit add-ons.

2. Know Your Coverage

As an illustration, for **RM 338.06** annually, you will receive the following coverage:

| | |
|---|---|
| Sum Insured | RM6,000.00 |
| No Claim Discount (NCD) Entitlement | 0% |
| Additional Coverage (This is purchased with additional premium) | <ul style="list-style-type: none"> All Riders MyMotorcycle Plus |

| This policy covers | This policy excludes |
|--|--|
| <ul style="list-style-type: none"> Third Party bodily injury or death. Third Party property loss or damage. Loss or damage to your own motorcycle due to accidental fire, theft or accident. Riders and Pillion Personal Accident. Inconvenience Accident and Theft Allowance. Inconvenience Flood Allowance. Liability against claims from pillion. Waiver of Compulsory Excess (Comprehensive Only). | <ul style="list-style-type: none"> Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown War and related risks |

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

| Coverage/Product | Comprehensive | TPFT | TP (Tariff) | Motorcycle 3PA |
|--|----------------------|-----------------|--------------------|-----------------------|
| Third party bodily injury or death / Third party property loss or damage | ✓ | ✓ | ✓ | ✓ |
| Loss or damage due to fire or theft | ✓ | ✓ | ✗ | ✗ |
| Loss or damage due to accident | ✓ | ✗ | ✗ | ✗ |
| Riders Personal Accident* | Optional add-on | Optional add-on | Not available | Packaged add-on |
| MyMotorcycle Plus* | Optional add-on | Optional add-on | Not available | Optional add-on |

*Subject to additional premium. For more information, please refer to the Leaflet ([Motorcycle Add-on](#)).

| Benefits | Rider's Personal Accident | MyMotorcycle Plus |
|---|----------------------------------|--------------------------|
| PA for Rider: Accidental Death / Permanent Total Disablement - RM12,000 Bereavement Allowance - RM500 | Covered | Covered |
| PA for Pillion: Accidental Death / Permanent Total Disablement - RM12,000 Bereavement Allowance - RM500 | Not Covered | Covered |
| Inconvenience Accident & Theft Allowance | | RM 150 |
| Inconvenience Flood Allowance | | RM 150 |
| Legal Liability to Pillion | | Covered |
| Waiver of Compulsory Excess (Comprehensive only) | | Covered |

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)

If you have any questions or require assistance on your Motorcycle 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

3. Know Your Obligations

| For Motorcycle Insurance, you must pay a premium of: | |
|--|---------------------------------|
| Basic premium | : RM163.84 |
| (-) 0% NCD entitlement | : RM0.00 |
| (+) Additional coverage | : RM139.92 |
| (+) 8% Service Tax | : RM24.30 |
| (+) Stamp Duty | : RM10.00 |
| Commission (10%) | : RM30.38 (included in premium) |
| Total premium payable | : RM338.06 |

IMPORTANT INFORMATION YOU SHOULD KNOW

| | |
|----------|--|
| A | The duration of coverage is 1 year. You need to renew the insurance cover annually. |
| B | The insurance will only be effective once you have paid the premium (cash before cover). |
| C | You must ensure that your motorcycle is insured at the appropriate amount as it will affect the amount you can claim. |
| D | 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 myMSIG@my.msig-asia.com 3. Visit our MSIG website at https://www.msig.com.my/claims/motor/general/ |
| E | 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. |

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 1st April 2026.