PRODUCT DISCLOSURE SHEET
MSIG THIRD PARTY, FIRE & THEFT PLUS INSURANCE

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 Third Party, Fire & Theft Plus Insurance?

MSIG Third Party, Fire & Theft Plus is a third party, fire and theft policy that provides insurance coverage against liability to other parties for injury or death, damage to other parties' property, fire damage or theft of your vehicle. It is also extended to provide roadside assistance due to the breakdown of your car and allowance due to inconvenience of flood.

2. Know Your Coverage

As an illustration, for ***RM 1,093.71*** annually, you will receive the following coverage:

Sum Insured	**RM50,000.00**
No Claim Discount	**0%**
Additional Coverage (This is purchased with additional premium)	• Legal Liability to Passengers

This policy covers	**This policy excludes**
• Liability to other parties for injury or death • Damage to other parties' property • Damage to your vehicle due to fire or theft of your vehicle • Legal Liability to Passengers • Standard Motor Assist • Inconvenience Flood Allowance (RM1,000)	• Death or bodily injury to you, your authorised driver and/or passengers due to an accident. • Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown • War and related risks

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

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 MSIG Third Party, Fire & Theft Plus Insurance, you can:

Call us at:	Visit us at:	Email us at:
1-800-88-MSIG (6744) or 603-2050-8228	https://www.msig.com.my/	myMSIG@my.msig-asia.com

3. Know Your Obligations

For MSIG Third Party, Fire & Theft Plus Insurance, you must pay a premium of:		
Basic premium	:	**RM1,066.17**
(-) 0% NCD entitlement	:	**RM0.00**
(+) Additional coverage	:	**RM48.75**
(+) 8% Service Tax	:	**RM80.28**
(+) Stamp Duty	:	**RM10.00**
(-) Rebate (10%)	:	**RM111.49**
Total premium payable	:	**RM1,093.71**

MSIG INSURANCE (MALAYSIA) BHD
REGISTRATION NO. 197901002705 (46983-W)
LEVEL 15 MENARA HAP SENG 2
PLAZA HAP SENG, NO. 1,
JALAN P. RAMLEE, 50250 KUALA LUMPUR

Website: www.msig.com.my
Email: myMSIG@my.msig-asia.com
Customer Service Hotline: 1-800-88-MSIG (6744)

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 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.
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.
F	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 1st April 2026.

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