

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 Private Car Insurance?

Private Car 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 own vehicle due to accident, fire or theft. It offers flexible cover options including Comprehensive, Third-Party Fire and Theft, or Third-Party cover, with optional add-ons such as special perils and personal accident benefits.

### 2. Know Your Coverage

As an illustration, for RM 1,765.32 annually, you will receive the following coverage:

<b>Sum Insured</b>	<b>RM 50,000.00</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>Inclusion of special perils</li> <li>Driver and Passenger Personal Accident (Plan 1)</li> <li>Legal Liability to Passengers</li> </ul>

<b>This policy covers</b>	<b>This policy excludes</b>
<ul style="list-style-type: none"> <li>Liability to other parties for injury or death</li> <li>Damage to other parties' property</li> <li>Damage to your vehicle due to accident or fire</li> <li>Theft of your vehicle</li> <li>Damage arising from flood and landslide</li> <li>Driver and Passenger Personal Accident - RM30,000</li> <li>Liability against claims from passengers in your vehicle</li> </ul>	<ul style="list-style-type: none"> <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.

### Driver's and Passenger's Personal Accident Benefits

Benefits	Plan 1	Plan 2	Plan 3
Accidental Death & Permanent Total Disablement	RM30,000	RM75,000	RM90,000
Permanent Partial Disablement	Refer to policy contract	Refer to policy contract	Refer to policy contract
Medical Expenses	RM2,000	RM5,000	RM6,000
Funeral & Cremation Expenses	RM3,000	RM6,000	RM7,000
Bereavement Allowance	RM1,000	RM2,500	RM5,000
Ambulance Fees	RM500	RM500	RM500
Hospital Income (max 60 days)	RM75/day	RM150/day	RM200/day
Facial/Dental Cosmetic Surgery	RM1,000	RM2,000	RM4,000
Double Indemnity (accidents during nationwide Malaysian public holidays only, applicable to accidental death or total paralysis of all limbs)	RM60,000	RM150,000	RM180,000

**Note:** Subject to additional premium.

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 [ww.pidm.gov.my](http://ww.pidm.gov.my))

If you have any questions or require assistance on your Private Car Insurance, you can:



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



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



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

### 3. Know Your Obligations

For Private Car Insurance, you must pay a premium of:	
Basic premium	: RM1,421.55
(-) 0% NCD entitlement	: RM0.00
(+) Additional coverage	: RM203.75
(+) 8% Service Tax	: RM130.02
(+) Stamp Duty	: RM10.00
Commission (10%)	: RM162.53 (included in premium)
<b>Total premium payable</b>	<b>: RM1,765.32</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.msg-asia.com">myMSIG@my.msg-asia.com</a> 3. Visit our MSIG website at <a href="https://www.msg.com.my/claims/motor/general/">https://www.msg.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?

Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium as below, provided you have not made a claim.

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.