

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 EZ-Mile Insurance?

MSIG EZ-Mile (Non-Tariff) is an optional add-on for MSIG Private Car Comprehensive Policy, MSIG Private Car with Driver's PA, MSIG Motor Plus and MSIG Lady Motor Plus, offering lower premiums for drivers who drive less than 15,000 km a year. Mileage is tracked via an MSIG microtag and quarterly odometer photos uploaded through the EZ-Mile mobile app. If the allocated mileage (including grace mileage) is exceeded without purchasing a top-up, coverage will be reduced from Comprehensive to Third Party, Fire and Theft* until a top-up is made.

2. Know Your Coverage

As an illustration, for **RM 1,084.69** annually, you will receive the following coverage:

Sum Insured	RM 50,000.00
No Claim Discount (NCD) Entitlement	0%
Additional Coverage	MSIG EZ-Mile Plan A

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 accident or fire *Burglary, housebreaking or theft is covered, provided either 1 or more of these occurred when your car was at a safe place of storage within the compound of your residence or within the compound of a gated and/or guarded community in which you reside.	- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction - War and related risks - Damage arising from flood and landslide - Liability against claims from passengers in your vehicle

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

There are 3 plans available for you to choose:

Plan	Allocated mileage per annum (km)
A	up to 5,000
B	up to 10,000
C	up to 15,000
Mileage Top-Up	Each 3,000

A Grace Mileage of 500km is automatically granted when allocated mileage is exceeded to allow time to purchase a mileage top-up. You may purchase a mileage top up for an unlimited number of times during the period of insurance.

What is MSIG microtag?

The MSIG microtag is a Bluetooth-enabled, battery-powered device paired with a smartphone App and fitted in your car to track mileage usage, send top-up reminders, and provide safety assistance during breakdowns or emergencies. For more information, please refer to the Frequently Asked Questions ([FAQ](#)).

Note: MSIG microtag is provided during policy purchase without charges. However, there will be a replacement charge of RM90 to our service provider for replacement of device in the event of any loss or damage.

When both allocated mileage and grace mileage are exceeded:

- Cover is limited to **Third Party, Fire and Theft*** only
- Loss or damage due to accident is **not covered**
- Comprehensive cover resumes only after a mileage top-up is purchased

- Claims that arise from selected Add-ons (refer to the policy wording) are claimable even after the total allocated mileage and grace mileage is completely used

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 Private Car 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 Private Car Insurance, you must pay a premium of:	
Basic premium	: RM995.09
(-) 0% NCD entitlement	: RM0.00
(+) Additional coverage	: RM0.00
(+) 8% Service Tax	: RM79.61
(+) Stamp Duty	: RM10.00
Commission / Rebate for direct channel	: 10% or RM99.51
Total premium payable	: RM1,084.69

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	After purchased the policy with EZ-Mile Add-on, download the mobile app and register an account, input your designated delivery address to receive the Microtag within a stipulated timeframe. Upon receipt, pair the microtag with the App via Bluetooth within seven (7) days, failing which cover will be limited to Third Party, Fire and Theft*. You are encouraged to upload a photo of your latest odometer reading within three (3) days from policy inception for first enrolment or renewal. During the policy period, you must also upload an odometer photo every three (3) months and whenever a mileage top-up is purchased.
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 1-800-88-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	Ensure that you inform your Hire Purchase company that you are no longer enjoying comprehensive coverage whenever the total allocated mileage and grace mileage are exhausted, if your car is under Hire Purchase agreement.
G	If you renew directly with MSIG, you may be entitled to a premium and service tax rebate. No insurance adviser will be assigned to service your policy.

4. Can I cancel this Add-on?

Yes. You may cancel this Add-on at any time by giving written notice to us, provided your policy is cancel at the same time. Any refund of premium is based on cancellation clause in your main Motor policy. For full details of the cancellation refund, please refer to the policy wording.

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.