PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your EZ Critical Care Insurance.

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

Date: 01/01/2026

1. What is EZ Critical Care Insurance?

EZ Critical Care Insurance provides lump sum payment for covered Critical Illness diagnosed at either the early stage and/or critical stage, with 2 options available:

- Option 1 – Cancer, Stroke and Specific Brain Surgery, Heart Attack and Specific Heart Surgery and Kidney Failure
- Option 2 – Cancer and Kidney Failure

This also includes additional benefits such as recuperative, supplementary medicine and travel allowances to cover your other expenses.

2. Know Your Coverage

As an illustration, for RM 98.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

Coverage:	**RM50,000** **Early Stage: 30%** **Critical Stage: 100%**

The critical illnesses covered under this product include:

1. Cancer
2. Stroke and Specific Brain Surgery
3. Heart Attack and Specific Heart Surgery
4. Kidney Failure

Other benefits covered under this product include:

1. No Claim Bonus – 10% per annum of initial sum insured, up to 5 years
2. Recuperative Allowance – RM3,000
3. Supplementary Medicine Allowance – RM2,000
4. Travel Allowance – RM300

Your EZ Critical Care Insurance **excludes**:

- Pre-existing illnesses
- Critical illness occurring during the first 30 days for Critical Stage and 60 days for Early Stage except for accidental injuries
- Critical illness if you did not survive for at least 14 days after diagnosis
- Critical Illness arising from congenital conditions, hereditary conditions
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Drug abuse
- Unreasonable failure to seek or follow medical advice
- Hazardous Activities
- AIDS or AIDS-related complex (ARC)
- Any communicable diseases requiring quarantine by law
- Living outside the usual country of residence for more than 3 consecutive months
- Mental illness, suicide, self-inflicted injury
- Any unlawful or illegal act
- War and related risks
- Acts of Terrorism

You should refer to the policy wording for the full list of exclusions.

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 EZ Critical Care 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 EZ Critical Care Insurance, you must pay a premium of:		
Premium (Plan P50)	:	**RM98.00** (annually)
Duration: until the age of 30 years (age band: 26 - 30)		
You also have to pay the following fees and charges:		
Stamp Duty	:	**RM10.00**
Commission (15%)	:	**RM14.70** (Included in premium)
Service Tax (8%)	:	**Not applicable**
Total premium payable	:	**RM108.00**

4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- You must disclose all material facts such as your occupation, personal pursuits and medical history.
- Eligibility - You must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, aged between 15 days to 59 years at the date of application.
- Cash before cover - Cover starts only after you have paid the premium.
- Cooling-off period - We will refund the premium paid if you cancel your policy within the first 15 days of receiving the policy and have not made any claim.
- Renewal age – This policy may be renewed up to 70 years old.
- Renewal premium and terms may vary depending on your claim history and our underwriting requirements.
- Notice of Claim – You must notify and provide full claim details to us within 30 days upon sustaining any accident, loss or damage.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

5. Can I cancel my policy/certificate?

Yes, you may cancel your policy/certificate anytime by informing us in writing. We will refund your premium on a short period basis on the unexpired period of cover. If you have made a claim, no refund will be given.

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