PRODUCT DISCLOSURE SHEET

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

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

Date: 01/01/2026

1. What is EZ Home Essentials Insurance?

EZ Home Essentials Insurance provides all-risk coverage to protect your home contents against unexpected events. You may customise your plan by choosing the categories of home content you wish to cover, with 4 options available:

- Home Electrical Products
- Household Goods
- Security System
- Entertainment System

2. Know Your Coverage

As an illustration, for an annual premium of RM 118.00 for Home Electrical Products (before Service Tax and Stamp Duty), you will receive the following insurance coverage:

This policy/certificate **covers**:	This policy/certificate **excludes**:
Loss or damage to the contents up to RM10,000 by: • Fire, lightning, thunderbolt, subterranean fire • Explosion • Aircraft damage • Impact damage by road vehicles or animals • Bursting or overflowing of water tanks, apparatus or pipe • Hurricane, cyclone, typhoon, windstorm • Earthquake and volcanic eruption • Flood • Riot, strike and malicious damage • Landslip and subsidence • Theft or attempted theft • Accidental damage	• War and related risks • Radioactive and nuclear energy risks • Consequential loss • Confiscation by an authority • Gradual deterioration and damage • Renovations and alterations • Deliberate damage • Installation and modification of contents • Pests, pets, upheaval of trees • Contents removed • Any unoccupancy of your home for more than 90 consecutive days in any one period of insurance
The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually. The cover may also be signed up for 6 months.	
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 Home Essentials 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 EZ Home Essentials Insurance, you must pay a premium of:		
Standard cover (Plan 2) on (A) Home Electrical Products	:	**RM118.00** (annually)
You also have to pay the following fees and charges:		
Stamp Duty	:	**RM10.00**
Commission (25%)	:	**RM29.50** (Included in premium)
Service Tax (8%)	:	**RM9.44**
Total premium payable	:	**RM137.44**

4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- Eligibility - You must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed or residing in Malaysia, and your dependants aged between 18 to 75 years at the date of application.
- Coverage is on first loss basis. If a covered loss exceeds the plan limit of your selected plan, you are required to bear the difference of the loss.
- Automatic Diminution in Sum Insured – after any claim payment, the sum insured in respect of the section shall be reduced with no option to reinstate.
- Limit of Compensation – Only one policy can be purchased at any one time. In the event you have more than one such policy, we will insure you the highest benefit and refund duplicate premiums.
- Cash before cover - Cover starts only after you have paid the premium.
- Free look 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 75 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 7 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, subject to retaining a minimum premium of RM50.00. 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.