

Date: 01/01/2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Flexi Protector Personal Accident Insurance.

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

### 1. What is Critical Illness Plan Insurance?

The Critical Illness Plan is an insurance plan exclusively for 5 major critical illnesses that are considered 'high risk' in Malaysia. This cover provides lump sum payment up to the Sum Insured if you are diagnosed with specified critical illnesses. Payment is made only if you survive for at least 14 days after the diagnosis.

### 2. Know Your Coverage

As an illustration, for RM 89.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

Coverage:	<b>RM70,000</b>
The critical illnesses <u>covered</u> under this product include:	
<ol style="list-style-type: none"> <li>1. Cancer</li> <li>2. Heart Attack</li> <li>3. Stroke</li> <li>4. Coronary Heart Disease</li> <li>5. Kidney Failure</li> </ol>	

Your Critical Illness Plan Insurance **excludes**:

- Pre-existing illnesses
- Critical illness first diagnosed within 60 days from the first inception date of the policy except when caused by an Accidental as defined.
- Taking part in any flying activity other than as a passenger in a commercially licensed aircraft.
- Critical illness if you did not survive for at least 14 days after diagnosis
- Unreasonable failure to seek or follow medical advice
- Alcohol or solvent abuse or the taking of drugs except under the direction of a registered medical practitioner.
- Any communicable diseases requiring quarantine by law
- Living outside the usual country of residence for more than 3 consecutive months
- Mental illness, psychiatric disorders, self-inflicted injury or suicide, sexually transmitted diseases.
- 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](http://www.pidm.gov.my))

If you have any questions or require assistance on your Critical Illness Plan Insurance, you can:



Call us at:  
1-800-88-6163



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



Email us at:  
[bancahotline@my.msig-asia.com](mailto:bancahotline@my.msig-asia.com)

**3. Know Your Obligations**

<b>For Critical Illness Plan Insurance, you must pay a premium of:</b>	
Premium (Diamond Plan - Non Smoker, for Men)	: <b>RM89.00</b> (annually)
Duration: until the age of 34 years (age band: 30 - 34)	
<b>You also have to pay the following fees and charges:</b>	
Less 15% Rebate	: <b>(RM13.35)</b>
Stamp Duty	: <b>RM10.00</b>
Service Tax (8%)	: <b>Not applicable</b>
Total premium payable	: <b>RM85.65</b>

**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 18 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 64 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?**

Yes, you may cancel your policy at any time. Please note that no refund of payments will be made by the Company.

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