

Date: As Per Printing Date

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 Flexi Protector Personal Accident?

Flexi Protector Personal Accident Insurance provides compensation in the event of injuries, disability, death or coma caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM 261.80 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage:

This policy/certificate covers:	This policy/certificate excludes :
<ul style="list-style-type: none"> Accidental Death - RM100,000 Permanent Disablement - RM100,000 Coma - RM100,000 Financial Guard - RM60,000 for bank loan(s)/outstanding balance from Hong Leong Bank or 20,000 from other licensed banks 	<ul style="list-style-type: none"> War and related risks Government Regulations or Acts or Authorities Ionization, radiation or contamination by radioactivity Suicide, self-inflicted injury AIDS or AIDS-related complex (ARC) Pregnancy, childbirth Pre-existing physical or mental condition Air travel except as a passenger in a fully licensed passenger carrying aircraft Drug abuse Hazardous Activities Professional sports Any communicable diseases requiring quarantine by law Act of terrorism
<p>By paying an additional premium, you can expand the coverage to include:</p> <ul style="list-style-type: none"> Daily Hospital Income - RM80 (per day up to 90 days) Medical Expenses - RM4,000 Education Allowance - RM50,000 Snatch Theft - RM3,000 Specified Infectious Diseases - RM1,000 Burns and Scarring - RM10,000 Home Modification - RM10,000 Hong Leong Bank (HLB) Debit Card Shield: RM10,000 for Identity Theft, RM2,000 for ATM Withdrawal Protection. Daily Hospital Income for Dengue - RM120 (per day up to 30 days) 	
<p>You should refer to the policy wording for the full benefit descriptions and list of exclusions.</p>	
<p>The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.</p>	
<p>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)</p>	

If you have any questions or require assistance on your Flexi Protector Personal Accident 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

3. Know Your Obligations

For Flexi Protector Personal Accident Insurance, you must pay a premium of:	
Standard cover (for Individual , Plan A)	: RM119.00 (annually)
Additional cover (annually)	
Daily Hospital Income (Plan A)	: RM7.00
Medical Expenses (Plan A)	: RM54.00
Education Allowance (Plan A)	: RM23.00
Snatch Theft (Plan A)	: RM60.00
Specified Infectious Diseases (Plan A)	: RM17.00
Burns and Scarring (Plan A)	: RM5.00
Home Modification (Plan A)	: RM3.00
HLB Debit Card Shield (Plan A)	: RM8.00
Daily Hospital Income for Dengue (Plan A)	: RM12.00
Annual premium	: RM308.00
Discount* (15%)	: (RM46.20)
Total Premium	: RM261.80
You also have to pay the following fees and charges:	
Stamp Duty	: RM10.00
Commission (25%)	: RM65.45 (Included in premium)
Service Tax (8%)	: RM20.94
Total premium payable	: RM292.74

*Discount may varies from 0% to 15% based on number of additional coverage selected.

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 Malaysian citizens, permanent resident or individuals legally residing or employed in Malaysia.
- Age limit (at the policy inception date):
 - I. Adult - 18 to 69 years.
 - II. Child - 15 days to 21 years if unemployed or unmarried; up to 23 years if in full-time education.
- Cash before cover - Cover starts only after you have paid the premium.
- Renewal age - This policy may be renewed up to 80 years old.
- Renewal premium and terms may vary depending on your claim history and our underwriting requirements.
- 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.
- Notice of Claim - You must notify and provide full claim details to us within:
 - a) 30 days from the incident date for injury claims
 - b) 14 days from the incident date for non-injury claims

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 pro-rate basis on the unexpired period of cover, subject to retaining a minimum premium of RM60.00 (exclusive of tax). 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.