PRODUCT DISCLOSURE SHEET
MSIG COMMERCIAL VEHICLE INSURANCE

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 Commercial Vehicle Insurance?

This policy provides insurance against liability to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

2. Know Your Coverage

As an illustration, for ***RM 2,280.80*** *annually*, you will receive the following coverage:

Sum Insured	**RM50,000.00**
No Claim Discount (NCD) Entitlement	**0%**
Additional Coverage (This is purchased with additional premium)	• Special Perils • Truck Assist

This policy covers	**This policy excludes**
• Third Party bodily injury or death. • Third Party property loss or damage. • Loss or damage to your vehicle due to accidental fire, theft or accident. • Damage arising from flood and landslide. • Roadside Assistance, on-site repair or towing services due to vehicle breakdown.	• Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown • War and related risks

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

Coverage/Product	Comprehensive	TPFT	TP (Tariff)	Commercial Motor Plus
Third Party bodily injury or death / Third Party property loss or damage	✓	✓	✓	✓
Loss or damage due to fire or theft	✓	✓	✗	✓
Loss or damage due to accident	✓	✗	✗	✓
Accident Repair Allowance	Optional add-on	Not available	Not available	RM 3,000
Transportation of Damaged Vehicle	Optional add-on			RM 1,000
Flood Inconvenience Allowance	Not available			RM 1,000
Theft Inconvenience Allowance	Not available			RM 1,000
Personal Accident for Driver and Passenger	Optional add-on			As per benefits table below

Benefits	Limit per person
Accidental Death & Permanent Total Disablement	RM50,000
Permanent Partial Disablement	Refer to policy document
Medical Expenses	RM2,000
Funeral & Cremation Expenses	RM3,000
Bereavement Allowance	RM1,000
Ambulance Fees	RM500
Hospital Income (max 60 days)	RM75 per day

MSIG INSURANCE (MALAYSIA) BHD
REGISTRATION NO. 197901002705 (46983-W)
LEVEL 15 MENARA HAP SENG 2
PLAZA HAP SENG, NO. 1,
JALAN P. RAMLEE, 50250 KUALA LUMPUR

Website: www.msig.com.my
Email: myMSIG@my.msig-asia.com
Customer Service Hotline: 1-800-88-MSIG (6744)

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 ww.pidm.gov.my)

If you have any questions or require assistance on your MSIG Commercial Vehicle 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 MSIG Commercial Vehicle Insurance, you must pay a premium of:		
Basic premium	:	**RM1,932.59**
(-) 0% NCD entitlement	:	**RM0.00**
(+) Additional coverage	:	**RM170.00**
(+) 8% Service Tax	:	**RM168.21**
(+) Stamp Duty	:	**RM10.00**
Commission (10%)	:	**RM210.26 (included in premium)**
Total premium payable	**:**	**RM2,280.80**

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	You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. The sum insured is based on current market value of the vehicle based on the reference to ISM-ABI vehicle valuation database system.
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-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	Excess, this is the amount of loss you have to bear before we pay for the balance of your vehicle damage claim. This amount is determined by us based upon underwriting considerations.

4. Can I cancel my policy/certificate?

Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium as below, provided you have not made a claim.

Period of Insurance	**Refund of Premium**
Not exceeding 1 week	87.5% of total premium
Not exceeding 1 month	75.0% of total premium
Not exceeding 2 months	62.5% of total premium
Not exceeding 3 months	50.0% of total premium
Not exceeding 4 months	37.5% of total premium
Not exceeding 6 months	25.0% of total premium
Not exceeding 8 months	12.5% of total premium
Exceeding 8 months	No refund of premium allowed

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.

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