

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Individual Personal Accident - HLB Insurance Optional Benefits.

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

1. What is Individual Personal Accident- HLB Optional Benefits?

Individual Personal Accident - HLB Insurance Optional Benefits cover, arising from accidental means:

- Medical expenses
- Daily hospital income if you are hospitalised
- Double indemnity when travelling overseas and sustaining injury that results in death or permanent total disablement
- Ambulance fees

2. Know Your Coverage

As an illustration, for RM 100.00 (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"> • Medical Expenses - RM3,000 • Daily Hospital Income - RM100 (per day up to 90 days) • Double Indemnity When Travelling Overseas • Ambulance Fees - RM500 	<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

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

The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.

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 Individual Personal Accident - HLB Insurance Optional Benefits, 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 Individual Personal Accident - HLB Insurance Optional Benefits, you must pay a premium of:

Optional Benefits (P150) : RM100.00 (annually)

You also have to pay the following fees and charges:

Stamp Duty	:	Not applicable
Commission (25%)	:	RM25.00 (Included in premium)
Service Tax (8%)	:	RM8.00
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 Malaysian citizens, permanent resident or individuals legally residing or employed in Malaysia.
- Age limit - 18 to 69 years, both age inclusive.
- 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.
- 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.
- 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 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.