

For the
enjoyment
of your golden
years

*Untuk menikmati
usia keemasan
anda*



**Senior Citizens
Personal Accident
Insurance**

*Insurans Kemalangan
Diri Warga Tua*



For the enjoyment of your golden years

MSIG Malaysia is part of the Mitsui Sumitomo Insurance Co., Ltd. network in Japan. The group has received strong financial ratings from leading ratings agencies, including Standard & Poor's and Moody's, and operates in over 40 global markets of which 16 are in Asia. With a nationwide network of 20 branches, we are one of the largest general insurers in Malaysia.

We know that everything you hold dear has your heart in it. That's why we make every effort to be active, confident, efficient and sincere. We go above and beyond to bring you a wide range of high-quality products and services backed by financial stability, a commitment to service excellence, and global expertise with local knowledge.

A member of MS&AD Insurance Group, MSIG is licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia.

More details at www.msig.com.my

Upon retirement, you would have all the time in the world to indulge in your favourite pastimes. MSIG understands that, as a senior citizen, you have your heart in personal safety. That's why we go above and beyond with MSIG Senior Citizens Personal Accident Insurance. It enables you to enjoy your golden years without worrying about the cost of medical care and hospitalisation resulting from an accident.

✔ Very low premiums

- From 21 sen per day for RM50,000 coverage up to 95 sen per day for RM250,000 coverage.

✔ More benefits when you enrol with your spouse

- 15% discount on premiums for BOTH insured and spouse.
- Stamp duty is levied on one person only.

✔ Eligibility during period of cover

- Anyone between 55 and 75 years of age who is retired or engaged in non-manual occupation.

✔ No medical examination required

BENEFITS AT A GLANCE

✔ Accidental Death and/or Permanent Disablement - Up To RM250,000

- Because you need full coverage 24 hours a day, anywhere in the world, especially if you love travelling.

✔ Convalescence Allowance - Up To RM5,000

- Because you may need to make alterations to your home to make it safer and more accessible should you be certified as wheelchair-bound by your doctor for minimum of 6 months.

✔ Hospital Income - Up To RM500 per week

- Because you should have extra cash on hand if you are hospitalised due to an accident. (Maximum of 15 weeks)

✔ Nursing Care - Up To RM125 per week

- Because you may be certified by your doctor that you need to hire special nursing care upon discharge. (Maximum of 4 weeks)

✔ Medical Expenses - Up To RM2,500

✔ Personal Liability - Up To RM250,000

- Because you could be sued for causing accidental injury to someone or accidental damage to property.

✔ Funeral, Cremation & Repatriation Expenses - RM2,000

YOUR BENEFITS AND PREMIUMS

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Accidental Death and/or Permanent Disablement	50,000	100,000	150,000	200,000	250,000
Convalescence Allowance	5,000	5,000	5,000	5,000	5,000
Hospital Income (per week)	500	500	500	500	500
Nursing Care (per week)	125	125	125	125	125
Medical Expenses	500	1,000	1,500	2,000	2,500
Funeral, Cremation, Repatriation Expenses	2,000	2,000	2,000	2,000	2,000
Personal Liability	50,000	100,000	150,000	200,000	250,000
Premiums	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Annual Premium	75	150	225	270	345

Additional RM10 stamp duty is payable for each policy, which is applicable only for the first person insured. No additional stamp duty will be levied on the second person insured.

GENERAL EXCLUSIONS

- ✗ War and related risks.
- ✗ Government Regulations or Acts of Authorities.
- ✗ Hazardous sports including parachuting, hang gliding, mountaineering, any kind of race (other than on foot or swimming) or trial of speed or reliability.
- ✗ Suicide, self-inflicted injury or willful exposure to peril (other than in an attempt to save a human life).
- ✗ Pregnancy, childbirth, physical or mental defect or infirmity.
- ✗ AIDS, AIDS-related complex or sexually-transmitted diseases.
- ✗ Drug abuse unless the drug is taken in accordance with an authorized medical prescription (but not for the treatment of drug addiction).
- ✗ Air travel except as a passenger in a fully licensed passenger carrying aircraft.
- ✗ Any crew, trade, technical or sporting activity in connection with an aircraft.
- ✗ Acts of Terrorism.

Please refer to your policy document for the full list.

IMPORTANT NOTES



- The insurance shall not be effective unless the premium payable has been paid.
- You are entitled to purchase cover for one Selected Plan for this Senior Citizens Personal Accident Insurance only.
- The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.
- You can request to view the actual insurance policy before you sign up. Kindly contact MSIG Customer Service for assistance.
- In the event of a conflict between the English and the translated versions of this brochure, the English version shall prevail.

ANSWERS TO YOUR FREQUENTLY ASKED QUESTIONS

1. Who is eligible to apply?

All Malaysians and Permanent Residents who are retired or engaged in non-manual occupations between 55 to 75 years of age.

2. What are the procedures for me to cancel my policy? What if the Company decides to cancel my policy?

You may cancel the cover at any time by notifying us in writing. Any refund of premium is based on the pro-rata basis and depend on how long the cover has been in force and subject to the Company retaining a minimum premium of RM35.00 and whether any claims have been made. The Company may cancel this cover or any Section by sending seven (7) days' notice by recorded delivery letter or registered letter to your last known address and the return of premium will depend on how long the cover has been in force and whether any claims have been made.

3. How do I make a claim?

Please provide a written notice to the Company with full details within seven (7) days upon receiving notice of or sustaining any accident, loss or damage. You may contact any MSIG Branch or your insurance adviser to obtain a copy of the claim form. Submit the completed claim form to the Company together with all relevant documents as soon as possible.

4. How do I enrol for the policy?

Just complete the attached proposal form and send it to us, or your insurance adviser.

5. How do I lodge a complaint if I am unhappy with the product or services?

If you have a complaint about our product or services, or you are not satisfied with the rejection or offer of any settlement of a claim, you should first try to resolve the complaint with our Customer Service Centre.

If you are still not satisfied with the decision, you can write either to the Customer Services Bureau of Bank Negara Malaysia or the Financial Mediation Bureau, free of charge.