PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Oyen Pet Insurance.

Date: 01/01/2026

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

1. What is Oyen Pet Insurance?

Oyen Pet Insurance provides key benefits to protect your cats and dogs. Coverage includes treatment costs for illness or injury, burial or cremation and third party liability.

2. Know Your Coverage

As an illustration, for an annual premium of RM 496.00 for cat and RM 750.00 for dog respectively (before Service Tax and Stamp Duty), your pet will receive the following insurance coverage:

This policy/certificate **covers**:	This policy/certificate **excludes**:
• Veterinary Fees and Surgical Fees - RM5,000 • Burial or Cremation Costs - RM500 • Third Party Liability: ➢ For Cats - RM10,000 (excess of RM1,000) ➢ For Dogs - RM30,000 (excess of RM1,000) • No Claim Discount - up to 15% (applicable to annual premium payment policies only)	• War and related risks • Ionization, radiation or contamination by radioactivity • Pre-existing condition • An illness during the waiting period • Any claims involving your pet that is not permanently and positively identifiable by means of a microchip (for a dog) or identifiable record (for a cat) • Pregnancy, birth or breeding and any complications thereof • Congenital conditions, hereditary conditions, training or therapy for behavioural illness • Organ transplant, surgical implants, aids and prosthetics • Routine and preventative treatments • Banned or restricted breed of pets • An accident relating to the use of your pet for commercial, occupational, professional or business purposes
The duration of insurance coverage is 12 months. You need to renew your policy/certificate annually.	
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)	

If you have any questions or require assistance on your Oyen Pet 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 Oyen Pet Insurance, you must pay a premium of:					
Standard cover (Plan 2 - Cat) [Category 1, 3 years old]	:	**RM496.00** (annually)	Standard cover (Plan 2 - Dog) [Category 1, 3 years old]	:	**RM750.00** (annually)
You also have to pay the following fees and charges:					
Stamp Duty	:	**RM10.00**	Stamp Duty	:	**RM10.00**
Commission (25%)	:	**RM124.00** (Included in premium)	Commission (25%)	:	**RM187.50** (Included in premium)
Service Tax (8%)	:	**RM39.68**	Service Tax (8%)	:	**RM60.00**
Total premium payable	:	**RM545.68**	Total premium payable	:	**RM820.00**

4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- You must disclose all material facts of your pet such as breed and medical history.
- Eligibility:
  - Proposer (Pet Owner) - You must be aged 18 years or older and the owner of the pet. Your pet must reside permanently with you and not be a working pet.
  - Pet Age – Your pet (cat and dog) must be aged between 12 weeks and 10 years at the date of application.
  - Dog - Your dog must be micro-chipped, duly licensed, not under banned or restricted breeds by the Government or Public or Local Authority. If your dog breed is Doberman, German Shepherd/ Alsatian or Rottweiler (categorized as restricted breeds), we may cover your dog, provided:
    a) the dog is not less than (3) three months of age at the time of import;
    b) the dog has a pedigree certificate issued by an approved organization from the country of export (with organization's name and address);
    c) the dog is identifiable using an ISO (Std 11784 and 11785) compliant microchip with identification codes recorded in pedigree certificate; and
    d) the dog has undergone the "Caine Good Citizen" program.

    Other restricted breeds not stated above are not covered.
  - Cat – Your cat must be micro-chipped otherwise to provide medical card certification from a registered veterinarian with details of the pet and its owner.
- Eligible veterinary and surgical fees for pet injuries or illnesses shall be subject to a 10% co-payment. Higher co-payment option is available for more saving on your premium.
- Cash before cover - Cover starts only after you have paid the premium.
- 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.
- Renewal age – This policy may be renewed up to 13 years old of your pet.
- Renewal premium and terms may vary depending on claim history of your pet and our underwriting requirements.
- 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 can cancel your policy/certificate anytime by writing to us. We will refund your premium less the amount for the period your pet was insured. If you have made a claim, no refund will be given. No refund of premium is allowed if your premiums are paid by instalments.

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