

**MSIG**

**MSIG Insurance (Malaysia) Bhd** (46983-W)  
 Head Office: Customer Service Centre, Level 15, Menara Hap Seng 2,  
 Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur  
 Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1-800-88-MSIG (6744)  
[www.msig.com.my](http://www.msig.com.my)  
 A Member of **MS&AD** INSURANCE GROUP

Date: As Per Printing Date

## OYEN PET INSURANCE

### Product Disclosure Sheet

*(Read this Product Disclosure Sheet before you decide to take out the Oyen Pet Insurance. Be sure to also read the general terms and conditions.)*

#### 1. What is this product about?

Your pets are like members of your family and we know how important they are to you. When your beloved pet falls ill or suffers an injury, medical treatment may be inevitable but can be very costly. Oyen Pet Insurance can help reduce the financial burden of high veterinary bills as it provides reimbursement for veterinary fees, surgical fees, and expenses related to the unfortunate death of your pet, and the option for third party liability cover, subject to terms and conditions. Protect your pet today with one of our affordable plans!

#### 2. What are the covers/benefits provided?

The table provides a brief summary of the benefits offered under this policy. The maximum benefits shown are the maximum and total amount payable under each section of this policy during the period of insurance. For full details about this Pet Insurance, including the exclusions and limits that apply, please refer to the Policy Document.

Benefits		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Medical Benefit</b>				
Section 1*	Veterinary Fees and Surgical Fees  <i>Includes:</i> <ul style="list-style-type: none"> <li>Clinic Overnight Stay</li> <li>Post-surgical Treatment</li> </ul>	3,500  <ul style="list-style-type: none"> <li>3 Nights</li> <li>30 days</li> </ul>	5,000  <input type="checkbox"/> Unlimited Nights <input type="checkbox"/> 60 days	8,000  <input type="checkbox"/> Unlimited Nights <input type="checkbox"/> 60 days
<b>Other Benefits</b>				
Section 2**	Burial or Cremation Cost	NIL	500	1,000
Section 3***	Third Party Liability applicable to cats only	NIL	10,000	30,000
	<input type="checkbox"/> Excess	<input type="checkbox"/> NIL	<input type="checkbox"/> 1,000	<input type="checkbox"/> 1,000
	Third Party Liability applicable to dogs only	5,000	30,000	50,000
	<input type="checkbox"/> Excess	<input type="checkbox"/> 500	<input type="checkbox"/> 1,000	<input type="checkbox"/> 1,000

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**Notes:**

- \*Eligible veterinary and surgical fees (including post-surgical treatment) incurred by your pet from accidental injuries and illnesses shall be subject to a 10% co-payment. This means you shall bear 10% and we shall reimburse you up to 90% for each and every eligible claim you make during the period of insurance, subject to the maximum amount of your selected plan as shown in the table.
- \*\*Burial or Cremation Benefits are based on actual costs incurred from the death of your pet and cost up to the maximum amount of your selected plan as shown in the table.
- \*\*\*If your pet causes injury to third parties or damage properties belonging to third parties and you become legally liable, we will cover you for legal costs and expenses incurred under the Third Party Liability benefit, if applicable, based on the plan you select, subject to the applicable excess.

Duration of cover is for one (1) year. The premiums for this policy may be paid on instalment or annual basis. It may be renewed on each anniversary of the date of inception of the policy by payment of the premium determined by the Company at the time of renewal.

**3. How much premium do I have to pay?**

The total premium that you have to pay depends on the plan you select for your cat or dog, and it may vary depending on our underwriting requirements.

**Annual Premium**

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Annual Premium for Cat</b>	299.00	399.00	499.00
<b>6% Service Tax</b>	17.94	23.94	29.94
<b>Stamp Duty</b>	10.00	10.00	10.00
<b>Total Annual Premium</b>	<b>326.94</b>	<b>432.94</b>	<b>538.94</b>

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Annual Premium for Dog</b>	499.00	649.00	799.00
<b>6% Service Tax</b>	29.94	38.94	47.94
<b>Stamp Duty</b>	10.00	10.00	10.00
<b>Total Annual Premium</b>	<b>538.94</b>	<b>697.94</b>	<b>856.94</b>

**Monthly Premium**

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Monthly Premium for Cat</b>	32.00	41.00	51.00
<b>6% Service Tax</b>	1.92	2.46	3.06
<b>Stamp Duty*</b>	10.00	10.00	10.00
<b>Total Monthly Premium</b>	<b>43.92</b>	<b>53.46</b>	<b>64.06</b>

Plan	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
<b>Monthly Premium for Dog</b>	51.00	66.00	80.00
<b>6% Service Tax</b>	3.06	3.96	4.80
<b>Stamp Duty*</b>	10.00	10.00	10.00
<b>Total Monthly Premium</b>	<b>64.06</b>	<b>79.96</b>	<b>94.80</b>

\*For monthly instalment premium payment, stamp duty of RM10.00 will be charged on the first monthly premium and the first payment of every renewal year.

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#### 4. What are the fees and charges that I have to pay?

<u>Type</u>	<u>Amount</u>
• Service Tax	□ 6% of premium
• Commission paid to Oyen Sdn Bhd	□ 25% of premium
• Stamp Duty	RM10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

#### 5. What are some of the key terms and conditions that I should be aware of?

- **Eligibility** - Your pet must be aged between twelve (12) weeks and ten (10) years at the commencement date of this policy. Provided the pet is enrolled before that age and has remained continuously covered thereafter, cover for the pet may be granted up to the maximum age of thirteen (13) years.
  - When your pet is a dog, it must be micro-chipped and duly licensed and not fall under the banned or restricted breeds as stipulated by the Government or Public or Local Authority.
  - When your pet is a cat, you must provide medical card certification from a registered veterinarian with details of the pet and its owner including their names and photographs of the pet.
- **No Claim Discount (NCD) (applicable to policies with annual premium payment only)** - If you do not have any claims during the period of insurance, the renewal premiums for the following year shall be reduced as follows:

<b>Period of Insurance</b>	<b>Discount</b>
The preceding year	5%
The preceding two consecutive years	10%
The preceding three consecutive years or more	15%

In the event of a claim, the NCD shall be reduced to zero at the next renewal of the policy.

- **Upgraded Policies** - If the eligible benefits to any pet under the terms of the policy be increased while it is in force or at the time of renewal or replacement and if such pet shall have been afflicted with a condition prior or at the time the benefits were increased, the maximum benefit payable in respect of such condition shall not exceed the maximum benefit prior to the date the benefits were upgraded.
- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd ("Company") and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Pre-existing Condition** - Any condition, symptom that existed or occurred prior to taking out this policy.
- **Congenital Conditions** - A condition that is present from birth involving any organ or part of the body.



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- **Waiting Period** - Your pet shall not be covered during the first 14 days from the time you take out this policy.
- **Records** - You agree to furnish records that a veterinarian has on the eligibility of your pet within seven (7) days from taking out this policy. Failure to provide records within this period will render the policy invalid and you shall be entitled to a premium refund.
- **Residence** - Your pet must reside permanently with you at the address within Malaysia stated in the schedule whilst the policy is in force.
- **Renewal** - When we invite you to renew your policy, we may alter the premium, cover, terms and conditions arising from your pet's age, medical history and increased cost of care for your pet. We shall inform you with a written notice of at least thirty (30) days in advance of the renewal date. Your continued payment of premium after we give such notice will mean you accept the change.
- **Limit of Compensation** - You are entitled to purchase only one Pet Insurance Policy for the same period of insurance including overlapping of period of insurance and shall not be covered under more than one such policy. In the event your pet is covered under more than one such policy, we shall not be liable for the same claim under more than one Pet Insurance Policy for the same insured pet relating to the same period of insurance issued by us. We will pay you under the policy first issued and will refund any duplicate premium which has been made.
- **Excess** - The amount you have to bear before you are paid, if any. This amount depends on your selection of plan when purchasing this insurance.
- **Premium** - You must pay the premium before the coverage is effective. You may choose to pay your premium annually or by instalments. When premiums are paid by instalments, claims are paid subject to you agreeing to pay the remaining premiums for that policy period. Any outstanding premium must continue to be paid if you cancel your policy after a claim.
- **Advice of Loss** - Written notice of any condition likely to give rise to a claim should be submitted to us as soon as reasonably possible and in any case not later than seven (7) days of the accident causing injury to your pet.
- **Contribution** - If a claim under this insurance is covered by any other insurance policy, we will not pay more than our proportionate share.

Note: This list is non-exhaustive. Please refer to the Policy Document for the terms and conditions under this policy.

## 6. What are the major exclusions under this policy?

We will not be liable for any claim arising from, or as a result of:

- War and related risks.
- Ionization, radiation or contamination by radioactivity.
- Pre-existing condition.
- Illness which occurs during the first fourteen (14) days from the commencement date of your first policy and/or which results in the death of your pet.
- Any claims involving your pet that is not permanently and positively identifiable by means of a microchip in the case of a dog or identifiable record in the case of a cat.
- Pregnancy, birth or breeding and any complications thereof.
- Congenital conditions, training or therapy for behavioural illness.
- Organ transplant, surgical implants, aids and prosthetics.
- Routine and preventative treatments.
- Banned or restricted breed of pets or destruction of your pet that is banned or restricted or deemed dangerous or as a result of intentional slaughter by the Government or Public or Local Authority.

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- Mistreatment, malicious or willful injury to or your neglect of your pet, or by any member of your household, or anyone employed or contracted by you.
- An accident relating to the use of your pet for commercial, occupational, professional or business purposes including but not limited to racing, breeding, law enforcement or guarding.
- A pet not named in the schedule.
- An event that occurred outside the period of insurance.
- An event that occurred outside Malaysia.
- Any claims for treatment provided by any person other than a veterinarian.

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

## 7. Can I cancel my policy?

You may cancel this policy at any time by giving written notice to us. Any refund of premium will depend on how long the cover has been in force and provided always no claim has been made during the current period of insurance of this policy and you have paid an annual premium. If you cancel your policy after a claim, there is no refund.

No refund of premium is allowed if your premiums are paid by instalments.

We may at any time cancel this policy by sending fourteen (14) days notice in writing to your last known address by registered mail or electronic mail.

## 8. What do I need to do if there are changes to my contact/personal details?

You must advise us in writing as soon as you are aware of any medical change or any relevant information relating to your pet which may increase the risk of loss, accident or injury. We may require you to pay additional premium or make changes to the policy terms and conditions as a result of any such change or leave the policy unchanged.

## 9. Where can I get further information?

Should you require additional information about this insurance, please contact us at:

**MSIG Insurance (Malaysia) Bhd**  
Registration No. 197901002705 (46983-W) Customer  
Service Centre:  
Level 15, Menara Hap Seng 2, Plaza Hap Seng No. 1,  
Jalan P. Ramlee 50250 Kuala Lumpur Tel: (603)  
2050 8228 Fax: (603) 2026 8086 Customer Service  
Hotline: 1800-88-MSIG (6744)  
Email: [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

**IMPORTANT NOTE: YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH OYEN SDN BHD OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this Product Disclosure Sheet is valid as at 1 March 2022.