



**No matter what happens,
your family's well being
is always protected**



MSIG Permanent Disability Plan takes care of your family when you can't.

You want to succeed in work without forgetting the equally important things in life – like the ones who depend on you for their survival.

At Standard Chartered, we help responsible people like you carry out your duty to protect yourself and your family, like making sure they are taken care of in the event that you are unable to do so. Standard Chartered helps safeguard your family's future by offering you the MSIG Permanent Disability Plan, which provides you an innovative combination of advantages.

Choice of 3 plans

You can choose the plan that suits your needs best:

Silver with RM300,000 coverage,
Gold with RM600,000 coverage, or
Platinum with RM1,000,000 coverage.

Very low cost

For as little as 41 sen a day, you can secure protection against the heavy costs of permanent disability due to an accident, be it medical cost or loss of regular earnings or both.

Very high protection

You can choose the amount of coverage you need: RM300,000 or RM600,000 or RM1,000,000. MSIG is the only insurance company offering such extensive cover. In addition to permanent disability, you can also secure protection against the high cost of medical fees and accidental death.

10% discount on policy when enrolling with spouse

Extend the same coverage to your spouse and enjoy a 10% discount in premiums.

Acceptance for those aged 65 years and below

As long as you are within the eligible age of 18 and 65 years and in good health, you will be accepted upon enrolment with renewal up to 70 years. This is the uniqueness of the MSIG Permanent Disability Plan – most policies limit acceptance to 55 years of age.

24-hour, worldwide protection

Whether you are travelling for work or leisure, you will be covered 24 hours a day, every day of the week, anywhere in the world.

Automatic billing for your convenience

You will never have to worry about forgetting to pay your premiums. Just pay via your Standard Chartered Credit Card, cheque or direct debit through your Standard Chartered account. It's easy and convenient.

Money-back guarantee

Should you find, on receipt of your policy, that it falls short of your requirements in any way, you may cancel it within 30 days. Any premiums paid will be refunded in full. You will be fully covered during this 30-day trial period.

A quick look at MSIG Permanent Disability Plan

- Only available to Standard Chartered customers
- The highest permanent disability protection available
- Three plans to choose from with coverage of:
1) RM300,000 2) RM600,000 3) RM1,000,000
- Coverage of up to RM30,000 for medical expenses
- Coverage of up to RM80,000 for accidental death
- High entry age: up to 65 years
- No medical examination
- 10% discount when enrolling with spouse
- Constant monthly / annual premiums up to age 65
- 24-hour worldwide protection
- Convenient and easy premium payments via Standard Chartered account
- 30-day money-back guarantee
- Simple and easy enrolment

HIGH PROTECTION AGAINST PERMANENT DISABILITY

BENEFITS	SILVER RM	GOLD RM	PLATINUM RM
1. Permanent Disability caused by an accident:			
a) Total paralysis or complete insanity or injuries resulting in being permanently bedridden	300,000	600,000	1,000,000
b) Total and permanent loss of sight in one or both eyes	300,000	600,000	1,000,000
c) Total loss of one or both hands	300,000	600,000	1,000,000
d) Total loss of one or both limbs	300,000	600,000	1,000,000
e) Total and permanent loss of hearing in both ears	225,000	450,000	750,000
f) Total and permanent loss of speech	180,000	360,000	600,000
g) Total loss by severance or use of:			
• thumb and 4 fingers of one hand	159,000	318,000	530,000
• 4 fingers of one hand	150,000	300,000	500,000
h) Total and permanent loss of sight in one eye except perception of light	150,000	300,000	500,000
i) Total and permanent loss of lens of one eye	150,000	300,000	500,000
This list is not exhaustive. For full details, please refer to the Policy Document.			
2. Medical expenses incurred due to an accident	10,000	20,000	30,000
3. Accidental death	25,000	50,000	80,000

MONTHLY PREMIUMS	SILVER RM	GOLD RM	PLATINUM RM
Policyholder	12.50	25.00	41.00
Policyholder and Spouse	23.75	47.50	77.90
ANNUAL PREMIUMS	SILVER RM	GOLD RM	PLATINUM RM
Policyholder	150.00	300.00	492.00
Policyholder and Spouse	285.00	570.00	935.00

IT PAYS TO INSURE WITH MSIG

Our parent company, Mitsui Sumitomo Insurance Co. Ltd. is a leading general insurer in Japan and one of the largest general insurers in Asia, with a Standard & Poor's rating of AA-. Across Asia, our business is powered by our strong links with intermediaries including local agents and brokers, as well as long-term partnership programmes with multinational brokers and financial institutions.

Headquartered in Kuala Lumpur, MSIG Malaysia has a network of 20 branches and is one of the largest general insurers in the country. With our solid financial backing, deep commitment to service excellence and our combination of global expertise with local knowledge, you can be assured of financial stability and enjoy a wide range of high-quality products and services.

MSIG is a member of MS&AD Insurance Group.

More details at www.msig.com.my

For more information, please call us at: **03-2721 5360** or MSIG Hotline at: **1-800-88-6163**

Email: scb_online@my.msig-asia.com Website: www.msig.com.my

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Frequently Asked Questions (FAQs)

1. Who is eligible?

All customers of Standard Chartered and their spouses between the ages of 18 and 65 years who are currently residing in Malaysia.

2. Why should I enrol for this MSIG Permanent Disability Plan?

Surviving an accident is costly. This plan offers high protection at affordable premiums, so you can be prepared. It also covers you against medical costs and loss of life due to an accident.

3. When does the insurance cover become effective?

You will be fully covered from the first day of the following month upon receipt and approval of your proposal form by MSIG.

4. If I have other insurance policies, how will this plan be affected?

This plan will pay in addition to any other insurance policies you may have, except for medical expenses which are on a reimbursement basis.

5. Are there any exclusions?

Just the standard ones, such as war, contamination by war, invasion, act of foreign enemy, civil war, mutiny, military uprising, revolution, martial law, suicide or self-inflicted injury, pregnancy, childbirth, pre-existing physical or mental defect or infirmity, HIV and AIDS related diseases. Full details are set out in the Policy Document.

6. How do I enrol?

Just complete the online proposal form and submit it to MSIG. If you are in good health, MSIG guarantees acceptance and you will be covered immediately.

7. How do I pay?

Easy. Your monthly / annual premiums can be debited from your Standard Chartered Savings / Current / Credit Card Account or you can pay by cheque. Just complete the payment instruction details on the online proposal form.

8. How do I make a claim?

Just contact MSIG Hotline at **1-800-88-6163** for claims assistance as soon as possible. A MSIG representative will be on hand to assist you in making claims and other related matters. Further details on claims procedures are also contained within the Policy Document. If you are not satisfied with the course of action or decision of the Company, you may seek redress or assistance with the Financial Mediation Bureau or alternatively approach Bank Negara Malaysia's Customer Service Bureau. For more information, log on to www.insuranceinfo.com.my