

MediSure Plus

Enjoy ultimate guaranteed renewal up to age 100 healthcare protection

MediSure Plus comprehensively protects you with the hospitalisation & related services benefit and optional cover for all levels of medical needs

- Enjoy comprehensive healthcare protection with guaranteed renewal regardless of your health condition or claims history
- Receive up to HK\$10,000,000 in hospitalisation benefits
- MediSure Plus Top Up Plans provide a practical way of supplementing protection at a lower premium by topping up your existing individual or group medical insurance
- Pre and post hospitalisation care for 30 days before admission and 90 days after discharge
- Post Operation and Cancer Treatment Recovery Benefit
 - Cover consultation fee or treatment fee including Psychological Counselling, Dietetic Consultation, Speech Therapy, Occupational Therapy, Chinese Herbalist Consultation and Acupuncture
- Optional Supplementary Major Medical Benefit cover up to HK\$600,000
- Optional cover against up to 28 critical illnesses
 - including cancer, stroke, heart attack, kidney failure, complete liver failure, coronary artery-bypass surgery, major organ transplant, motor neurone disease, loss of hearing, blindness, major burns & coma etc.
- Optional Lady Care Benefit
 - Female Specific Cancers in Situ: breast, cervix (CINIII or above), uterus, fallopian tube, vagina / vulva, ovary
 - Common female illnesses: rheumatoid arthritis, osteoporosis leading to hip fractures, Systemic Lupus Erythematosus (SLE) with lupus nephritis
- Optional Dental Benefit
 - Including scaling and polishing, routine oral examination, intraoral X-ray and medications, Fillings and extractions etc.
- Optional Maternity Benefit cover up to HK\$64,000
- No individual sub-limits* for key hospitalisation benefits
- 24-hour worldwide protection including guaranteed payment of hospital admission and assistance services
- Free Medical Services[†] once per policy year choosing from one of the services below: kid's spinal assessment, medical check-up plan, bone densitometry or female check-up plan
- Hassle-free enrolment without medical check-up
- Enjoy No Claim Renewal Discount

Number of consecutive years with no claim	No Claim Premium Discount
2 consecutive years	5%
3 consecutive years	10%
4 consecutive years	10%
5 consecutive years or more	15%

- **Exclusive savings for optional excess amount**
 - Save up to **55%** on annual premium for opting an excess amount at HK\$80,000 per year
 - **10% discount** for insuring with your family**

Core Cover Premium Discount for Excess

Excess Amount Per Insured Person Per Year (HK\$)	Standard Plan	Superior Plan	Excel Plan	Super Plan	Executive Plan
10,000		25%		20%	15%
20,000		35%		30%	25%
40,000		45%		40%	30%
80,000		55%		50%	40%

* Applicable to Superior Plan, Excel Plan, Super Plan and Executive Plan only.

** Family refers to legal spouse, parents, parents-in-law and/or your unmarried dependent children from 15 days to aged 18, or up to aged 23 if they are full-time students.

[†] Free Medical Services ("The Service"):

- The Service is provided by relevant suppliers. DBS and MSIG will not be responsible for the quality of the services offered by them. Redemption letter will be sent to the customer by MSIG within 3 months after the policy inception date.
- Customers will not be entitled to the offer if they withdraw or terminate their policies during the first year of cover. MSIG reserves the right to deduct the value of offer from the customer's account in such cases.

Table of Benefits

(With effect from 1 December 2019)

Core Cover	Maximum Benefit (HK\$)				
	Standard Plan	Superior Plan	Excel Plan	Super Plan	Executive Plan
Overall Maximum Limit per Disability	250,000	250,000	500,000	2,500,000	10,000,000
(A) Hospital & Related Services Benefit					
Maximum limit – per year	250,000	250,000	500,000	750,000	1,500,000
Room & Board – per day	1,050 (up to 120 days per disability)	1,050	2,100	2,900	4,000
Accompany Bed – per day, for one adult family member for hospitalisation of children of aged 17 or below	1,050 (up to 120 days per disability)	Full Cover	Full Cover	Full Cover	Full Cover
Intensive Care – supplement to Room & Board – per disability	16,000	Full Cover	Full Cover	Full Cover	Full Cover
Miscellaneous Hospital Charges (Covers prescribed diagnostic imaging tests) ¹ – per disability	16,000	Full Cover	Full Cover	Full Cover	Full Cover
Physician Fees – per day	1,050 (up to 120 days per disability)	1,050	2,100	2,900	4,000
In-hospital Specialists – per disability	5,200	Full Cover	Full Cover	Full Cover	Full Cover
Surgeon Fee ² – per operation				Full Cover	Full Cover
<ul style="list-style-type: none"> • Complex • Major • Intermediate • Minor 	52,000 26,000 13,000 5,200	135,000 67,500 33,750 13,500	330,000 165,000 82,500 33,000		
Anaesthetist Fee – per operation	35% of Surgeon Fee	35% of Surgeon Fee	35% of Surgeon Fee		
Operation Theatre – per operation	35% of Surgeon Fee	35% of Surgeon Fee	35% of Surgeon Fee		
Outpatient Chemotherapy / Radiotherapy / Targeted Therapy/ Immunotherapy/ Hormonal Therapy/ Kidney Dialysis Treatment – per disability	17,000	Full Cover	Full Cover		
Pre-Admission Outpatient Visit and Post-Hospital Follow-up Treatments – per disability – 1 visit within 30 days before admission – Up to 3 Follow-up Treatments within 90 days after discharge	1,350	Full Cover	Full Cover	Full Cover	Full Cover
Post Operation and Cancer Treatment Recovery Benefit – per day – up to 5 visits per year for each of the following treatments 1. Psychological Counselling (Consultation fee only) 2. Dietetic Consultation (Consultation fee only) 3. Speech Therapy (Treatment fee only) 4. Occupational Therapy (Treatment fee only) 5. Chinese Herbalist Consultation and Acupuncture – Reimbursement percentage	420	420	630	840	1,050
Private Nursing – per day – up to 26 weeks per year	320	Full Cover	Full Cover	Full Cover	Full Cover
– Reimbursement percentage	80%	80%	80%	80%	80%

	Standard Plan	Superior Plan	Excel Plan	Super Plan	Executive Plan
Public Hospital Cash Benefit – per day	1,000 (up to 120 days per disability)	1,000	1,500	2,000	2,500
Second Claim Benefit – per claim	1,000	1,000	1,000	1,000	1,000
Day Surgery Cash Allowance – per operation	1,000	1,000	1,000	1,000	1,000
Lifetime Limit – per person, applied at or above age 70	1,000,000	1,000,000	2,000,000	3,000,000	6,000,000
(B) Increased International Cover Benefit (in excess of maximum limit per year for Hospital & Related Services Benefit)					
Maximum limit – per year	N/A	N/A	N/A	N/A	4,500,000
(C) Organ Transplantation Benefit					
Maximum limit – per year and per disability	250,000	250,000	500,000	750,000	1,500,000
(D) Additional Benefits					
Free Medical Services at Appointed Centre [†]	Once per Year	Once per Year	Once per Year	Once per Year	Once per Year
International Payment Guarantee ³	Available	Available	Available	Available	Available
24-hour International Emergency Assistance	Available	Available	Available	Available	Available
Emergency Evacuation & Repatriation – per year and per disability	N/A	N/A	N/A	1,000,000	1,500,000
Free Travel Personal Accident Benefit – per year and per accident	N/A	N/A	N/A	N/A	1,000,000
	Standard Plan	Superior Plan	Excel Plan	Super Plan	Executive Plan
Supplementary Major Medical Benefit⁴ (applicable after Core Cover (A) Hospital & Related Services Benefit is exhausted)					
Maximum limit per disability	105,000	105,000	210,000	315,000	630,000
Deductible per each claim	1,000	1,000	1,000	1,000	1,000
Reimbursement percentage	80%	80%	80%	80%	80%
Dental Benefit					
Maximum Limit per year – Scaling and polishing (maximum 2 visits per year): HK\$500 per visit – Routine oral examination – Intraoral X-ray and medications – Fillings and extractions – Drainage of dental abscesses – Pins for cusp restoration – Dentures, crowns and bridges (only if necessitated by an Accident)	2,600	2,600	2,600	2,600	2,600
Maternity Benefit (12-month waiting period from policy inception)					
Normal Delivery – per pregnancy	32,000	32,000	32,000	32,000	32,000
Complicated Delivery (including miscarriage) – per pregnancy	30,000	32,000	32,000	32,000	64,000
Critical Illness Insurance Benefits					
Standard Coverage: covers Critical Illnesses item (1) – (12) ⁵	250,000	250,000	500,000	500,000	500,000
Comprehensive Coverage: covers Critical Illnesses item (1) – (28) ⁶	250,000	250,000	500,000	500,000	500,000
Maximum Limit for Lady Care Insurance Benefit ⁷	50,000	50,000	100,000	100,000	100,000

Medical Top Up Plan⁸

(With effect from 1 December 2019)

Core Cover	Maximum Benefit (HK\$)			
	Medical Top Up Plan 240	Medical Top Up Plan 500		
Maximum Limit – per year	240,000	500,000		
Room & Board	50% reimbursement for each eligible claim up to Maximum Limit per year			
Accompany Bed – per day, for one adult family member for hospitalisation of children of aged 17 or below				
Intensive Care				
Miscellaneous Hospital Charges				
Physician Fees				
In-hospital Specialists				
Surgeon Fee				
Anaesthetist Fee				
Operation Theatre				
Pre-Admission Outpatient Visit and Post-Hospital Follow-up Treatments – 1 visit within 30 days before admission – Up to 3 Follow-up Treatments within 90 days after discharge				
Private Nursing – up to 26 weeks per year				
Outpatient Chemotherapy / Radiotherapy / Targeted Therapy/ Immunotherapy/ Hormonal Therapy/ Kidney Dialysis Treatment				
Organ Transplantation Benefit			50%	
Post Operation and Cancer Treatment Recovery Benefit – per day – up to 5 visits per year for each of the following treatments 1. Psychological Counselling (Consultation fee only) 2. Dietetic Consultation (Consultation fee only) 3. Speech Therapy (Treatment fee only) 4. Occupational Therapy (Treatment fee only) 5. Chinese Herbalist Consultation and Acupuncture	420			
– Reimbursement percentage	50%			
Job Changer Hospital Benefit ⁹ – per year	26,000			
Public Hospital Cash Benefit – per day	1,000			
Day Surgery Cash Allowance – per operation	1,000			
Additional Benefits				
Free Medical Services at Appointed Centre [†]	Once per Year			
24-hour International Emergency Assistance	Available			
Optional Cover				
Dental Benefit				
Maximum Limit per year – Scaling and polishing (maximum 2 visits per year): HK\$500 per visit – Routine oral examination – Intraoral X-ray and medications – Fillings and extractions – Drainage of dental abscesses – Pins for cusp restoration – Dentures, crowns and bridges (Only if necessitated by an Accident)	2,600			
Maternity Benefit (12-month waiting period)				
Normal Delivery – per pregnancy	32,000			
Complicated Delivery (including miscarriage) – per pregnancy	32,000			
Critical Illness Insurance Benefits				
Standard Coverage: covers Critical Illnesses item (1) – (12) ⁵	250,000			
Comprehensive Coverage: covers Critical Illnesses item (1) – (28) ⁶	250,000			
Maximum Limit for Lady Care Insurance Benefit ⁷	50,000			

- ¹ Prescribed diagnostic imaging tests: computer tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ² According to surgical schedule and plan chosen.
- ³ Upon receipt of adequate prior notification of claim for Hospital in-patient treatment, MSIG Insurance (Hong Kong) Limited ("MSIG") will confirm the extent of insurance benefits, monitor claims procedures, issue (wherever possible) appropriate payment guarantees and/or arrange direct settlement to the Hospitals, Physicians or other service providers subject always to policy terms and conditions. No such payment guarantees or direct settlements can be made if MSIG is not contacted in advance with all relevant details as stated above. Covered outpatient services are not subject to payment guarantees or direct settlement and must be paid by the Insured Person and reimbursement claimed under the policy.
- ⁴ Not applicable to Pre and Post-Hospitalisation Care and Post Operation and Cancer Treatment Recovery Benefit. HK\$1,000 of deductible amount will applied to each claim.
- ⁵ Type (1)-(12) Critical Illnesses:
 - (1) Cancer
 - (2) Stroke
 - (3) Heart Attack
 - (4) Coronary Artery Bypass Surgery
 - (5) Complete Liver Failure
 - (6) Kidney Failure
 - (7) Major Organ Transplant(s)
 - (8) Motor Neurone Disease
 - (9) Loss of hearing
 - (10) Blindness
 - (11) Major Burns
 - (12) Coma
- ⁶ Type (1)-(12) Critical Illnesses listed as above plus (13)-(28) Critical Illnesses:
 - (13) Parkinson's Disease
 - (14) Multiple Sclerosis
 - (15) Paralysis/Paraplegia
 - (16) Loss of Independent Existence
 - (17) HIV Resulting from Blood Transfusion
 - (18) Aorta Surgery
 - (19) Heart Valve Surgery
 - (20) Alzheimer's Disease
 - (21) Loss of Speech
 - (22) Benign Brain Tumor
 - (23) Terminal Illness
 - (24) Loss of Limbs
 - (25) Muscular Dystrophy
 - (26) Encephalitis
 - (27) Accidental Head Injury Resulting in Major Head Trauma
 - (28) Pulmonary Hypertension
- ⁷ Lady Care Insurance Benefit covers Female Specific Cancers in Situ, Female Illnesses of Rheumatoid Arthritis, Osteoporosis Leading to Hip Fractures and Systemic Lupus Erythematosus with Lupus Nephritis. It is a rider of Critical Illness Insurance Benefits and cannot be insured separately. Benefit paid for Lady Care Insurance Benefit will reduce the Overall Maximum Limit for Critical Illness Insurance Benefit.
- ⁸ The insured person should own a valid hospital & surgical insurance policy at the time of hospital confinement or treatment; otherwise the benefit for Top Up Plan will become invalid.
- ⁹ Waiting period: 90 days. Maximum period of coverage: within 120 days from the date of termination of employment. The Insured Person has to provide proof of termination of employment upon submission of claim.
- [†] Free Medical Services ("The Service"):
 - The Service is provided by relevant suppliers. DBS and MSIG will not be responsible for the quality of the services offered by them. Redemption letter will be sent to the customer by MSIG within 3 months after the policy inception date.
 - Customers will not be entitled to the offer if they withdraw or terminate their policies during the first year of cover. MSIG reserves the right to deduct the value of offer from the customer's account in such cases.



Premium Table (HK\$)^

(With effect from 1 December 2019)

Core Cover								
Age Group#	Standard Plan		Superior Plan		Excel Plan			
	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^		
15 days - 6 years	285	3,078	360	3,888	470	5,076		
7 - 17 years	255	2,754	315	3,402	425	4,590		
18 - 30 years	360	3,888	460	4,968	615	6,642		
31 - 40 years	430	4,644	560	6,048	735	7,938		
41 - 50 years	565	6,102	730	7,884	985	10,638		
51 - 60 years	835	9,018	1,055	11,394	1,405	15,174		
61 - 70 years	1,345	14,526	1,735	18,738	2,300	24,840		
71 - 80 years	1,685	18,198	2,165	23,382	2,860	30,888		
80 - 100 years	1,735	18,738	2,235	24,138	2,945	31,806		
Age Group#	Super Plan		Executive Plan		Medical Top Up Plan 240		Medical Top Up Plan 500	
	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^
15 days - 6 years	800	8,640	1,350	14,580	125	1,350	250	2,700
7 - 17 years	695	7,506	1,185	12,798	105	1,134	215	2,322
18 - 30 years	955	10,314	1,480	15,984	155	1,674	305	3,294
31 - 40 years	1,135	12,258	1,770	19,116	175	1,890	370	3,996
41 - 50 years	1,480	15,984	2,220	23,976	230	2,484	460	4,968
51 - 60 years	2,095	22,626	3,095	33,426	315	3,402	650	7,020
61 - 70 years	3,375	36,450	4,910	53,028	530	5,724	1,070	11,556
71 - 80 years	4,190	45,252	6,100	65,880	N/A	N/A	N/A	N/A
80 - 100 years	4,310	46,548	6,270	67,716	N/A	N/A	N/A	N/A

Optional Cover						
Supplementary Major Medical Benefit						
Age Group#	Standard Plan		Superior Plan		Excel Plan	
	Monthly	Annual^	Monthly	Annual^	Monthly	Annual^
15 days - 6 years	85	918	110	1,188	140	1,512
7 - 17 years	75	810	90	972	130	1,404
18 - 30 years	110	1,188	140	1,512	190	2,052
31 - 40 years	130	1,404	175	1,890	225	2,430
41 - 50 years	165	1,782	215	2,322	290	3,132
51 - 60 years	250	2,700	315	3,402	415	4,482
61 - 70 years	390	4,212	500	5,400	665	7,182
71 - 80 years	485	5,238	625	6,750	825	8,910
80 - 100 years#	500	5,400	650	7,020	855	9,234
Age Group#	Super Plan		Executive Plan			
	Monthly	Annual^	Monthly	Annual^		
15 days - 6 years	240	2,592	405	4,374		
7 - 17 years	210	2,268	355	3,834		
18 - 30 years	290	3,132	455	4,914		
31 - 40 years	345	3,726	540	5,832		
41 - 50 years	435	4,698	655	7,074		
51 - 60 years	615	6,642	915	9,882		
61 - 70 years	975	10,530	1,420	15,336		
71 - 80 years	1,210	13,068	1,765	19,062		
80 - 100 years	1,245	13,446	1,815	19,602		

Dental Benefit (applicable to all plans)		
Age Group	Monthly	Annual [^]
15 days or above	150	1,620

Critical Illness Insurance Benefits								
Plan	Standard Plan, Superior Plan, Medical Top up Plan				Excel Plan, Super Plan, Executive Plan			
Type of Critical Illness	12 types of Critical Illnesses		28 types of Critical Illnesses		12 types of Critical Illnesses		28 types of Critical Illnesses	
Sum Insured (HK\$)	250,000				500,000			
Age Group [#]	Monthly	Annual [^]	Monthly	Annual [^]	Monthly	Annual [^]	Monthly	Annual [^]
15 days – 17 years	50	540	70	756	100	1,080	140	1,512
18 - 30 years	45	486	65	702	90	972	125	1,350
31 - 40 years	105	1,134	145	1,566	200	2,160	285	3,078
41 - 50 years	180	1,944	250	2,700	355	3,834	500	5,400
51 - 60 years	510	5,508	715	7,722	1,015	10,962	1,420	15,336
61 - 70 years	940	10,152	1,320	14,256	1,880	20,304	2,630	28,404
71 – 80 years	1,860	20,088	2,600	28,080	3,710	40,068	5,190	56,052

Critical Illness Insurance Benefits (including Lady Care Insurance Benefit)								
Plan	Standard Plan, Superior Plan, Medical Top up Plan				Excel Plan, Super Plan, Executive Plan			
Type of Critical Illness	12 types of Critical Illnesses		28 types of Critical Illnesses		12 types of Critical Illnesses		28 types of Critical Illnesses	
Sum Insured (HK\$)	Critical Illness Insurance Benefits Coverage: 250,000				Critical Illness Insurance Benefits Coverage: 500,000			
	Lady Care Insurance Benefit Coverage*: 50,000				Lady Care Insurance Benefit Coverage*: 100,000			
Age Group [#]	Monthly	Annual [^]	Monthly	Annual [^]	Monthly	Annual [^]	Monthly	Annual [^]
18 - 30 years	85	918	105	1,134	175	1,890	210	2,268
31 - 40 years	140	1,512	180	1,944	275	2,970	360	3,888
41 - 50 years	210	2,268	280	3,024	420	4,536	565	6,102
51 - 60 years	545	5,886	750	8,100	1,090	11,772	1,495	16,146
61 - 70 years	1,015	10,962	1,395	15,066	2,025	21,870	2,775	29,970
71 – 80 years	2,005	21,654	2,745	29,646	4,000	43,200	5,480	59,184

Maternity Benefit				
Age Group	All Plans (except Executive Plan)		Executive Plan	
	Monthly	Annual [^]	Monthly	Annual [^]
18 – 49 years	755	8,154	835	9,018

[^] Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy. If the premium is paid by monthly instalment, we will adjust the rounding in the final month (if applicable) of each insurance period.

[^] Annual premium refers to 10% discount of monthly premium

[#] Core Cover and Supplementary Major Medical Benefit: Renewal only at age 76 or above

Critical Illness Benefits and Critical Illness Insurance Benefits (including Lady Care Insurance Benefit): Renewal only at age 60 or above

^{*} Benefit paid for Lady Care Insurance Benefit will reduce the Overall Maximum Limit for Critical Illness Insurance Benefit

Remarks:

1. Premium may be adjusted annually according to inflation and market claims experience.
2. Premium will be adjusted when the Insured enters the next age group according to the premium table.
3. An extra 10% of premium will be charged for children who are under 18 to apply for a standalone cover.

Major Exclusions:

1. Pre-existing conditions
2. Confinement or Treatment for Sickness contracted or commencing within 6 months from the commencement of Policy for the following Disabilities: Tuberculosis, Anal fistulae, Gall stones, Stones of kidney, urethra or urinary bladder, Hypertension or cardiovascular disease, Gastric or duodenal ulcer, Diabetes mellitus, Tumours or malignancies, Haemorrhoids, Disorders of tonsils requiring tonsillectomy, Disorders of nasal septum, sinus or turbinates, Hyperthyroidism, Cataracts, Prolapsed intervertebral disc or disc degeneration
3. Routine medical check-ups and vaccinations
4. Cosmetic surgery
5. Dental treatment or oral surgery related to teeth (unless for restoration or replacement of sound natural teeth within 14 days of accident. This exclusion is not applicable to Dental Benefit.)
6. Convalescent care
7. Pregnancy or childbirth (except as defined and covered under Optional Critical Illness Insurance Benefits, Lady Care Insurance Benefit and Maternity Benefit), infertility, contraception and sterilisation
8. Congenital and hereditary conditions
9. Mental and psychiatric disorders
10. Elective overseas treatment for non-emergency medical conditions
11. Participation of hazardous sports and pastime
12. Hospital in-patient treatment for conditions which can be properly treated as an outpatient. This includes hospitalisation primarily for diagnostic scanning, X-ray examinations or physiotherapy treatment.

The above is a summary of Major Exclusions only. For details please refer to policy provisions.

Important Note:

1. Eligibility: Eligible Insured Person(s) must be living or working in Hong Kong.
2. Applicant must be resident of Hong Kong and aged between 18 and 75.
3. Core Cover is eligible for Insured Person(s) aged 15 days to 75 upon enrolment (excluding citizens of the USA or Canada whose Usual Country of Residence is the USA or Canada). Optional Critical Illness Benefit and Lady Care Benefit are eligible for Insured Person(s) aged 18 to 59 upon enrolment and renewal up to aged 79. Optional Maternity Benefit is eligible for Insured Person(s) aged 18 to 49 upon enrolment.
4. Medical Top Up Plan is eligible for Insured Person(s) aged 15 days to 59 upon enrolment (excluding citizens of the USA or Canada whose Usual Country of Residence is the USA or Canada). Medical Top Up Plan will be renewed up to age 69 and will be switched to Standard Plan automatically when the Insured Person attains age 70 on renewal.
5. Applicant can apply the Plan with his/her legal spouse, parents, parents-in-law, and/or unmarried children aged between 15 days and 17 (full time students up to 23 years old).
6. Policy Effective Date: The first calendar day of the following month upon approval.
7. Unless a written termination notice is given to MSIG by the Insured Person, this Insurance will be renewed automatically on a yearly basis upon policy expiry date and premium and the Levy will be deducted from the account provided by the Insured Person.
8. During the insured period, the Insured Person must inform MSIG immediately in case of any changes of Insured details such as address, otherwise MSIG reserves the right to decline any claims the Insured Person made.
9. DBS Bank (Hong Kong) Limited ("DBS", which expression includes its successors and assigns) is an insurance agent authorised by MSIG Insurance (Hong Kong) Limited ("MSIG").
10. MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.
11. This document is not a policy of insurance, the above insurance product is underwritten by MSIG. Please refer to the Policy (which will be issued to you upon acceptance of your application) for the Terms, Conditions and Exclusion or the Terms and Conditions are also available upon request.

DBS MSIG InsureDirect : 3122 6868 FAX No. : 2969 4663

Service Hours : Mon-Fri 9:00am-6:00pm (Except Public Holidays)