

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa General Insurance Berhad (“Us/Our”)</b>
Read this Product Disclosure Sheet before you decide to take up the <b>Car Accident Protection Special</b> . Be sure to also read the general terms and conditions.	<b>Car Accident Protection Special</b> <b>Date : 01/01/2018</b>

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

This product provides personal accident cover to protect the driver and passengers against any injury caused by road accident whilst travelling in a private vehicle.

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

The following are the Car Accident Protection Special Benefits:

No	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	Accidental death	20,000	40,000	60,000
2	Permanent disablement	Up to 20,000	Up to 40,000	Up to 60,000
3	Medical expenses	Up to 500	Up to 1,000	Up to 1,500

Duration of cover is for one year. You need to renew your policy contract annually.

**Note:** Please refer to the policy contract for further details of the above benefits.

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

No	Seating Capacity (including driver)	Plan 1 (RM) (inclusive of GST)	Plan 2 (RM) (inclusive of GST)	Plan 3 (RM) (inclusive of GST)
1	5 seater	63.60	127.20	190.80
2	7 seater	82.68	165.36	248.04

All premiums (if applicable) will be subjected to relevant charges or taxes including Goods & Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

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

Type	Amount (RM)
Commission paid to the insurance agent	10% of the premium
Goods and Services Tax (GST)	6% of the premium
Stamp Duty	10.00

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

**Importance of Disclosure**

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this insurance) is inaccurate or has changed.

**Special Limitations** - passengers above the age of sixteen (16) are covered for 100% of the benefits. Passengers aged between three (3) and sixteen (16) are entitled to 50% of the benefits provided. No cover will be provided for children below three (3). In the event that the actual number of passengers exceeds the number stated in the declaration of the policy, our limit of liability per person will be reduced by the ratio of the actual number of passengers declared.

**Cash Before Cover** - the premium due must be paid to us or our authorized agent before the effective date of the policy.

**Claims** - if an accident occurs which give rise to a claim, you must notify us within 30 days from the date of accident.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

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

- Commit any unlawful act;
- Complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion;
- Suicide, self-inflicted injury, provoked murder or assault;
- Under the influence of drug, narcotics or alcohol;
- AIDS or the presence of any HIV;
- Sickness, disease, parasite, bacteria or viral infection, anthrax, blood-poisoning;
- Any pre-existing physical defect or infirmity; or
- Any acts of war, strike, riot or civil commotion, terrorism, contamination of radiation or nuclear.
- Accident occurring whilst entering or alighting from the insured vehicle.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

**7. Can I cancel my policy?**

You may cancel your policy by giving a written notice and returning your original Policy of Insurance to us. Upon cancellation, you are entitled to a partial refund on the premium provided you have not made a claim during the period of insurance.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about personal accident insurance, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Etiqa General Insurance Berhad (9557T)**

(Formerly known as Etiqa Insurance Berhad)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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E-mail: [info@etiqa.com.my](mailto:info@etiqa.com.my)

Homepage: [www.etiqa.com.my](http://www.etiqa.com.my)

**10. Other types of Personal Accident Insurance cover available**

Please refer to our branches or agents for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/01/2018.