

PRODUCT DISCLOSURE SHEET	Etiqua General Insurance Berhad (197001000276)
Read this Product Disclosure Sheet before you decide to take up the SOOKA GROUP PERSONAL ACCIDENT PLAN . Be sure to also read the general terms and conditions.	SOOKA Group Personal Accident Insurance Date : As at 1st Jul 2025

1. What is this product about?

It is a group personal accident insurance product by MEASAT Broadcast Network Systems Sdn Bhd (Company No. 199201008561 [240064-A]) as Master Policyholder/Program Manager and underwritten by Etiqa General Insurance Berhad (197001000276) for eligible SOOKA users. For the eligible Sooka users, this product provides coverage for individuals against bodily injury caused by violent, accidental, external and visible means resulting in death or disablement, compensated according to the schedule and scale of benefits as outlined in the policy.

2. What are the Coverages/Benefits provided?

NO.	BENEFITS	SUM INSURED (RM)
1.	Accidental Death	10,000
2.	Accidental Total & Permanent Disablement	Up to 10,000

Note:

- Age limit: 18 years old to 65 years old.
- Duration of cover is 30 days.
- Malaysian Citizens only
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my)
- Please refer to the scale of benefits for death and total & permanent disablement in the policy wording.
- No person shall be covered under more than one personal accident policy of the same plan issued by us. If we find that the same person is insured under more than one such policy, coverage will only be provided under the policy with the highest sum insured (if different) and the other policy(ies) shall be treated as void from the start.

3. How much premium do I have to pay?

No premium charged to the Insured Person.

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

No fees and charges to be paid by the Insured Person.

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.

Compensation

We will pay for compensation on death or permanent disablement in accordance with the 'Scale of Benefits' attached to the insurance policy.

Claims

Upon the happening of an incident which may give rise to a claim, you shall notify us immediately or no later than thirty (30) days from the date of the incident.

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 insurance policy?

- a) Any acts of war or terrorism.
- b) Ionizing radiations or radioactive contamination.
- c) Whilst engaging in police, arm forces, naval, military operations and air force service or operations.
- d) Whilst traveling in an aircraft as a member of the crew other than as a fare-paying passenger in a fully licensed aircraft operated by a recognized airline.
- e) Professional sports activities of any kind.
- f) Engaging in speed contest or racing of any kind (other than on foot or cycling), hunting, mountaineering requiring the use of ropes and/or guides, winter sports, water ski jumping, hang-gliding, under-water activities involving the use of breathing apparatus or using wood-working machinery driven by mechanical power other than portable tools applied by hand.
- g) Pre-existing condition.
- h) Commit any willful, criminal, illegal or intentional acts or neglect.
- i) Suicide or attempted suicide, provoked homicide or assault, self-inflicted injury, mental or nervous disorders.
- j) Alcohol or drug consumption.
- k) Sickness or disease of any kind, pregnancy or childbirth or pre-existing physical defect or infirmity.

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

7. Can I cancel my policy?

Master Policyholder/Program Manager may cancel the policy by giving written notice to us and the cancellation will only apply to new policy issued after the cancellation date. All existing policies issued before the cancellation will remain valid and continue until their respective expiry dates, subject to the terms and conditions of the policy.

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

It is important that you inform us of any changes 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 Group Personal Accident insurance or if you have any enquiries, please contact us at :

Etiqua General Insurance Berhad (197001000276)

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

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No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqua Online: 1300 13 8888

E-mail: info@etiqua.com.my

Homepage: www.etiqua.com.my

10. Other types of similar cover available

Please refer to our branches and our 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 SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE PROGRAM MANAGER OR CONTACT US FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 1st Jul 2025