

PRODUCT DISCLOSURE SHEET

Date: 01/06/2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Domestic Maid** personal accident insurance plan. Other customers have read this PDS and found it helpful, you should read this too.

1 What is Domestic Maid?

Domestic Maid is a personal accident plan which provides compensation for the maid due to accident.

2 Know Your Coverages

For a duration of annual cover, you will receive the following insurance coverages:

No.	Benefits	Benefit Amount (RM)
1.	Personal accident a) Death b) Permanent disablement c) Reimbursement of medical bills (subject to an excess of RM50) d) Weekly benefits (maximum 10 weeks)	15,000 Up to 15,000 Up to 500 105 per week
2.	Repatriation to country of origin	Up to 4,000
3.	Hospitalization & Surgical Expenses	Up to 2,000

Note:

- Please refer to the policy contract for further details of the above benefits.
- Duration of cover is for one (1) year. You need to renew the insurance policy annually.
- 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).

Your policy excludes:

- Self-inflicted injury or attempted suicide;
- Intoxication by alcohol or drugs;
- Complication of venereal disease;
- AIDS or the presence of any HIV;
- Treatment arising from pregnancy or childbirth;
- Participation in any dangerous or hazardous sport or hobby;
- Engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not as a member of the crew;
- Riding on motorcycle or mechanically assisted pedal cycle (whether as driver or passenger) for sports, exhibition, competition, or racing;
- Any actions for compensation brought in the Courts of Law of any territory outside Malaysia; or
- Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism.

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

If you have any questions or require assistance on our personal accident insurance product, you can:



Contact us at 1-300-13-8888
(Etiqa Online)



Visit us at <https://www.etiqa.com.my/personal-accident>



Email us at
info@etiqa.com.my



Scan the QR code

3 Know Your Obligations

For this Domestic Maid, you must pay an annual premium of:

Basic Premium	RM 60.00
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You also have to pay the following fees and charges:

Commission Paid To The Intermediary	25% of basic premium or RM15.00
Service Tax	8% of basic premium or RM 4.80
Stamp Duty	RM 10.00
Total Premium Payable	RM 74.80

All premiums (if applicable) will be subjected to relevant charges or taxes 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 Other Key Terms

- You must provide complete and accurate information during the application.
- The insurance coverage only be effective once you have paid the premium (Cash Before Cover).
- All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the policy. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

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

? Can I cancel my policy?

Yes. You may cancel your policy at any time by giving written notice us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim during the period of insurance.