PRODUCT DISCLOSURE SHEET

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

eTiQa General Insurance

Date: 01/06/2026

❶ What is Buddy PA - Lifeline?

Buddy PA - Lifeline is a personal accident plan which provides compensation for death, total permanent disability due to accident.

❷ Know Your Coverages

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

No.	Benefits	Benefit Amount (RM)			
		Basic Plan	Good Plan	Better Plan	Best Plan
1.	Death a) Per adult b) Per child	 60,000 11,000	 110,000 21,000	 220,000 22,000	 320,000 27,000
2.	Permanent disability (up to) a) Per adult b) Per child	 60,000 11,000	 110,000 21,000	 220,000 22,000	 320,000 27,000
3.	Double indemnity if the death or permanent disability in Section 1 and Section 2 respectively occur whilst travelling on a public transport, or the public transport is being hijacked, or being a victim of murder or terrorism (up to) a) Per adult b) Per child	 120,000 22,000	 220,000 42,000	 440,000 44,000	 640,000 54,000
4.	Temporary total disability (up to 24 weeks)	100 per week	200 per week	300 per week	400 per week
5.	Temporary partial disability (up to 24 weeks)	50 per week	100 per week	150 per week	200 per week

Note:
1. Please refer to the policy contract for further details of the above benefits.
2. Duration of cover is for one (1) year. You need to renew the insurance cover annually.
3. 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:
1. Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
2. War, invasion, rebellion and terrorism act;
3. Any pre-existing physical or mental defect or infirmity;
4. Engaging in hazardous sports, occupations or activities;
5. Intoxication by drugs and alcohol; or
6. Within the military, civil defence, law enforcement, fire-fighting or security services or organisations

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 Oneline)

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

Email us at info@etiqa.com.my

Scan the QR code

❸ Know Your Obligations

For this Buddy PA - Lifeline, total premium payable may vary depending on your choice of plan and the scheme type. For a sample illustration for 1 adult with a sum insured RM220,000.00 - Better Plan, you must pay an annual premium of:	
Basic Premium	RM 312.84
(-) Discount To Customer	25% of basic premium or RM 78.21
Total Premium	RM 234.63
You also have to pay the following fees and charges:	
Service Tax	8% of total premium or RM 18.77
Stamp Duty	RM 10.00
Total Premium Payable	RM 263.40
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.	

❹ Other Key Terms

1. You must provide complete and accurate information during the application. You must disclose all material facts such as your occupation and personal pursuits.
2. The insurance coverage only be effective once you have paid the premium (Cash Before Cover).
3. 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.