

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

Date: 01/01/2026

1 What is Buddy PA - Eve Protect?

Buddy PA - Eve Protect is a personal accident plan which provides compensation for death, permanent disability and also provides a cover against crime-related accidents and losses to a female individual.

2 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	50,000	100,000	200,000	300,000
2.	Permanent disability (up to)	50,000	100,000	200,000	300,000
3.	Domestic violence compassionate cash	1,000	1,000	1,000	1,000
4.	ATM cash withdrawal (up to)	500	700	1,000	1,200
5.	Snatch theft (up to)	500	500	800	1,000
6.	Facial reconstructive surgery and/or dental treatment (up to)	10,000	10,000	10,000	10,000
7.	Hospital cash allowance (maximum 30 days per any one accident)	100 per day	100 per day	100 per day	100 per day
8.	Miscarriage due to motor vehicle accident	5,000	6,500	8,000	9,500

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 cover 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:

- Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
- War, invasion, rebellion and terrorism act;
- Any pre-existing physical or mental defect or infirmity;
- Engaging in hazardous sports, occupations or activities;
- Intoxication by drugs and alcohol; or
- 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

3 Know Your Obligations

For this Buddy PA Eve Protect, total premium payable may vary depending on your choice of plan. For a sample illustration of RM 200,000.00 - Better Plan, you must pay an annual premium of:

Basic Premium	RM 284.93
(-) Discount To Customer	25% or RM 71.23
Total Premium	RM 213.70
You also have to pay the following fees and charges:	
Service Tax	8% from basic premium or RM 17.09
Stamp Duty	RM 10.00
Total Premium Payable	RM 240.79

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

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.