

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa General Insurance Berhad (“We/Us/Our”)</b>
Read this Product Disclosure Sheet before you decide to take up the <b>Flexi PA</b> . Be sure to also read the general terms and conditions.	<b>Flexi PA</b> <b>Date : 01/03/2024</b>

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

This product is a personal accident plan which provides cover for death, total permanent disability and hospital confinement allowance due to accident.

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

The following are the Flexi PA benefits:

Benefits	Benefit Amount (RM)
<b>1. Accidental death</b> If bodily injury from an accident results in death within fifty-two (52) weeks from the date of the accident, we shall: <ol style="list-style-type: none"> <li>upon authorisation, fully settle your outstanding private car hire purchase loan and pay the remaining benefit amount, if any, to your nominee or estate; or</li> <li>if there is no authorisation to settle any outstanding hire purchase loan, pay the full benefit amount to your nominee or estate.</li> </ol>	50,000
<b>2. Permanent total disability</b> If bodily injury which result in the following within fifty-two (52) weeks from the date of accident: <ol style="list-style-type: none"> <li>Permanent total paralysis;</li> <li>Permanent total bedridden;</li> <li>Permanent total loss of sight of both eyes; or</li> <li>Permanent total loss or permanent total loss of use of both hands or both legs, or both limbs, or combination of these.</li> </ol>	50,000
<b>3. Hospital confinement allowance</b>	50 per night, up to 5,000

**Note:**

- Duration of cover is for one (1) year. You need to renew the insurance cover annually.
- Please refer to the policy contract for further details of the above benefits.
- 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](http://www.pidm.gov.my)).

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

- The basic annual premium that you need to pay is Ringgit Malaysia Sixty (RM60.00).
- 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. What are the fees and charges that I have to pay?**

Type	Amount
Discount given to customer	25% of the premium
Services Tax	8% of the premium
Stamp duty	RM10.00

**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.

**Terms and Conditions** – We reserve the right to amend the terms, exclusions and conditions of this policy by giving you thirty (30) days prior notice in writing by ordinary post to your last known address in our records. You shall give thirty (30) days written notice to us of any change of address, occupational or physical defect or weakness due to disease during the period of insurance.

**Cash Before Cover** – The premium due must be paid to us before the effective date of the policy.

**Claims** – If an accident occurs which give rise to a claim, you must notify us within thirty (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 under the policy.

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

- a. Commit any wilful, criminal, illegal or intentional acts, or neglect;
- b. Self-inflicted injury, unless the injury results in death; or
- c. Any acts of war.

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

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

You may cancel your policy by giving a written notice 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 changes in your contact details to ensure that all correspondences reach you in a timely manner.

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

If you have any enquiries, please contact us via e-mail at [info@etiqa.com.my](mailto:info@etiqa.com.my), by calling Etiqa Oneline 1300 13 8888 or +603 2297 3888, by facsimile to +603 2297 3800, or by post to Etiqa General Insurance Berhad (197001000276), (Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia), Level 13, Tower B, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur or visit our homepage at [www.etiqa.com.my](http://www.etiqa.com.my).

If you have a complaint, dispute or feedback in connection with this application, please contact our complaints unit via e-mail at [complaint\\_cmu@etiqa.com.my](mailto:complaint_cmu@etiqa.com.my), by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2297 1919, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.

If you are dissatisfied with our conduct, you may refer to Bank Negara Malaysia via e-mail at [bnmlink@bnm.gov.my](mailto:bnmlink@bnm.gov.my), by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

If you dispute a decision made by us, you may refer to the Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) via e-mail at [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my), by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

**10. Other types of similar general insurance cover available**

Please refer to our agents or us 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 CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/03/2024.