

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad
Read this Product Disclosure Sheet before you decide to take up the Group Personal Accident . Be sure to also read the general terms and conditions.	Group Personal Accident Date : 01/03/2024

1. What is this product about?

This product is a group personal accident plan which provides compensation in the event of death, injuries or disability caused by an accident.

2. What are the Coverages/Benefits provided?

The following are the Group Personal Accident benefits:

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| <ul style="list-style-type: none"> a) Death b) Permanent Disablement c) Temporary Total Disablement - (Optional) d) Temporary Partial Disablement - (Optional) e) Medical - (Optional) f) Funeral - (Optional) | } Only applicable to insured person who are gainfully employed |
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Note: The above list is non-exhaustive. Please refer to the scale of benefits for death and disablement in the policy schedule.

Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total annual premium varies depending on the sum insured, benefits, number of insured person and our underwriting requirements.

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

Type	Amount (RM)
Sales and Service Tax	8% of the premium
Stamp Duty	10.00
Commission paid to the insurance agent	25% of the premium

5. What are some of the key terms and conditions that I should be aware of?

Importance of disclosure

- a) 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.
- b) 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.
- c) The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- d) 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.
- e) 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. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy schedule.

Premium warranty

The premium due must be paid and received by us within sixty (60) days from the inception date of the cover. Failing which, policy is automatically cancelled and we shall be entitled to the pro rata premium for the period we have on risk.

Claims

Upon the happening of an incident which may give rise to a claim, you shall notify us as soon as possible.

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 hazardous occupation or sports activities
- g) Pre-existing condition
- h) Commit any wilful, 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) Pregnancy, childbirth, miscarriage or abortion.

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

7. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance subject to the terms and conditions of the policy and minimum premium to be retained by us.

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 at :

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, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etiqa Oonline: 1300 13 8888
E-mail: info@etiqa.com.my
Homepage: www.etiqa.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 AGENT OR CONTACT US FOR MORE INFORMATION.

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