

<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 <b>RiderCare PA</b> . Be sure to also read the general terms and conditions.	<b>RiderCare PA</b> <b>Date : 01/03/2024</b>

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

This product is a basic personal accident plan which provides cover for death, permanent disability and also compassionate cash due to accident.

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

The covers / benefits are summarised below:

BENEFITS SECTION	Benefit Amount in Ringgit Malaysia (RM)			
	Plan 1	Plan 2	Plan 3	Plan 4
1. Accidental death	5,000	10,000	15,000	20,000
2. Accidental permanent disability	5,000	10,000	15,000	20,000
3. Compassionate cash	500	500	500	500

**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 premium that you have to pay may vary depending on the plan selected as below:

Basic Annual Premium (RM)			
Plan 1	Plan 2	Plan 3	Plan 4
13.00	26.00	38.00	51.00

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian 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
Commission paid to the agent	25% of the premium
Service 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.

**Eligibility** – Only Malaysian citizen, permanent resident of Malaysia or residents legally employed in Malaysia with minimum age of 16 years old to 65 years old. This policy is renewable on a yearly basis at our option up to 70 years old. This policy will cease when you attain age of 71 years old.

**Cash Before Cover (CBC)** – The premium due must be paid before the cover is effective.

**Sedentary Work or Off-Duty Cover** – If you are employed or engaged under any of the following mentioned occupations, the cover under the policy shall only be provided if:

- you are employed to do sedentary or desk-bound duties only; or
- you are off-duty and or safely return to mainland at the time of the accident and the bodily injury does not arise in the course of your employment or any activity related to your employment.

**List of occupations:**

- military, civil defence, law enforcement, fire-fighter or security guard or officer;
- air crew, ship crew, oil-rig crew, diver or fisherman;
- mining, logging, sawmilling, woodworking or underground works;
- demolition, blasting or quarry;
- activities or work involving scaffolding, gondolas, ropes or cables; or

f. dealing with explosives, poisonous or hazardous gases, liquids or substances.

**Claims** – 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.

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

This policy does not cover death or disablement caused by the following events:

- a. Driving or riding without valid driving license or under the influence of alcohol and drugs;
- b. Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
- c. War, invasion, rebellion and terrorism act;
- d. Any pre-existing physical or mental defect or infirmity; or
- e. Engaging in hazardous sports, occupations or activities.

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

**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 of the premium subject to a minimum retained premium of Ringgit Malaysia Twenty-Five (RM25.00), 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 or personal 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. It is also important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

**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 Online: 1300 13 8888  
E-mail: info@etiqa.com.my  
Homepage: www.etiqa.com.my

**10. Other types of Personal Accident insurance cover available.**

Please refer to our agents or our branches 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 POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH OUR AGENT OR CONTACT OUR BRANCHES FOR MORE INFORMATION.**

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