

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

1. What is this product about?

This product is a personal accident plan which provides benefits in the event of loss or injury due to crime, in addition to a basic benefit for death and permanent disability due to an accident.

2. What are the covers / benefits provided?

The covers / benefits are summarised below:

Benefits Section	Benefit Amount (RM)			
	Basic Plan	Good Plan	Better Plan	Best Plan
Section 1 – Death				
a) Per adult	50,000	100,000	200,000	300,000
b) Per child	10,000	20,000	20,000	25,000
Section 2 – Permanent disability (up to)				
a) Per adult	50,000	100,000	200,000	300,000
b) Per child	10,000	20,000	20,000	25,000
Section 3 – Domestic violence compassionate cash	Not covered	Not covered	Not covered	1,000
Section 4 – ATM cash withdrawal (up to)	500	700	1,000	1,200
Section 5 – Snatch theft (up to)	500	500	800	1,000
Section 6 – Kidnap/Abduction (up to)	Not covered	5,000	5,000	5,000
Section 7 – Recovery expenses (up to)	500	750	1,000	1,250
Section 8 – Medical in hospital expenses for room and board (maximum 60 days per any one accident, up to)	150 per day	150 per day	200 per day	200 per day
Section 9 – Medical in hospital expenses for other than room and board (up to)				
a) Per adult	500	800	1,000	1,500
b) Per child	150	250	400	500
Section 10 – Medical outpatient expenses (up to)				
a) Per adult	500	500	500	700
b) Per child	100	100	150	200
Section 11 – Road ambulance fee (up to)	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).

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on your choice of plan, the age group and the number of insured person.

Insured Person	Annual Premium after 25% discount (RM)			
	Basic Plan	Good Plan	Better Plan	Best Plan
Per Adult	84.71	144.66	253.47	372.04
Per Child	22.92	33.82	43.09	52.40

We will give you a special discount as follows:

Number of insured person in a policy	Discount Rate
2 to 3	5% of the premium
4 to 6	7.5% of the premium
More than 7	10% of the premium

All premiums (if applicable) will be subjected to relevant charges or taxes, including, 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
Discount to the customer	25% of the premium
Services Tax	8% from 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 and/or their spouse and children who are legally residing in Malaysia, with minimum age of 45 days to 65 years. This policy is renewable on a yearly basis at our option up to eighty (80) years old. This policy will cease when you attains age of eighty-one (81) years.

Cash before cover – The premium due must be paid to us before the cover is effective.

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?**

- 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.

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 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, by calling Etiqa Online 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.

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, 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, 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, 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 insurance cover available**

Please refer to 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 POLICY THAT YOU HAVE PURCHASED. 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.