

# Product Disclosure Sheet - Group Personal Accident Maximum Protection



Please read this Product Disclosure Sheet before you decide to take out the Group Personal Accident Maximum Protection. Be sure to also read the general terms and conditions.

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

---

This policy is a group policy which provides compensation to the eligible Insured Person in the event of injuries, disability or death caused by a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Insured Person.

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

---

This policy covers:

- Accidental Death
- Disability
- Other additional benefits (depending on your requirement)

The benefits and limit of each benefit is listed in the quotation slip presented to you.

Note: Please refer to the scale of benefits for death and disability in the sample policy contract.

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

The following is one of the pre-packaged products that is available. If you require a customized product, please contact Chubb for a separate quotation.

Schedule of Benefits

Plan Type	Max. Sum Insured Per Person (MYR)		Premium Per Person Based on Total No. of Employees (MYR)*			
	Accidental Death & Disablment (Scale II)	Accidental Medical Expenses	5-50 employees		51 employees and above	
			Non-Manual	Manual	Non-Manual	Manual
500	500,000	10,000	460	N/A	350	N/A
250	250,000	5,000	230	N/A	180	N/A
100	100,000	3,000	105	150	85	120
50	50,000	1,000	55	80	45	70

\*Minimum Premium MYR1,000

20 Additional Free Benefits

Additional Free Benefit	Max. Sum Insured Per Person (MYR)
Accidental Hospital Income (Maximum 60 Days)	50 per Day
Alternative Medical Expenses	500
Death due to Dengue	10% Sum Insured up to maximum of 50,000
Dengue Recuperation	1,000
Additional Indemnity for Public Conveyance	Double Indemnity of Accidental Death Sum Insured
Burns (2nd & 3rd degree)	5,000
Fractured Bones	5,000
Recruitment Costs	5,000
Visitor's Benefit	5,000
Funeral Expenses/Repatriation of Remains	5,000
Coma Benefit	1,000
Mobility/Home Renovation Expense	1,000
Get Well Benefit	500
Snatch Theft/Robbery	250
Ambulance Cost	500
Dependent Child Supplement	5,000 per child/10,000 per family
Trauma Counselling Compensation	1,000 per session/5,000 per policy period
Credit Card Indemnity	1,000
Corporate Events Cover for Family - AD	25,000
Corporate Events Cover for Family - Medical	1,000

Optional Add-On : Temporary Total Disablement and Temporary Partial Disablement (Accident Only)

Add-On	Max. Sum Insured Per Person (MYR)		Additional Premium Per Person Based on Total No. of Employees (MYR)	
	Temporary Total Disablement	Temporary Partial Disablement	Non-Manual	Non-Manual
1	500 Per Week	250 Per Week	69	98

- Benefit Period of 52 Weeks / Excess Period of 14 Days

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

Please refer to the table above.

**4. What do I have to pay in addition to the premium?**

Type	Amount
Stamp Duty	RM10.00
Service Tax (ST) (where applicable)	The applicable ST rate imposed by the Government (included in the premium)
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% of the premium

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

- Importance of disclosure
  - You and the Insured Person must take reasonable care:
    - not to make a misrepresentation to Us when answering any questions We ask in the proposal form;
    - when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
    - to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You and the Insured Person know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.
  - Consequences of Breach of Duty  
Breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.
- Age limit - the Insured Person must be aged between sixteen (16) years and eighty (80) years at the date of inception of this Policy unless approved by Us. In respect to each Insured Person aged seventy-six (76) and eighty (80) years of age at the time of loss:
  - Coverage under Accidental Death and Disability benefit is limited to a maximum of RM500,000 or as otherwise known in the Policy Schedule, whichever is the lesser; and
  - No benefit is payable under Weekly Benefits, Fractured Bones, Accidental Medical Expenses Reimbursement and Accident Hospital Income.
- Premium Warranty - the premium due must be paid and received by Us within sixty (60) days, from the inception date of the Policy. If this condition is not complied with then this Contract is automatically cancelled and We shall be entitled to the pro rata premium for the period We are on risk.

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

This Policy does not cover:

- Intentional self-inflicted injury and suicide
- Any form of disease, AIDS
- War
- Provoked murder or provoked assault
- Committing or attempting to commit any unlawful act
- Childbirth, miscarriage, pregnancy

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

## 7. Can I cancel my Policy?

---

You may cancel Your Policy by giving Us a written notice. Upon cancellation, You are entitled to a refund of the premium based on the scale of short period rates. The scale of short period rates is available in the Policy.

## 8. What do I need to do if there are changes to My contact / personal details?

---

It is important that You inform Us of any changes in the Insured Person's or Your life profile including occupation and personal pursuits which would affect the risk profile.

## 9. Where can I get further information?

---

Should You require additional information about personal accident insurance, please refer to the insurance info booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at:

Chubb Insurance Malaysia Berhad  
Registration No: 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
O +6 03 2058 3000  
F +6 03 2058 3333  
E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
W [www.chubb.com/my](http://www.chubb.com/my)

## 10. Other types of Personal Accident cover available :

---

Please ask your insurer / intermediary for other similar types of plans offered by the insurer.

### IMPORTANT NOTE :

YOU AND THE INSURED PERSONS ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN THE INSURANCE POLICY. YOU AND THE INSURED PERSONS SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 13/05/2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

© 2024 Chubb. Not all coverages available in all jurisdictions. Chubb®, its respective logos and Chubb.Insured.<sup>SM</sup> are protected trademarks of Chubb.