

GoInsure Personal Accident Insurance

Product Disclosure Sheet / *Lampiran Penerangan Produk*



Please read this Product Disclosure Sheet before You decide to take up the GoInsure Personal Accident Insurance plan. Be sure to also read the general terms and conditions contained in the Policy contract. / *Sila baca Lampiran Penerangan Produk ini sebelum Anda membuat keputusan untuk membeli pelan GoInsure Personal Accident Insurance. Pastikan Anda juga baca terma-terma dan syarat-syarat am yang terdapat di dalam kontrak Polisi.*

1. What is this product about? / *Apakah produk ini?*

This Policy provides compensation in the event of injuries caused solely and directly by violent, accidental, external and visible events. Please refer to the Policy contract for full details. / *Polisi ini memberi ganti rugi apabila terjadinya kecederaan yang diakibatkan semata-mata dan secara langsung oleh cara luar yang dasyat, dan boleh dilihat dan secara kemalangan. Sila rujuk kepada kontrak Polisi untuk butir-butir terperinci.*

2. What are the covers / benefits provided? / *Apakah perlindungan / manfaat yang diberi?*

This Policy covers / *Polisi ini melindungi:*

Benefits / <i>Manfaat</i>	Sum Insured / <i>Jumlah Tertanggung</i>
Accidental Death / <i>Kematian akibat Kemalangan</i>	RM 55,000
Accidental Disability / <i>Hilang Upaya akibat Kemalangan</i>	Up to / <i>Sehingga</i> RM 55,000
Accidental Daily Hospital Income (payable up to 90 days) / <i>Pendapatan Harian Hospital akibat Kemalangan (dibayar sehingga 90 hari)</i>	RM 50 per day (up to RM 4,500) / <i>RM 50 sehari (sehingga RM4,500)</i>
Accident Medical Expenses (reimbursement basis) / <i>Perbelanjaan Perubatan akibat Kemalangan (asas bayaran balik)</i>	Up to RM 500 per accident (maximum up to RM 2,000 per annum) / <i>Sehingga RM 500 setiap kemalangan (sehingga maksimum RM 2,000 setiap tahun)</i>
Funeral Expenses (due to Accident) / <i>Perbelanjaan Pengebumian (akibat Kemalangan)</i>	RM 2,500
Mobility Expenses (reimbursement basis) / <i>Perbelanjaan Mobiliti (asas bayaran balik)</i>	Up to / <i>Sehingga</i> RM 5,000

Note: This list is non-exhaustive. Please refer to the policy contract for full list and scale of benefits under this Policy. / *Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak polisi untuk senarai penuh dan skala manfaat Polisi ini.*

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Note / Nota:

To be eligible for cover, the Insured Person must be a subscriber of U Mobile Services Sdn Bhd, a Malaysian Resident and be between the ages of eighteen (18) and seventy (70) years on the Effective Date of Cover.

Untuk kelayakan perlindungan, Orang Tertanggung mestilah seorang pelanggan U Mobile Services Sdn Bhd, Penduduk Malaysia dan berumur di antara lapan belas (18) dan tujuh puluh (70) tahun pada Tarikh Mula Perlindungan.

3. How much premium do I have to pay? / Apakah jumlah premium yang perlu Saya bayar?

Total premium: RM6.00 / Jumlah premium: RM6.00

Total Service Tax (ST): RMO.48 / Jumlah Cukai Perkhidmatan (CP): RMO.48

Total Monthly Premium (inclusive of ST) / Jumlah Premium Bulanan (termasuk CP) : RM 6.48

Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium at Policy anniversary based on the portfolio's underlying experience by giving You thirty (30) days' written notice of any change to Your address on file. The premiums could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in Your risk profile. These conditions are not exhaustive and the premium rates may be reviewed under other justified circumstances. / Premium yang dibayar bagi Polisi Anda tidak dijamin dan Kami berhak meminda premium pada tarikh ulangtahun Polisi berdasarkan kepada pengalaman portfolio dahulu dengan memberikan notis bertulis tiga puluh (30) hari kepada Anda mengenai apa-apa perubahan pada alamat Anda yang terdapat dalam fail Kami. Premium boleh diubah sekiranya pengalaman tuntutan semakin meningkat, terdapat perubahan terhadap manfaat produk dan/atau profil risiko Anda. Syarat-syarat tersebut bukan menyeluruh dan premium mungkin disemak-semula di bawah keadaan-keadaan lain yang wajar.

4. What do I have to pay in addition to the premium? / Apakah yuran dan bayaran yang perlu Saya bayar?

Type / Jenis	Amount / Amaun
• Stamp Duty / Duti Setem	None / Tiada
• Service Tax (ST) / Cukai Perkhidmatan (CP)	The applicable ST rate imposed by the Government / Kadar CP berkenaan yang dikenakan oleh Kerajaan
• Commission paid, if any, to the Insurance Intermediary (included in the premium) / Komisen yang dibayar, jika berkenaan, kepada Pengantara Insurans (termasuk di dalam premium)	Maximum up to 25% of the SST-excluded premium (if purchased through insurance intermediaries) / Had maksimum sehingga 25% dari premium yang dikecualikan CPP (sekiranya dibeli melalui perantara insurans)

5. What are some of the key terms and conditions that I should be aware of? / Apakah terma-terma dan syarat-syarat utama yang perlu Saya tahu?

- Duty of Disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance wholly for Yourself/family/dependants, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the enrolment form (or when You apply for this insurance). You must answer the questions fully and accurately. / Kewajipan Pendedahan - Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika Anda memohon insurans ini sepenuhnya untuk diri sendiri/keluarga/tanggungan, Anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan dalam borang cadangan (atau semasa memohon insurans ini). Anda dikehendaki menjawab soalan-soalan tersebut dengan lengkap dan tepat.

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. / Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans Anda, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak insurans Anda.

The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us. / Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans Anda dimeterai, diubah atau diperbaharui dengan Kami.

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In addition to answering the questions in the enrolment 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. / *Sebagai tambahan kepada soalan-soalan di dalam borang cadangan (atau semasa memohon insurans ini), Anda dikehendaki untuk mendedahkan apa-apa perkara lain yang Anda tahu akan mempengaruhi keputusan Kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan.*

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 proposal form (or when You applied for this insurance) is inaccurate or has changed. / *Anda juga mempunyai kewajipan untuk memberitahu Kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans Anda ditandatangani, diubah atau diperbaharui dengan Kami (atau semasa permohonan insurans ini), apa-apa maklumat yang dinyatakan dalam borang cadangan tidak tepat atau sudah berubah.*

- Procedure for making a claim / *Prosedur membuat tuntutan*

On the happening of any occurrence likely to give rise to a claim under this Policy, You or Your legal representative must give Us written notice as soon as possible and, in any event, within 30 days after the date of occurrence. / *Jika berlaku apa-apa kejadian yang berkemungkinan menimbulkan tuntutan di bawah Polisi ini, Anda dan wakil undang-undang Anda mesti memberikan notis bertulis kepada Kami secepat yang mungkin, dan dalam apa-apa kejadian, dalam tempoh 30 hari dari tarikh kejadian.*

For Your convenience, Our Claim Form can now be printed from Our website at / *Untuk kemudahan Anda, Borang Tuntutan kini boleh didapati dari laman web Kami : www.chubb.com/my-goinsure.*

Note: The above is a summary of certain key terms and conditions of this Policy and is non-exhaustive. Please read the policy contract for the full terms and conditions of this Policy. / *Nota: Ringkasan di atas adalah terma dan syarat utama yang harus diketahui dan tidak lengkap. Sila baca kontrak polisi untuk terma dan syarat penuh Polisi ini.*

6. What are the major exclusions under this Policy? Apakah pengecualian penting di bawah Polisi ini?

This Policy does not cover / *Polisi ini tidak melindungi:*

- Self-inflicted injury and suicide / *Kecederaan diri dan bunuh diri*
- Driving while intoxicated / *Memandu semasa mabuk*
- Professional/motor sports / *Sukan professional/bermotor*
- War (whether declared or not), invasion, civil war, riot, civil commotion / *Peperangan (samada diisytiharkan atau tidak), perang saudara, rusuhan, kekecohan awam*
- Engaging in aviation other than as a fare-paying passenger / *Terlibat dalam penerbangan selain daripada penumpang Berbayar*
- Engaging (on duty) in naval, military and/or air force, fireman, law enforcement services or operations, other than 'rukun tetangga' or community policy / *Terlibat (semasa bertugas) dalam ketenteraan laut, darat dan/atau udara, ahli bomba, perkhidmatan atau operasi penguatkuasaan undang-undang, selain daripada rukun tetangga atau polis komuniti*
- Pre-existing medical conditions / *Keadaan perubatan prawujud*
- Illness and diseases / *Sakit dan penyakit*
- Mosquito and insect bites / *Gigitan nyamuk dan serangga*
- Venereal disease, congenital conditions / *Penyakit hubungan kelamin, kecacatan sejak lahir*
- Pregnancy, childbirth, miscarriage or abortion / *Kehamilan, kelahiran, keguguran atau pengguguran*
- Acupuncture treatment / *Rawatan akupunktur*

Note : This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions under this Policy. / *Senarai ini bukan menyeluruh. Sila rujuk kepada kontrak Polisi untuk senarai pengecualian yang lengkap di bawah Polisi ini.*

7. Can I cancel My Policy? / Bolehkah Saya membatalkan Polisi Saya?

You may cancel Your Coverage under this Policy at any time by written notice. Upon cancellation, Your Coverage under this Policy shall continue until the expiry of the Period of Insurance. There will be no refund of premiums under this Policy in the event of any cancellation. / *Anda boleh membatalkan Perlindungan di bawah Polisi ini pada bila-bila masa dengan memberikan notis bertulis terlebih dahulu. Apabila Perlindungan di bawah Polisi ini dibatalkan, Perlindungan Anda akan berterusan sehingga tamat Tempoh Insurans. Tiada bayaran balik premium di bawah Polisi ini sekiranya berlaku pembatalan.*

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8. What do I need to do if there are changes to My contact / personal details? / Apakah yang perlu Saya buat jika terdapat perubahan kepada butir-butir peribadi Saya?

It is important that You inform Us of any changes to Your account details, e-mail address and life profile including Your occupation and personal pursuits which would affect the risk profile. / Adalah penting bagi Anda untuk memberitahu Kami jika terdapat apa-apa perubahan kepada butir-butir akaun, alamat e-mel dan profil riwayat Anda termasuk pekerjaan Anda dan aktiviti peribadi Anda yang akan mempengaruhi risiko profil.

9. Where can I get further information? / Di manakah boleh Saya dapat maklumat lanjut?

If You have any queries, please contact Us at : / Jika Anda mempunyai apa-apa pertanyaan, Anda boleh menghubungi Kami di:

Chubb Insurance Malaysia Berhad
Registration No / No. Pendaftaran: 197001000564 (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
Malaysia.
Tel: 03-2058 3198 Fax: 03-2058 3333
GoInsure Website : www.chubb.com/my-goinsure
Chubb Malaysia Website: www.chubb.com/my

10. Other types of Personal Accident cover available / Jenis Insurans Kemalangan Peribadi yang lain yang sedia ada :

Please refer to Our website / Sila rujuk kepada laman web Kami : www.chubb.com/my

IMPORTANT NOTE / NOTA PENTING :

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED 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 OR CONTACT US DIRECTLY FOR MORE INFORMATION. / ANDA DINASIHATI MENGAMBIL PERHATIAN SKALA MANFAAT UNTUK KEMATIAN DAN KETIDAKUPAYAAN DALAM POLISI INSURANS ANDA. ANDA MEMPUNYAI PILIHAN UNTUK MENCALONKAN SEORANG PENCALON DAN IA HENDAKLAH MEMPUNYAI SAKSI DAN MEMASTIKAN YANG PENCALON TAHU MENGENAI POLISI KEMALANGAN PERIBADI YANG ANDA TELAH BELI. ANDA HARUS MEMBACA DAN MEMAHAMI POLISI INSURANS TERSEBUT DAN MEMBINCANG ATAU TERUS HUBUNGI KAMI UNTUK MAKLUMAT LANJUT.

Please be reminded that / Harap diingatkan yang:

- 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 / Anda mempunyai tanggungjawab yang sewajarnya untuk memberi kepada kami atau pengantara kami semua maklumat yang berkaitan agar membolehkan kami memberi produk kewangan yang paling sesuai untuk anda dan dengan menahan apa-apa maklumat yang kami atau pengantara kami minta, atau memberi maklumat yang tidak tepat, kami mungkin tidak dapat mengesyorkan produk kewangan yang sesuai yang boleh memenuhi keperluan anda;
- 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 / Anda harus membaca dan memahami terma-terma kontrak dan membincang dengan lebih lanjut dengan kami atau pengantara kami sekiranya terdapat apa-apa terma yang anda tidak faham, sebelum menerima kontrak polisi.

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. / Dengan menerima kontrak polisi, anda mengakui yang pengantara kami atau pegawai Chubb telah menerangkan kepada anda dengan jelas mengenai perlindungan polisi kontrak dan terma-terma utama kontrak, dan kontrak polisi yang diberi adalah sesuai dengan keperluan insurans anda.

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The information provided in this disclosure sheet is valid as at 01 June 2024. / *Maklumat yang diberi di dalam lampiran penerangan ini adalah sah pada 01 Jun 2024.*

* This Product Disclosure Sheet is a brief description only and is not exhaustive. This is not a contract of insurance. Please refer to full details of the terms and conditions as set out in the Policy contract. In the event of inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail. / *Lampiran ini hanya huraian yang ringkas sahaja dan bukan menyeluruh. Ini bukan kontrak insurans. Sila rujuk kepada butir-butir terperinci terma-terma dan syarat-syarat yang dinyatakan di dalam kontrak Polisi. Jika terdapat percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan digunakan.*

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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) / *Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk kepada [Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM](#) atau [hubungi Chubb Insurance Malaysia Berhad](#) atau PIDM (layari www.pidm.gov.my).*

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