

# Workplace Personal Accident

## Product Disclosure Sheet

Please read this Product Disclosure Sheet before You decide to take out the Workplace Personal Accident plan. Be sure to also read the general terms and conditions.



### 1. What is this product about?

This Policy provides compensation in the event of injuries, disability or death caused solely and directly by violent, accidental, external and visible events. Please refer to the Policy contract for full details.

### 2. Who can purchase this cover?

This Policy can be purchased by a company to cover its employees. All employees must be included for coverage.

### 3. What are the covers / benefits provided?

This Policy covers:

Part	Benefit	Amount of Coverage
A	Accidental Death and Disability	Flexible up to a maximum of RM2 million per person but not more than 10 times of the Insured Person's basic annual salary
B	Weekly Benefits - Bodily Injury (optional) <ul style="list-style-type: none"><li>• Temporary Total Disablement (TTD) per week</li><li>• Temporary Partial Disablement (TPD) per week</li></ul>	The amount to be insured under this benefit is based on 75% of basic weekly salary and up to a maximum of RM1,000 per week  50% of TTD
C	Medical Expenses (optional)	Flexible up to a maximum of RM10,000 per person. The Sum Insured shall not more than 10% of Accidental Death's Sum Insured
D	Daily Accident Hospital Income (optional)	Flexible up to a maximum of RM300 per day per person ( subject to a maximum pay-out of 60 days)

This policy also provides the following benefits/extensions/clauses:

- Funeral expenses up to RM2,000 in the event of Accidental Death
- Repatriation of Remains up to RM3,000 in the event of Accidental Death
- Ambulance cost up to RM500
- One time amount of RM500 for Coma benefit
- Mobility Expenses up to RM500
- Snatch theft/Robbery of RM150
- Exposure
- Disappearance
- Unprovoked murder and unprovoked assault
- Natural disasters

- Strike, riot and civil commotion
- Motorcycling
- Intoxication except when in violation of law
- Drowning
- Accidental Inhalation of poisonous fumes
- Food and drink poisoning
- Amateur sports and social sporting activities (excluding hazardous sports)
- Animal or insect bite excluding bites that result in virus or bacterial transmission such as dengue, malaria or chikungunya
- Terrorism

Duration of cover is for one year. You need to renew your insurance cover annually.  
Please refer to the Permanent Disablement Benefit's table of benefit schedule in the sample policy contract.

#### 4. How much premium do I have to pay?

##### Premium Rates (subject to the applicable Service Tax (ST) rate imposed by the Government)

Part	Benefit	Amount of coverage (RM)	Occupational Class		
			Class I	Class II	Class III
A	Accidental Death and Disability	10,000	7.53	9.01	10.49
B	Weekly Benefits - Bodily Injury <ul style="list-style-type: none"> <li>• Temporary Total Disablement (TTD)</li> <li>• Temporary Partial Disablement (TPD)</li> </ul>	100 per week/ 50% of TTD per week	16.32	19.50	22.79
C	Medical Expenses	500	3.82	4.66	5.41
D	Daily Accident Hospital Income	10	1.33	1.59	1.86

The total premium that You have to pay may vary depending on the sum insured; benefit option and headcount of employee You wish to insure and the occupational class.

##### Description of Occupation classification

- Class I : Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places. (e.g. accountant, clerk, office manager, lawyer, doctor, secretary, lecturer)
- Class II : Professions and occupations involving work of a supervisory nature or work which involves substantial travelling but not involved in manual work. (e.g. surveyor, salesman, site engineer, site supervisor, waiter/waitress, loss adjuster)
- Class III : Professions and occupations involving occasional or regular manual work but not of particularly hazardous nature, not involving the use of woodworking machinery, not performance at a height of more than 30 feet outside a building. (e.g. electrician, mechanic, farmer, plumber, wireman, factory worker)

##### Excluded Occupation/risk/Trade

Any occupations which fall out of Class I, Class II and Class III (e.g. atomic/nuclear energy plants, explosives (use and manufacturing), military/army, armed forces, peacekeeping forces, law enforcement personal or similar group or exposures, mining, person engaged in underground tunnelling, quarrymen, offshore risks, entertainers, person in professional sports activities, public and emergency services including police, fire brigade, ambulance services, any kind of racing, weapons, ammunition and accessories manufacturing, media, ship crews, fishermen, aircraft testers, pilot or crew, diver, sawyers, timer logging workers, driver/attendant of timber lorries and winches, steeplejack, workers working above 30 feet in height, stevedores, shipyard/dock/harbour workers, jockey)

## Group Discount

No of employee	Discount
1-10	0%
11-15	10%
16-30	15%
31-40	20%
41-50	25%
51-100	30%
101-150	35%
150-200	40%
>200	50%

### Important Note:

1. Minimum premium of RM100.00 (excluding Applicable Taxes and stamp duty)
2. Minimum group size of 3 employees

## 5. What are the fees and charges I have to pay?

Type	Amount
Stamp Duty	RM10.00
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% of premium.

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

### • Duty to Take Reasonable Care

You must take reasonable care:

- (a) not to make a misrepresentation to Us when answering any questions We ask in the enrolment form;
- (b) 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
- (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You 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, fraud or misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty to take reasonable care before or at the time Your Policy was entered into, depending on the type of misrepresentation/non-disclosure and the effect of it;
- (b) breach a provision of Your Policy;
- (c) make a fraudulent claim under any policy of insurance;
- (d) engage in any act or omission which under Your Policy You are required to notify Us of, but You do not notify Us.

### • Premium Warranty

It is fundamental and absolute special condition of this contract of insurance that the Premium due must be paid and received by Us within 60 days from the inception date of this Policy/endorsement/renewal certificate.

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 on risk.

Where the Premium payable pursuant to this warranty is received by Our authorised agent, the payment shall be deemed to be received by Us for the purpose of this warranty and the onus of providing that the Premium payable was received by a person, including an agent, who was not authorised to receive such Premium, shall lie on Us.

- **Age limit:** 16 years old to 70 years old and renewal up to 75 years old.

- **Claim:** Must be made within 30 days of occurrence of the event giving rise to the claim. For Your convenience, Our A&H Claim Form can now be printed from Our website at [www.chubb.com/my](http://www.chubb.com/my).
- **Termination of Cover:** Cover under this Policy in respect of any Insured Person will terminate on the earliest of the following events:
  - i. The Insured Person ceasing to satisfy any of the eligibility requirements set out in the Policy
  - ii. The death of such Insured Person
  - iii. When the Insured Person ceases to be employed by the employer
  - iv. Upon expiry of the Period of Insurance

## 7. What are the major exclusions under this Policy?

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This Policy does not cover:

- Any form of illness, disease
- intentional self-injury, suicide, reckless misconduct or any illegal or criminal act
- War, invasion, civil war, direct participation in a strike or riot
- Professional sport of any kind
- member of the armed forces, naval, military, air force of any country or international authority
- Pregnancy, childbirth or abortion
- Flying or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers and operating between established commercial airport

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

## 8. Can I cancel My Policy?

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You may cancel Your Policy at any time by giving Us written notice. Upon cancellation and provided no claim has been made, You are entitled to a refund premium based on the scale of short period rates subject to minimum premium of RM100.

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

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

## 10. Where can I get further information?

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Should You require additional information about personal accident insurance, please refer to the insuranceinfo 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 queries, please contact us at:

Chubb Insurance Malaysia Berhad  
 Registration Number: 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)

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

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Please refer to Our website: [www.chubb.com/my](http://www.chubb.com/my)

**IMPORTANT NOTE:**

**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 WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

This product disclosure sheet is prepared in both English and Malay languages. In the event of 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 disclosure sheet is valid as at 15/05/2024.

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.

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