

Product Disclosure Sheet - Crystal Essentials Personal Accident

Please read this Product Disclosure Sheet before you decide to take out the Individual 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. What are the covers / benefits provided?

This policy covers:

Plan	A	B	C	D	E	F	G*	H*
Benefit	RM	RM	RM	RM	RM	RM	RM	RM
Accidental Death	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
Permanent Disablement	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
Temporary Total Disablement (Per week)	60	80	120	150	200	250	375	500
Temporary Partial Disablement (Per week)	30	40	60	75	100	125	187.5	250
Medical Expense	3,500	5,000	6,000	7,000	8,000	9,000	10,000	12,000
Corrective Dental and/or Cosmetic Surgery	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
Traditional Treatment	50 per visit up to 400							
Purchase of Orthopaedic Equipment	1,000	2,000	2,000	3,000	3,000	5,000	5,000	5,000
Ambulance Fee (per occurrence)	2,000							
Medical/Post Mortem Report	200							
Permanent Impotency & Infertility (due to Accident)	50,000							
Kidnap Benefit	25,000							
Bereavement Allowance (due to Denggi, Malaria or Japanese Encephalitis)	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Funeral Allowance (due to Accident)	5,000							

Plans	A	B	C	D	E	F	G	H
Benefit	RM	RM	RM	RM	RM	RM	RM	RM
Daily Hospital Income (max up to 180 days)	30	50	50	80	100	150	185	225
Home Nursing Care	250 per month up to 3,000							
Travel Expenses	2,000	2,000	3,000	3,000	3,000	5,000	5,000	5,000
Blood Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Personal Liability (Territorial Limit: Malaysia)	50,000	100,000	150,000	200,000	200,000	300,000	300,000	300,000
Medical Evacuation/Repatriation	10,000							
Double Indemnity (Death or Permanent total paralysis from neck down or permanent total loss/loss of use of two limbs due to accident whilst travelling as a fare paying passenger in any mode of public transport or travelling overseas or as a victim of snatch theft)	100,000	200,000	300,000	400,000	600,000	1,000,000	1,500,000	2,000,000
Renewal Bonus	Yes (10% of first sum insured up to maximum of 100%)							
Cashless Hospital Admission (Due to Accident and Panel Hospital in Malaysia)	Yes (up to a Maximum RM2,500 per admission and subject to Medical Expenses Limit)							
Snatch Theft	300							

Note: *To be referred to your insurance agent for underwriting approval

Note: Please refer to the scale of benefits for death and disablement in the sample policy contract.
Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

Occupational Category	A	B	C	D	E	F	G	H
Premium with weekly benefits (subject to the applicable service tax rate imposed by the Government)								
Non-Manual	139.00	210.00	295.00	381.00	519.00	1,034.00	1,451.00	1,902.00
Manual	193.00	295.00	427.00	589.00	873.00	NA	NA	NA
Premium without weekly benefits (subject to the applicable service tax rate imposed by the Government)								
Non-Manual	98.00	169.00	230.00	306.00	431.00	839.00	1,239.00	1,627.00
Manual	162.00	264.00	394.00	535.00	818.00	NA	NA	NA

Note: *To be referred to your insurance agent for underwriting approval

The total premium that You have to pay may vary depending on the choice of plan required and underwriting requirements.

Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change to Your address on file.

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

Type	Amount
Stamp Duty	RM10.00
Service Tax (ST)	The applicable ST rate imposed by the Government
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?

This Policy does not cover:

- Importance of disclosure
 - i. You must take reasonable care:
 - a) not to make a misrepresentation to Us when answering any questions We ask in the proposal 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.
 - ii. 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.
- Occupation - There are occupations which are not covered by this Personal Accident policy. Please refer to the list of excluded occupations in the brochure.
- Cash before cover warranty - It is fundamental and absolute term of this contract of insurance that the full premium must be paid and received by Us before the insurance cover under the Policy, Endorsement or Renewal as the case may be, can commence.
- Eligibility - The Insured Person and/or Insured Spouse must be aged between eighteen (18) years and sixty five (65) years at the date of inception of this Policy with renewal option up to eighty (80) years of age. Children to be insured must be legally dependent, unmarried children (including step-children and legally adopted children) of the Policyholder who are wholly dependent on the Insured Person for financial support and are a) over twenty-nine (29) days, but under nineteen (19) years of age, and residing in the Insured Person's household, or; b) under twenty-three (23) years of age and a full-time student at a recognized school, college or university.
- Claim - Must be made within thirty (30) days of occurrence.

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
- Pre-existing Condition
- Mental defect or infirmity

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 Your life profile including Your 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', or You can visit 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
W www.chubb.com/my

10. Other types of Personal Accident cover available :

Please refer to Our website : 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 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 28/2/2025.

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.

Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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).