

Product Disclosure Sheet

Individual Personal Accident Insurance Plan

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).

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide You with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **You should read it too.**

1. What is Individual Personal Accident Insurance Plan?

Individual Personal Accident Insurance Plan provides compensation in the event of injuries, disability or death caused solely and directly by accidental, violent, external and visible means.

2. Know Your Coverage

As an illustration, for **RM79.55** annually, the Insured Person will receive the following **coverage**:

This Policy covers :	
• Accidental Death	RM 50,000
• Permanent Disablement (Scale II)	Up to RM 50,000

By paying an **additional** premium, You can expand the coverage to include :

Additional Coverage :	
• Temporary Total Disablement (Per week)	RM 100
• Temporary Partial Disablement (Per week)	RM 50
• Medical Expenses (Limit any one Accident)	RM 500 – RM 5,000

This Policy excludes :	
• 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: The above is a brief description of certain key benefits and exclusions under the Policy and is non-exhaustive. Please read the Policy Wording for the scale of benefits for death and disablement, full details, terms and conditions of the insurance.

If You have any questions or require assistance on Your personal accident insurance, You can :

Call Us at: 603-2058 3000

Visit Us at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email Us at: Inquiries.MY@chubb.com

3. Know Your Obligations

For this personal accident insurance, You must pay a premium of :	
Standard Cover	RM 79.55 annually
Additional Cover - Temporary Total Disablement (Per week)	RM 21.20 annually
Additional Cover - Temporary Partial Disablement (Per week)	RM 5.30 annually
Additional Cover - Medical Expenses (Limit any one Accident)	RM 10.60 - RM 38.16 annually (Depending on the plan chosen)
You also have to pay the following fees and charges :	
Stamp duty	RM 10.00
Commission paid, if any, to the Insurance Intermediary	Maximum up to 25% of the premium
Other applicable charges	8% service tax

4. Other Key Terms

- The Insured Person must be aged between eighteen (18) and sixty-five (65) years old during the Period of Insurance.
- The duration of coverage is 12 months. You need to renew Your Policy annually.
- The minimum premium is RM 100 (excluding applicable taxes and stamp duty) for this Policy.
- You must provide complete and accurate information in the proposal form (or when You apply for this Coverage).
- You must disclose all material facts such as Your or Insured Person's occupation and personal pursuits. You must take reasonable care not to make a misrepresentation and answer questions fully and accurately. Failure to do so may result in avoidance of contract or refusal or reduction of your claim.
- Procedure for making a claim - On the happening of any occurrence likely to give rise to a claim under this Policy, You must give Us written notice as soon as possible and, in any event, within twenty-one (21) days after the date of occurrence.

To submit a claim, please log in with Your Certificate of Insurance number and complete the online submission with the required supporting documents on the Chubb Malaysia Claims Portal at :

<https://apac.myaccount.chubb.com/myaccount/my/default/default/default/en-MY>

- 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 (Cash Before Cover).
- You may refer to the description of Occupation classification and list of declined Occupations in the proposal form.

Note: This list is non-exhaustive. You should refer to the Policy/certificate for the full list of terms and conditions.

5. Can I cancel my Coverage?

Yes. You may cancel your policy at any time by giving a written notice to Us. Upon cancellation, You are entitled to a refund premium based on the scale of short period rates (subject to minimum premium of RM 100) as shown in the Policy Wording.