

Product Disclosure Sheet

Group Personal Accident Maximum Protection

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 Group Personal Accident Maximum Protection?

Group Personal Accident Maximum Protection is a group policy which provides compensation to the eligible Insured Person in the event of injuries, disability or death caused by an accidental sudden, external and identifiable event.

2. Know Your Coverage

As an illustration, for **RM 51.00** (Per person based on 5-50 employees) annually, the Insured Person's **coverage** will be as follows :

This Policy covers (Sum Insured Per Person) :	
• Accidental Death	RM 50,000
• Disablement (Scale II)	Up to RM50,000
• Accidental Medical Expense	RM 1,000
• Accidental Hospital Income (Maximum 60 Days)	RM 50 per day
• Alternative Medical Expenses	RM 500
• Death due to Dengue	10% Sum Insured up to maximum of RM 50,000
• Dengue Recuperation	RM 1,000
• Additional Indemnity for Public Conveyance	Double Indemnity of Accidental Death Sum Insured
• Burns (2nd & 3rd degree)	Up to RM 5,000
• Fractured Bones	Up to RM 5,000
• Recruitment Costs	RM 5,000
• Visitor's Benefit	RM 5,000
• Funeral Expenses/Repatriation of Remains	RM 5,000
• Coma Benefit	RM 1,000
• Mobility/Home Renovation Expense	RM 1,000
• Get Well Benefit	RM 500
• Snatch Theft/Robbery	RM 250
• Ambulance Cost	RM 500
• Dependent Child Supplement	RM 5,000 per child/10,000 per family
• Trauma Counselling Compensation	RM 1,000 per session/5,000 per policy period
• Credit Card Indemnity	RM 1,000
• Corporate Events Cover for Family – Accidental Death & Disablement	RM 25,000
• Corporate Events Cover for Family – Medical	RM 1,000

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

Optional Benefits (Accident Only) :		
Benefits	Plan 1	Plan 2
• Temporary Total Disablement (per week)	RM 200	RM 500
• Temporary Partial Disablement (per week)	RM 100	RM 250

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

This Policy excludes :

- Intentional self-inflicted injury and suicide
- Any form of disease, AIDS
- War or participation in a strike or riot
- Flying or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers and operating between established commercial airport
- Professional Sports
- 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 51.00 (Per person based on 5-50 employees) annually
Additional Cover - Temporary Total Disablement and Temporary Partial Disablement (Per week) (Accident Only)	RM 30.00 – RM 70.00 (Per person based on 5-50 employees) 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 benefits and limits of each benefit is listed in the quotation slip presented to you.
- The minimum premium is RM 500 for this Policy.
- The Insured Person must be aged between sixteen (16) and eighty (80) years old 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 :
 - (a) 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
 - (b) No benefit is payable under Weekly Benefits, Fractured Bones, Accidental Medical Expenses Reimbursement and Accident Hospital Income.
- The duration of coverage is 12 months. You need to renew the Policy annually.
- 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 the Insured Person's occupation and personal pursuits which would affect the risk profile. 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 thirty (30) 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>
- 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.

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 and provided no claim has been made, You are entitled to a refund premium based on the scale of short period rates as shown in the Policy Wording.