

Product Disclosure Sheet

Domestic Help Insurance

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 Domestic Help Insurance?

Domestic Help Insurance 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 **RM71.43** annually, the Insured Person's coverage will be as follows:

This Policy covers :		This Policy excludes :
Personal Accident	RM 50,000	• Self-inflicted injury, suicide
• Accidental Death	Up to RM50,000	• AIDS, HIV, sexually transmitted disease
• Permanent Disablement	RM 750	• War/nuclear risks
• Medical Expenses (Excess RM50.00)	RM 100	• Pregnancy, childbirth, miscarriage, abortion
• Ambulance Fees		• Riding on a motorcycle, motor scooter, moped or mechanically assisted pedal cycle (whether as driver or passenger)
• Repatriation Expenses	RM 5,000	• Any unlawful act or any contravention of any Malaysian laws
• Hospitalisation & Surgical Expenses	RM 5,000	• Any deliberate act
• Weekly Benefit (max 10 weeks)	RM 100 per week	
• Vicarious Liability (Third Party Expenses)	RM 5,000	

The duration of coverage is 12/24 months. You need to purchase new policy once expired.

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 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

Standard Cover	• RM50.00 for 12 months cover • RM 70.00 for 24 months cover
Additional Cover	Not applicable
Total Premium You must pay is: RM50.00 – RM70.00	
You also have to pay the following fees and charges:	
Stamp duty	RM10.00
Commission	25% of premium, which is: • RM12.50 for 12 months cover • RM 17.50 for 24 months cover
Other applicable charges	Service tax - 8% of premium, which is:

	<ul style="list-style-type: none">• RM4.00 for 12 months cover• RM5.60 for 24 months cover
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4. Other Key Terms

- You / the Insured must be the legal employer of the Insured Person.
- The Insured Person means a foreign domestic maid working under Your employment and below the age of sixty-six (66) at the next birthday.
- Change of Insured Person is not allowed during the Policy period.
- You must provide complete and accurate information in the enrolment 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.
- This Policy will automatically cease from the date of the Immigration department's Check-out Memorandum, when the Insured Person leaves Malaysia and resumes upon her return, upon the Insured Person attaining sixty-six (66) years of age, cessation of employment permit or rejection by the Malaysian authorities or the Insured Person's entry or stay in Malaysia, whichever is the earliest.
- Procedure for making a claim - On the happening of any occurrence likely to give rise to a claim under this Policy, the You must give Us written notice immediately in case of Death or twenty-one (21) days after the date of occurrence for non-fatal injury.
- To submit a claim, please log in with Your Policy 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).

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 the policy at any time by giving a written notice to us. Any cancellation of Policy within 6 months from the date of commencement, the refund premium is only 50% of the premium subject to a minimum premium of RM35.00. No refund premium shall be payable for any cancellation of Policy after 6 months from the date of commencement or if any claims made under this Policy.