

Product Disclosure Sheet

Workplace Personal Accident

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 Workplace Personal Accident?

Workplace Personal Accident is a group policy which provides compensation in the event of the Insured Person's injuries, disability or death caused solely and directly by accidental, violent, external and visible mean.

2. Know Your Coverage

As an illustration, for **RM 35.50** (Per person based on 1-10 employees) annually, Insured Person's **coverage** will be as follows :

This Policy covers (Sum Insured Per Person) :	
• Accidental Death	RM 50,000
• Disablement	Up to RM50,000
• Funeral Expenses	RM 2,000
• Repatriation of Remains	RM 3,000
• Coma Benefit (One time)	RM 500
• Mobility Expenses	RM 500
• Ambulance Cost	RM 500
• Snatch Theft/Robbery	RM 150

By paying an **additional** premium, coverage can be expanded to include :

Optional Benefits (Sum Insured Per Person) :	
• Temporary Total Disablement (TTD) (Per week)	RM 100 (Not more than 75% of basic weekly salary)
• Temporary Partial Disablement (TPD) (Per week)	RM 50
• Accidental Medical Expenses Reimbursement	RM 500
• Daily Accidental Hospital Income (Maximum 60 days)	RM 10 per day

This Policy excludes :

- Any form of illness, disease, virus or bacterial infection
- 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
- Certain occupation/risk/trade eg atomic/nuclear plants, military, offshore risks/ship crew

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 35.50 (Per person based on 1-10 employees) annually
Additional Cover - Temporary Total Disablement (TTD) and Temporary Partial Disablement (TPD) (Per week)	RM 15.40 (Per person based on 1-10 employees) annually
Accidental Medical Expenses Reimbursement	RM 3.60 (Per person based on 1-10 employees) annually
Daily Accidental Hospital Income	RM 1.25 (Per person based on 1-10 employees) annually
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

- This Policy can be purchased by a company to cover its employees. All eligible employees must be included for coverage.
- The minimum premium is RM 100 (excluding applicable taxes and stamp duty) for this Policy.
- The minimum group size is 3 employees for this Policy.
- The Insured Person must be aged between sixteen (16) and seventy (70) years old at the date of inception of this Policy (renewable up to seventy-five (75) years old).
- 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 changes in company profile and/or employee details, occupation and personal pursuits which will affect Your 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 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>
- The premium due must be paid and received by Us within sixty (60) days, from the inception date of the 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 We are on risk.
- Premium rates payable on your Policy are not guaranteed and We reserve the right to amend the premium rates by giving you thirty (30) days' written notice.
- The total premium that you have to pay may vary depending on the sum insured, benefit option, headcount of employee you wish to insure and the occupational class of the employees.

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. 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 RM 100) as shown in the Policy Wording.