

# Product Disclosure Sheet

## Essential Plus 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](http://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 Essential Plus Personal Accident?

Essential Plus Personal Accident 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 **RM 98.00** annually, You will receive the following **coverage** :

This Policy covers:			
• Accidental Death & Permanent Disablement	<b>RM 50,000</b>	• Daily Hospital Income (Up to 365 days per Accident)	<b>RM 50</b>
• Medical Expenses	<b>RM 5,000</b>	• Fracture/Broken Bones	<b>RM 2,000</b>
• Serious Burns	<b>RM 2,000</b>	• Ambulance Fees	<b>RM 2,000</b>
• Corrective Dental and/or Cosmetic Surgery	<b>RM 5,000</b>	• Traditional Treatment (Up to RM50 per visit)	<b>RM 400</b>
• Purchase of Orthopaedic Equipment (Including implant)	<b>RM 1,000</b>	• Home Nursing Care (Up to RM250 per month & up to 1 year only)	<b>RM 3,000</b>
• Medical/Post Mortem Report	<b>RM 200</b>	• Permanent Impotency and Infertility	<b>RM 50,000</b>
• Kidnap Benefit	<b>RM 50,000</b>	• Bereavement Allowance	<b>RM 5,000</b>
• Funeral Allowance	<b>RM 5,000</b>	• Travel Expenses	<b>RM 2,000</b>
• Blood Transfusion	<b>RM 5,000</b>	• Medical Evacuation/Repatriation (Due to Accident overseas)	<b>RM 25,000</b>
• Personal Liability (Territorial Limit: Malaysia only)	<b>RM 50,000</b>	• Double Indemnity (Death or certain Permanent total paralysis whilst travelling in public transport or travelling overseas or as a victim of snatch theft)	<b>RM 100,000</b>
• Compassionate Allowance for Specified Infectious Diseases	<b>RM 10,000</b>	• Renewal Bonus (10% per year up to a maximum of)	<b>100%</b>

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

Optional Benefit (1) - Weekly Benefits (Only for working adults) (Not applicable to Dependent Child)			
Benefits	Plan 1	Plan 2	Plan 3
• Temporary Total Disablement (Per week, up to 52 weeks)	<b>RM 100</b>	<b>RM 200</b>	<b>RM 300</b>
• Temporary Partial Disablement (Per week, up to 52 weeks)	<b>RM 50</b>	<b>RM 100</b>	<b>RM 150</b>
Optional Benefit (2) - Lifestyle Booster			
Benefits	Plan 1	Plan 2	Plan 3
• Snatch Theft (Limited to 2 claims)	<b>RM 600</b>	<b>RM 600</b>	<b>RM 600</b>
• Accidental Miscarriage	<b>RM 2,000</b>	<b>RM 3,000</b>	<b>RM 5,000</b>
• Child Education Fund (Per Child, up to 3 Children)	<b>RM 5,000</b>	<b>RM 10,000</b>	<b>RM 15,000</b>
• Daily Family Care (Up to 14 days)	<b>RM 50</b>	<b>RM 75</b>	<b>RM 100</b>
• Domestic Violence Compassionate Cash (Up to 1 incident)	<b>RM 200</b>	<b>RM 300</b>	<b>RM 500</b>
• Lifestyle Modification Expenses	<b>RM 5,000</b>	<b>RM 10,000</b>	<b>RM 15,000</b>
• Parent Support Assistance (Per parent, up to 2 parents)	<b>RM 3,000</b>	<b>RM 5,000</b>	<b>RM 7,500</b>
• Trauma Counselling (Up to RM 500 per session)	<b>RM 2,000</b>	<b>RM 3,000</b>	<b>RM 5,000</b>
• Cash Out Robbery (Subject to 90/10 co-insurance)	<b>RM 300</b>	<b>RM 500</b>	<b>RM 1,000</b>
• Purchase Protection (Subject to 90/10 co-insurance)	<b>RM 200</b>	<b>RM 300</b>	<b>RM 500</b>

**This Policy excludes :**

- Deliberate self-inflicted injury and suicide
- Sickness, Illness or Disease
- War (whether declared or not), invasion, civil war, riot, civil commotion
- Driving while intoxicated
- Committing or attempting to commit any unlawful act
- Pre-existing Medical Condition
- Mental defect or infirmity

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](mailto:Inquiries.MY@chubb.com)

### **3. Know Your Obligations**

<b>For this personal accident insurance, You must pay a premium of :</b>	
Standard Cover	RM 98.00 annually
Family Discount (For Standard Cover only): Insured Only	30% discount on payable premium for Dependent Child/Children
Family Discount (For Standard Cover only): Insured and Spouse	50% discount on payable premium for Dependent Child/Children
Additional Cover (Optional Benefit (1) - Weekly Benefits) (Not applicable to Dependent Child)	RM 23.00 – RM 67.00 annually (Depending on the plan chosen)
Additional Cover (Optional Benefit (2) - Lifestyle Booster)	RM 10.00 – RM 27.00 annually (Depending on the plan chosen)
<b>You also have to pay the following fees and charges :</b>	
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 a Malaysian Resident, a Malaysian work permit holder, or otherwise legally employed in Malaysia that aged between eighteen (18) and seventy-five (75) years old (renewable up to one hundred (100) years old) except for Dependent Child who must be either over twenty-nine (29) days but under nineteen (19) years old, or under twenty-three (23) years old and a full-time student at a recognised school, college or university at the date of inception of this Policy.
- The duration of coverage is 12 months. You need to renew your 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 Your 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 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>
- Full premium must be paid and received by Us before the insurance cover under the Policy can commence (Cash Before Cover).
- You are entitled to purchase cover for one Essential Plus Personal Accident Plan only.
- You may refer to the description of Occupation classification and list of declined Occupations in the brochure.
- Dependent Child/Children may only be covered under Plan 1 or 2 as shown in the brochure/Policy Wording.

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.