Product Disclosure Sheet - Domestic Help Insurance

Please read this Product Disclosure Sheet before you decide to take out the Domestic Help Insurance Plan. Be sure to also read the general terms and conditions.

1. What is this product about?

This product will compensate you for bodily injury caused to your domestic helper by accidental means which injury shall solely and independently of any other cause result in disablement or necessitate medical and/or hospitalization and surgical treatment or in the event of death or disablement, to your maid or her nominated beneficiary or legal personal representative. Please refer to the Policy Contract for full details.

2. What are the covers / benefits provided?

This policy covers:

a) Personal Accident
   • Death/Permanent Disablement - RM30,000.00
   • Medical Expenses - RM750 (Excess RM50.00)
   • Ambulance Fee - RM100
b) Repatriation Expenses up to RM5,000.00
c) Hospitalization & Surgical Expenses up to RM5,000.00
d) Weekly Benefits @ RM100.00 per week (maximum 10 weeks)
e) Vicarious Liability (Third Party Liability) - RM5,000

Note: Please refer to the scale of benefits for death and disablement in the sample policy contract.

Duration of cover is for:
• 12 months
• 24 months

3. How much premium do I have to pay?

The premium (subject to Applicable Taxes) you have to pay is:
• 12 months coverage : RM53.00
• 24 months coverage : RM74.20

4. What do I have to pay in addition to the premium?

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Stamp Duty</td>
<td>RM10.00</td>
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</table>

What is included in the premium?

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commissions paid to the insurance intermediaries (if any)</td>
<td>Maximum up to 25% of the premium (excluding Applicable Taxes)</td>
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</table>

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5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure
  i. You must take reasonable care:
     a) not to make a misrepresentation to Us when answering any questions we ask in the proposal form;
     b) when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or
        amending any matter previously disclosed to Us in relation to this Policy; and
     c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to
        Our decision on whether to accept the risk or not and the rates and terms to be applied.
  ii. Consequences of Breach of Duty
      Breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the
      Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of
      misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

- Age limit - This product shall not apply to any Domestic Helper who has attained the age of 55 years.

- Cash before cover warranty - It is fundamental and absolute term of this contract of insurance that the 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.

- Policy Renewal - We shall not send any notice of the renewal premiums. You need to renew your insurance cover
  thereafter.

- Territorial Limit - Within Malaysia only

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full terms and conditions under this Policy.

6. What are the major exclusions under this Policy?

This Policy does not cover:
- Self-inflicted injury, suicide and attempted suicide or intentional self-inflicted injury or insanity
- AIDS, HIV, sexually transmitted disease
- War / nuclear risks
- Pregnancy, childbirth, miscarriage, abortion
- Riding on a motorcycle, motor scooter, moped or mechanically assisted pedal cycle (whether as driver or passenger)
- Any unlawful act

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

You may cancel Your Policy by giving Us a written notice. 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.

8. What do I need to do if there are changes to My contact / personal details?

It is important that You inform Us of any changes in Your contact details to ensure that all correspondence reach You in a
timely manner.
9. Where can I get further information?

Should You require additional information about personal accident insurance, please refer to the insurance info booklet on ‘Personal Accident Insurance’, or You can visit www.insuranceinfo.com.my

If You have any enquiries, please contact Us at:

- Chubb Insurance Malaysia Berhad
  Wisma Chubb
  38 Jalan Sultan Ismail
  50250 Kuala Lumpur
  O +6 03 2058 3000
  F +6 03 2058 3333
  E Inquiries.MY@chubb.com

10. Other types of Personal Accident cover available:

Please refer to Our website: www.chubb.com/my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/09/2018.

For all intents and purpose where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provision, it is hereby agreed that the English version shall prevail.

*This sheet is a brief description only and is not exhaustive. This is not a contract of insurance. Please refer to full details of the terms and conditions as set out in the Policy. You can also refer to the consumer education booklet provided by Bank Negara.

Contact Us

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