Product Disclosure Sheet - Individual Personal Accident Insurance Plan

Please read this Product Disclosure Sheet before you decide to take out the Individual Personal Accident Plan. Be sure to also read the general terms and conditions.

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1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused solely and directly by violent, accidental, external and visible events. Please refer to the Policy Contract for full details.

2. What are the covers / benefits provided?

This policy covers:

- Accidental Death
- Permanent Disablement
- Temporary Total Disablement (optional)
- Temporary Partial Disablement (optional)
- Medical Expenses (optional)

only applicable to whom is gainfully employed

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

The duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that You have to pay may vary depending on the benefits, sum insured required and underwriting requirements.

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

Type	Amount
Stamp Duty	RM10.00
Tax (where applicable)	6% on the premium (included in the premium)
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% of the premium

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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.
- Occupation – There are occupations which are not covered by this Personal Accident policy. Please refer to the list of excluded occupations in the Proposal Form.
- Eligibility - The Insured Person must be aged between eighteen (18) years and sixty five (65) years at the date of inception of this Policy.
- Claim - Must be made within 21 days of occurrence.
- 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.

6. What are the major exclusions under this Policy?

This Policy does not cover:
- Intentional self-inflicted injury and suicide
- Any form of disease, AIDS
- War
- Provoked murder or provoked assault
- Committing or attempting to commit any unlawful act
- Childbirth, miscarriage, pregnancy

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. Upon cancellation, You are entitled to a refund of the premium based on the scale of short period rates. The scale of short period rates is available in the 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 life profile including Your occupation and personal pursuits which would affect the risk profile.

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:

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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 HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both the English and Malay versions. In the event of any inconsistencies between the two (2) versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this disclosure sheet is valid as at 23/04/2020.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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