



MSIG Insurance (Malaysia) Bhd
Registration No. 197901002705 (46983-W)
Head Office: Customer Service Centre, Level 15,
Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P.Ramlee, 50250 Kuala Lumpur
Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1800 88 MSIG (6744)
www.msig.com.my

A Member of **MS&AD** INSURANCE GROUP

Individual Personal Accident - HLB

Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take out the Individual Personal Accident - HLB. Be sure to also read the general terms and conditions.)

1. What is this product about?

Individual Personal Accident - HLB is a 24-hour worldwide plan that will compensate you for injuries, disability or death caused by accidental means.

This product is available to all Malaysians, Permanent Residents, Work Permit/ Employment Pass Holders or otherwise legally employed persons in Malaysia. They are eligible to apply if they are between 16 to 65 years of age at the date of first enrolment. They may continue to renew until the maximum age of 75. Different terms will apply for Malaysians residing outside Malaysia.

2. What are the covers/ benefits provided?

This policy has 3 Plans of cover. As illustration, we append below:-

Benefits/ Plans	P500 (RM)	P750 (RM)	P1K (RM)
Accidental Death	500,000	750,000	1,000,000
Permanent Disablement	Up to 500,000	Up to 750,000	Up to 1,000,000
Convalescence Allowance	5,000	5,000	5,000
Funeral, Cremation & Repatriation Expenses	2,000	2,000	2,000
*Covid-19/ Dengue Hospital Cash Benefit (per day)	300	300	300
Annual Premium	750	900	1,050
Premium Payable (including 6% Service Tax and RM10 Stamp Duty)	805	964	1123

Important Notes:

- *Covid-19/ Dengue Hospital Cash Benefit shall automatically be terminated once a claim is made for a single occurrence of hospitalisation under this benefit during the period of insurance, and any remaining amount not utilised shall be forfeited. There is no option to reinstate this benefit. This benefit covers up to maximum thirty (30) consecutive days. We do not cover any medical conditions arising within the first fourteen (14) days of the Insured Person's cover except accidental injuries.
- The percentage of sum insured will be payable according to the compensation specified in the policy wording if Insured Person suffered Permanent Disablement.
- Maximum indemnity payable under this policy will not exceed 100% of the sum insured.
- Please refer to policy wordings for more detailed information.

Duration of cover is for one (1) year. It may be renewed on each anniversary of the Date of Inception of the Policy by payment of the premium determined by the Company at the time of renewal.



3. How much premium do I have to pay?

The total premium that you have to pay depends on the plan you selected and it may vary depending on our underwriting requirements.

4. What are the fees and charges that I have to pay?

<u>Type</u>	<u>Amount</u>
• Service Tax	• 6% of premium
• Commissions paid to Bank	• 25% of premium
• Stamp Duty	• RM10.00

Please be informed that a 6% Service Tax will be charged with effect from 1 September 2018 for all taxable general insurance policies with period of insurance commencing on or after 1 September 2018 or policies spanning across 1 September 2018 (pro-rated charge).

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

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

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd (“Company”) and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Off Duty Clause** - The Policy shall be in force and shall be applicable only in respect of Accidental Death/ Permanent Disablement/ Injury taking place during the period the Insured Person is not at work and/ or not on official duty (only applicable to those Insured Person who fall under the list of occupations stated below). For the avoidance of doubt, the Policy does not extend to cover the Insured Person in respect of Accidental Death/ Permanent Disablement/ Injury arising directly or indirectly from occupation (the list of occupations are stated below) and/ or on official duty. Subject otherwise to the terms and conditions of the Policy.

List of Occupations (Applicable to Off Duty Clause):-

- Aircrew or Ship Crew including Pilots
- Professional Sports, racing involving the use of mechanically powered driven vehicles and/ or craft, or trial of speed or reliability.
- Divers, Seamen, Fishermen and Stevedores
- Explosive Handlers/ Makers
- Firemen, Military and Law Enforcement personnel including Policemen
- Professional Entertainers
- Tunnelling or Underground Workers
- Oil Rig Workers
- Mining Workers
- Timber Loggers and Workers
- Window Cleaners working at height above 30 feet
- Circus Performers/ Stuntmen
- Debts/ Bill Collector and Car Repossessor
- Guest Relation Officers
- Security Guard, Bodyguard and Watchman including Jockeys



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- **Automatic Renewal** - The Policy, subject to the terms and conditions, payment of premium when due, may be automatically renewed from year to year by mutual agreement between the Insured and the Company (during the application) but in any case shall terminate at the end of the Period of Insurance during which the person Insured attains the maximum age of seventy-five (75).
- **Cooling-Off Period** - You may cancel your policy by returning the policy within fifteen (15) days after you have received the policy and full premium will be refunded to you.
- **Cash Before Cover** (Applicable to Individual policyholders only) - This insurance shall not be effective unless the premium due has been paid. The premium warranty condition stated in the policy is hereby deleted.
- **Premium Warranty (Others)** - This insurance policy is automatically cancelled unless the full premium is paid within 60 days from commencement date of cover.
- **Notice of Claim** - Please provide a written notice to us with full details within seven (7) days upon receiving notice of or sustaining any accident, loss or damage. You may contact any MSIG Branch or your insurance adviser to obtain a copy of the claim form. Submit the completed claim form to us together with all relevant documents as soon as possible.
- Unless renewed, the coverage will cease on expiry date and we shall strictly not be liable.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- War and related risks
- Government Regulations or Acts or Authorities
- Hazardous sports including parachuting, hang gliding, mountaineering, any kind of race (other than on foot or swimming) or trial of speed or reliability
- Suicide, self-inflicted injury or illness
- Pregnancy, childbirth, physical or mental defect or infirmity
- AIDS, AIDS-related complex (ARC) or sexually-transmitted diseases
- Drug abuse unless the drug is taken in accordance with an authorised medical prescription (but not for the treatment of drug addiction)
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Any crew, trade, technical or sporting activity in connection with an aircraft
- Act of Terrorism

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 the cover at any time by notifying us in writing. Any refund of premium is based on the pro-rata basis on the unexpired period of cover and subject to the Company retaining a minimum premium of RM60.00 and prevailing Service Tax. No refund is allowed if there is any claim made during the period of cover.

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

You must advise us in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.



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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', available at all our branches or you can obtain a copy from the insurance adviser or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Insurer:

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Customer Service Hotline: 1800-88-MSIG (6744)
E-mail: myMSIG@my.msig-asia.com

Intermediary:

Hong Leong Bank Berhad
Level 16, Hong Leong Tower
No. 6, Jalan Damalela
Bukit Damansara
50490 Kuala Lumpur

10. Other types of personal accident insurance cover available:

Please contact us for other similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE 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 WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid as at 1 September 2020.