

Date: As Per Printing Date

FLEXI PROTECTOR PERSONAL ACCIDENT INSURANCE

Product Disclosure Sheet

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

1. What is this product about?

Flexi Protector Personal Accident Insurance is a 24-hour worldwide plan that will compensate you for death, disability or coma caused by accidental means.

This product is available to all Malaysians, Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia and can be extended to include your spouse and children. The maximum age limit at the date of first enrolment is 65 years, and is renewable up to 80 years, whereas the age limit for your children will be between 15 days and 21 years or up to the age of 23 if they are still in full time higher education.

2. What are the covers/benefits provided?

Basic Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
Accidental Death and/or Permanent Disablement				
• Adult	100,000	200,000	300,000	500,000
• Child	50,000	100,000	150,000	250,000
Permanent Partial Disablement	Percentage of Sum Insured as specified in the Schedule of Disablement Benefits			
Coma				
• Adult	100,000	200,000	300,000	500,000
• Child	50,000	100,000	150,000	250,000
Financial Guard	Up to 60,000 for bank loan(s) / credit card outstanding balance from Hong Leong Bank or 20,000 from other licensed banks			

Optional Benefits at Additional Premium	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
Daily Hospital Income (per day up to 90 days)	80	100	120	150
Medical Expenses	4,000	5,000	6,000	7,000
Education Allowance	50,000			
Snatch Theft	3,000			
Specified Infectious Diseases (Mosquito borne disease, Rabies or Hand, foot, and mouth disease (HFMD), only one claim per period of insurance)	1,000			
Burns and Scarring	10,000			

Home Modification	Up to 10,000		
Hong Leong Bank Debit Card Shield:			
i) Identity Theft	Up to 10,000		
ii) ATM Withdrawal Protection	Up to 2,000		
Daily Hospital Income for Dengue	Plan A	Plan B	Plan C
	120	240	360

Note:

- The percentage of sum insured will be payable according to the compensation specified in the Policy Document if you and/or your family members suffer Permanent Disablement.
- Maximum indemnity payable under this policy will not exceed 100% of the sum insured.
- Specified Infectious Diseases benefit shall automatically be terminated once a claim is made under this benefit during the period of insurance. Any specified infectious diseases arising within the first fourteen (14) days of the Insured Person's cover is excluded.
- Daily Hospital Income for Dengue benefit is not payable if the insured person is hospitalised for treatment of dengue fever within the first fourteen (14) days when the insured person is first covered and shall not be applicable after the first year of cover unless there is a break in insurance.
- Please refer to Policy Document for detailed information about Flexi Protector Personal Accident Insurance Schedule of Benefits.

Duration of cover is for 1 year. It will be automatically 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 unless you choose to opt out of the automatic renewal arrangement.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The total premium that you have to pay depends on the plan you selected and the optional benefits selected. You will get to enjoy a discount ranging from 5% to 15% if you take up the optional benefits and an additional 5% if you insure your family members. Please contact your insurance adviser for a quotation if you wish to take up the optional benefits.

Basic Benefits	Plan A (RM)		Plan B (RM)		Plan C (RM)		Plan D (RM)	
	Premium	8% ST	Premium	8% ST	Premium	8% ST	Premium	8% ST
Individual	119.00	9.52	210.00	16.80	301.00	24.08	483.00	38.64
Child	46.00	3.68	91.00	7.28	137.00	10.96	228.00	18.24

Additional RM10 Stamp Duty is payable for each policy.

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

<u>Type</u>	<u>Amount</u>
• Service Tax	• 8% of premium
• Stamp Duty	• RM10.00

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.
- **Automatic Renewal** - The policy will be renewed automatically before the expiry date every year and the renewal premium will be debited from your preferred payment bank account. We will not automatically renew your policy if:
 - i) You have chosen to opt out from the automatic renewal arrangement from the payment instructions; or
 - ii) You have contacted us to cancel your preferred payment arrangement.
 If either one of the above happens, you will need to contact us to make payment of premium before we can renew your policy.
- **Free-look Period** - If you wish to cancel the policy within the 15-day free-look period, we shall refund the entire premium you initially paid.
- **Automatic Termination** - The policy will be terminated automatically:
 - i) Upon death or permanent total disablement
 - ii) If you cease to reside in Malaysia
 - iii) When you reach the age of 80
 - iv) Due to non-payment of premium
- **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):-
 - a) Aircrew or Ship Crew including Pilots
 - b) Professional Sports, racing involving the use of mechanically powered driven vehicles and/ or craft, or trial of speed or reliability.
 - c) Divers, Seamen, Fishermen and Stevedores
 - d) Explosive Handlers/ Makers
 - e) Firemen, Military and Law Enforcement personnel including Policemen
 - f) Professional Entertainers
 - g) Tunnelling or Underground Workers
 - h) Oil Rig Workers
 - i) Mining Workers

- j) Timber Loggers and Workers
- k) Window Cleaners working at height above 30 feet
- l) Circus Performers/ Stuntmen
- m) Debts/ Bill Collector and Car Repossessor
- n) Guest Relation Officers
- o) Security Guard, Bodyguard and Watchman including Jockeys
- **Notice of Claim** - Please provide a written notice to us with full details upon receiving notice of or sustaining any injury arising from an accident that may give rise to a claim. You may contact MSIG 24-Hour Customer Service Hotline, any MSIG Branch or your insurance adviser for claim purpose. Submit the completed claim form to us together with the following documents either by mail, email or walk in to our office, as soon as possible:
 - i) Permanent Disablement - Medical Report from a Medical Specialist.
 - ii) Fatal Case - Copy of Death Certificate, Post Mortem Report and Letter of Administration/Grant of Probate if there is no nomination.

Note: This list is non-exhaustive. Please refer to the Policy Document 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.
- Ionization, radiation or contamination by radioactivity.
- Suicide, self-inflicted injury, unlawful act or wilful exposure to peril (other than in an attempt to save a human life).
- AIDS or AIDS-related complex (ARC).
- Pregnancy, childbirth, physical or mental defect or infirmity.
- Air travel except as a passenger in a fully licensed passenger carrying aircraft.
- The influence of drugs (other than those prescribed by a registered medical practitioner but not when prescribed for the treatment of drug addiction).
- Hazardous Activities including but not limited to mountaineering or abseiling necessitating the use of ropes and other climbing equipment, offshore activities beyond 5km off any coastline and including rafting, canoeing and white water rapids, bungee jumping, flying or other aerial activities unless as a fare-paying passenger in a fully licensed aircraft, underwater activities involving the use of artificial breathing apparatus to a depth of more than 18m, horseback, polo playing, steeple chasing, any form of martial arts, racing (other than on foot or swimming) or trial of speed or reliability, ski-jumping, ski-bob racing, freestyle skiing including the use of bob sleighs, professional sporting activities and competitions of any kind, any organized sporting holiday and any other activities that require a degree of skill.

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

7. Can I cancel my policy?

You may cancel the policy at any time by notifying us in writing via email or letter. Any refund of premium is based on the pro-rate basis on the unexpired period of cover and subject to the Company retaining a minimum premium of RM60.00 and the prevailing Service Tax.



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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, residential status, 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.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please contact us at:

Insurance Company:
MSIG Insurance (Malaysia) Bhd
Registration No. 197901002705 (46983-W)
Bancassurance/ Affinity & Online:
Level 16, Menara Hap Seng 2,
Plaza Hap Seng,
No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur.
MSIG Banca Hotline: 1800-88-6163
Fax: (603) 2070 5959
E-mail: bancahotline@my.msig-asia.com

Distributed By:
Hong Leong Bank Berhad
Level 16, Hong Leong Tower,
No. 6, Jalan Damanlela,
Bukit Damansara,
50490 Kuala Lumpur.

10. Other types of Personal Accident 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. WHERE APPLICABLE, 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 March 2024.