



# Take It Easy Foodie Personal Accident Insurance

## Product Disclosure Sheet

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

### 1. What is this product about?

Are you an adventurous gastronomy? You search all nooks and crannies of the world to look for the best food? And, you know that being an adventurous gastronomy you are open to risks of consuming contaminated food or beverage and as a consequence requiring medical attention with the worst case scenario succumbing to food poisoning. That's why we go above and beyond to come up with Take It Easy Foodie Personal Accident Insurance especially for adventurous gastronomy like you.

### 2. What are the covers / benefits provided?

Benefits	Basic Plan (RM)	Upgrade Plan (RM)
<b>Section 1</b>		
<b>a. Death Only</b>		
Adult	50,000	100,000
Child (6 years – 17 years)	25,000	50,000
<b>b. Permanent Total Disablement - Adult / Child</b>		
i. Total and permanent loss of all sight in one or both eyes	100%	100%
ii. Total loss by severance or total and permanent loss of use of one or both limbs	100%	100%
iii. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%	100%
<b>Section 2</b>		
<b>a. Medical Expenses following Accident</b>	5,000	10,000
<b>b. Medical Expenses following Food Poisoning</b>	10,000	20,000

<i>Benefits</i>	<i>Basic Plan (RM)</i>	<i>Upgrade Plan (RM)</i>
<b>Section 3</b>		
<b>Hospital Income Allowance, Per Day</b>	50 (Max RM5,000)	100 (Max RM10,000)

*Note:*

- Please refer to the policy for detailed information about Take It Easy Foodie Personal Accident Insurance Schedule of Benefits.

### 3. How much premium do I have to pay?

The total premium that you have to pay depends on the number of days you choose to cover. Premium is charged on a per day basis and subject to a base premium.

<i>Premium</i>	<i>Basic Plan (RM)</i>	<i>Upgrade Plan (RM)</i>
Per Day	10	13
Base Premium	30	39

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

<i>Type</i>	<i>Amount</i>
Goods and Services Tax (GST)	6% of premium
Stamp Duty	RM10.00

#### **GST Clause**

The Goods and Services Tax (GST) at the rate of 6% will apply to your insurance premium from 1 April 2015. As a consumer and policyholder, you are required to pay GST which shall form part of the Terms and Conditions in your insurance Policy.

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

#### **Age Limits**

No person less than 6 years or over 70 years can be covered.

#### **Duty of Disclosure before this insurance is granted**

Upon request where applicable, you are required to inform us of all relevant information that may affect the insurance provided under this Policy or influence our decision whether to provide cover. Example of relevant information is an existing medical condition that you may have.

#### **Residence**

You must be a Malaysian citizen or permanent resident residing in Malaysia for at least 40 weeks in any 52 weeks period whilst the cover is in force and must inform us if there is a change of residence.

### Limit of Compensation

You are entitled to purchase only one Take It Easy Foodie Personal Accident Insurance Policy for the same Period of Insurance including overlapping of Period of Insurance and shall not be covered under more than one such Policy. In the event you are covered under more than one such Policy, we will not be liable for the same claim under more than one Take It Easy Foodie Personal Accident Policy for the same Insured Person relating to the same Period of Insurance issued by us. We will pay you under the Policy first issued and will refund any duplicate premium which has been made.

### Cash Before Cover

The insurance shall not be effective unless the premium payable has been paid.

### Notice of Claim

You must notify us within fourteen (14) days of an accident which may give rise to a claim. You may print a copy of the claim form from MSIG website at [www.msig.com.my](http://www.msig.com.my) or contact any MSIG Branch to obtain the claim form. Submit the completed claim for to us together with any relevant documents as soon as possible.

Alternatively, you may also notify us via the Take It Easy website or through the link highlighted on the email enclosing the Certificate of Insurance after you have purchased this insurance.

- a) For Permanent Disablement Claim and/or Medical Expenses Reimbursement Case:
  - Medical Report
  - Original Medical Bills and Receipts
- b) For Fatal Accidental Claim, in additional to the document listed as per a)
  - Copy of the Death Certificate
  - Copy of NRIC/Passport

### Period of Insurance

Effective date commencing at 00:00:00 until the expiry date at 23:59:59; both at Malaysia Standard Time for which the Insured Person is covered unless otherwise stated in the Certificate of Insurance.

### Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

*Note:*

- *This list is non-exhaustive. Please refer to the policy for the full list of terms and conditions.*

## 6. What are the major exclusions under this policy?

**We** will not pay any claim where there is any fraud, intention exaggeration or intentional misrepresentation by an **Insured Person** or anyone acting for the **Insured Person** in relation to such claim.

**We** will not pay for any consequence whatsoever which is the direct or indirect result of any **Injury** caused by or contributed to, or arising from:

1. (a) War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or

- (b) Any act of terrorism including but not limited to
- i. the use or threat of force, violence and/or
  - ii. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
2. Ionizing radiations from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or nuclear materials.
  3. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear equipment.
  4. Any weapon of war employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter.
  5. Suicide, attempted suicide or self-injury regardless of the **Insured Person's** state of mind at the time the **Accident** occurred.
  6. Deliberate acts or reckless exposure to danger (other than to save human life).
  7. Any form of disease including but not limited to HIV (Human Immunodeficiency Virus Infection) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and sexually transmitted diseases.
  8. Any form of parasitic infection.
  9. Pregnancy, childbirth, miscarriage, abortion or menopause and its related complications.
  10. Pre-existing physical defect, handicap or infirmity.
  11. Provoked murder or assault.
  12. **Insured Person** committing or attempting or participating to commit any unlawful act, participation in, attempt at, or acting as an accessory to, any crime which involves deliberate criminal intent or action.
  13. **Insured Person** being under the influence of, alcohol or drugs (other than drugs taken in accordance with the treatment prescribed and directed by a **Doctor** but excluding drugs used in the treatment of drug addiction).
  14. **Insured Person** engaging in or practicing sports in a **Professional** capacity and competitions of any kind.
  15. **Insured Person** participating in dangerous activities or sports which include but not limited to:
    - i. Mixed martial arts, boxing, cage fighting or wrestling
    - ii. Racing involving the use of mechanically powered driven vehicles and/or craft for trial of speed or reliability
    - iii. Parachuting
    - iv. Hang gliding
    - v. Any kind of race (other than on foot or swimming) or trial of speed or reliability
    - vi. Mountaineering
  16. **Insured Person** riding a motorcycle or driving a vehicle without a valid driving license or while the alcohol level in **His** blood is higher than the legal limits of the country or driving under the influence of drugs.
  17. **Insured Person** serving on active duty in any armed, military, naval, air, police, national guard or fire service forces of any country or international authority.
  18. **Insured Person** travelling in an air or sea conveyance as a member of the crew unless as a fare paying passenger on a regular schedule or licensed chartered air or sea conveyance over an established route.
  19. Any claim or benefit which if reimbursed or paid by **Us** would result in **Us** being in breach of any sanction, prohibition or restriction of trade or economic sanctions, laws or regulations.
  20. Cosmetic surgery or any other treatment which is not medically necessary.
  21. Any known side effects associated with a medical treatment or surgical procedure.

*Note:*

- *This list is non-exhaustive. Please refer to the policy for the full list of terms and conditions.*

## 7. Can I cancel my policy?

You may cancel the Policy within fourteen (14) days of purchasing by advising us in writing. However, there is no refund for the premium paid.

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

You must advise us in writing as soon as you are aware of any change which may increase the risk profile of this Policy.

## 9. Where can I get further information?

Should you require additional information about Personal Accident Insurance, please refer to the *insuranceinfo* booklet on "Personal Accident (PA) Insurance", available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

### **MSIG Insurance (Malaysia) Bhd (46983-W)**

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: 1-800-88-MSIG (6744)

E-mail: [takeiteasy@my.msig-asia.com](mailto:takeiteasy@my.msig-asia.com) or [myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

## 10. Other types of Insurance cover available

Please refer to our Take It Easy microsite [www.takeiteasy.com.my](http://www.takeiteasy.com.my)

### **IMPORTANT NOTE:**

*YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.*

This information provided in the Product Disclosure Sheet is valid as at 15 March 2015.