



Premier Personal Accident Plan

(Annual Cover)

Product Disclosure Sheet

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

1. What is this product about?

The Personal Accident Plan is a 24-hour worldwide plan that will help you pay your day-to-day expenses and the additional bills caused by an accident. It will help you protect your family's financial security at very affordable premium.

This policy cover Malaysians, Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia and their Dependents between 18 to 65 years of age at the date of first enrolment and may be renewed up to the maximum age of 70. Different terms will apply for Malaysians residing outside Malaysia.

The Personal Accident Plan is designed to cater to individuals and families who place a premium on life through a value-added plan. This policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

2. What are the covers / benefits provided?

This policy covers:

BENEFITS	POLICYHOLDER (RM)	SPOUSE (RM)	*CHILD (RM)
INDIVIDUAL COVER			
Accidental Death	150,000	Not Covered	Not Covered
Permanent Disablement (Total & Partial)	Up to 150,000	Not Covered	Not Covered
Medical Expenses	Up to 2,000	Not Covered	Not Covered
Bereavement Benefit	2,000	Not Covered	Not Covered
Convalescence Allowance	5,000	Not Covered	Not Covered
Personal Liability	Up to 150,000	Not Covered	Not Covered
Double Indemnity – Applicable for Benefits 1 & 2	Up to 300,000	Not Covered	Not Covered
Renewal Bonus – Applicable for Benefits 1 & 2	5% for 10 years	Not Applicable	Not Applicable



BENEFITS	POLICYHOLDER (RM)	SPOUSE (RM)	*CHILD (RM)
FAMILY COVER			
Accidental Death	150,000	150,000	15,000
Permanent Disablement (Total & Partial)	Up to 150,000	Up to 150,000	Up to 15,000
Medical Expenses	Up to 2,000	Up to 2,000	Not Covered
Bereavement Benefit	2,000	2,000	Not Covered
Convalescence Allowance	5,000	5,000	Not Covered
Personal Liability	Up to 150,000	Up to 150,000	Not Covered
Double Indemnity – Applicable for Benefits 1 & 2	Up to 300,000	Up to 300,000	Not Covered
Renewal Bonus – Applicable for Benefits 1 & 2	5% for 10 years	5% for 10 years	5% for 10 years

Notes:

- *Coverage for each children
- Children from age 1 to 21 years or extended to 23 years if in full time formal education are covered (no limit in the number of children to be covered).
- The percentage of sum assured will be payable according to the Schedule of Benefits if Insured Person suffered Permanent Disablement Benefit.
- Please refer to policy contract for detailed information about Individual Personal Accident Schedule of Benefits.
- Maximum indemnity payable under this policy will not exceed 100% of the sum assured.

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?

Annual premium for Individual Cover:	RM188.08
Annual premium for Family Cover:	RM347.08

Annual Premium is inclusive of 6% GST and stamp duty of RM10.00.

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

Type	Amount
Goods and Services Tax (GST)	6% of premium
Commission paid to Bank	15% of premium
Stamp duty	RM10.00

GST Clause

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?

- **Cash Before Cover** – If this insurance policy covers the personal interest of the policy holder, the following condition shall apply:
This insurance shall not be effective unless the premium due has been paid. The premium warranty condition stated in the policy is hereby deleted.
- **Notice of claim** - Please provide a written notice to the Company 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 the Company together with all relevant documents as soon as possible.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable.
- **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 – It is hereby declared and agreed that this 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. For the avoidance of doubt, this Policy does not extend to cover the Insured Person in respect of Accidental Death/Permanent Disablement/Injury arising directly or indirectly from occupation 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
- Construction/Tunnelling or Underground Workers
- Oil Rig Workers
- Mining Workers
- Timber Loggers and Workers
- Window Cleaners working at height above 30 feets
- Circus Performers/Stuntmen
- Money Lender/Money Changer/Debts/Bill Collector and Car Repossessor
- Guest Relation Officers
- Security Guard, Bodyguard and Watchman including Jockeys.
- Heavy Machinery/Excavator Operator
- Amusement parks/Arcades/Entertainment centre worker
- Taxi/bus/truck driver/despach

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 of 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 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.
- Acts 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 and depend on how long the cover has been in force and subject to the Company retaining a minimum premium of RM35.00 and whether any claims have been made. The Company may cancel this cover or any Section by sending seven (7) days' notice by recorded delivery letter or registered letter to your last known address and the return of premium will depend on how long the cover has been in forced and whether any claims have been made.

8. What do I need to do if there are changes to my contact 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.

9. Where can I get further information?

Should you require additional information about medical and health 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 agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Insurer:

MSIG Insurance (Malaysia) Bhd (46983-W)

Bancassurance:

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

Intermediary:

Standard Chartered Bank Malaysia Bhd

Level 18, Menara Standard Chartered,

No 30, Jalan Sultan Ismail,

50250 Kuala Lumpur.

10. Other types of Personal Accident Insurance cover available

- Please contact us for other similar type 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 THE BANK OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/07/2015.