

AmGeneral Insurance Berhad (44191-P)

A member of the AmBank Group

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PRODUCT DISCLOSURE SHEET for AmProtection PA Insurance**Read this Product Disclosure Sheet before you decide to take out the AmProtection PA Insurance Policy.
Be sure to also read through the general terms and conditions.****1. What is this product about?**

This product will compensate you and/or your spouse and/or children for bodily injury caused by **accidental** means which injury shall solely and independently of any other cause result in your disablement or in the event of death, to your nominated beneficiary or legal personal representative.

2. What are the covers/benefits provided?

This product covers:

Benefit 1	Death
Benefit 2	Permanent Disablement

For eligible children, the benefit 2 is subject to 10% of the benefit amount stated in the scale of benefit.

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

Duration of cover is 1 year

Covers 24 hours. Territorial Limit is Worldwide.

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 the following:

Person Insured	Sum insured (RM)	Premium (RM)
You	_____	_____
Your Spouse	_____	_____
Your Children (Up to a maximum of 4 child)	Free of Charged	Free of Charged
The total premium that you have to pay is	_____	_____

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

Type	Amount
Goods & Services Tax (GST)	6% of the premium (if applicable)
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	15% of the premium

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

- 16 years to 65 years old for policy holder/spouse and renewal is up to the ages of 70 years old.
- 1 year to 23 years for children and must not be employed.

Importance of Disclosure

- STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- If there is any change in your life profile including your occupation and personal pursuits, you must notify us immediately.

Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Table of Benefits" attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

Nomination/ Assignment

- You are advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.

Cash Before Cover

- It is fundamental and absolute special condition of this insurance that the premium due must be paid and received by us before cover commences. This insurance policy is automatically null and void if this condition is not complied with.

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 or due to:

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- AIDS
- Childbirth, miscarriage, pregnancy or any other complications thereof
- While travelling in an aircraft or ship as a member of the crew
- Criminal acts
- Professional sports activities of any kind
- Radioactive and nuclear weapon material accidents
- Terrorism
- Pre-existing physical or mental defect or infirmity, illness, diseases, infections
- While carrying out such work/ occupation
- racer, professional sportsman, seaman, logger, off-shore worker, air crew member, fisherman, horse jockey, professional entertainer, explosive maker/handler, ship crew, test pilots and drivers, stevedores, professional divers, fireman, underground worker, member of armed forces, naval military or air force service or operations, police force and rescue service

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

7. Can I cancel my policy?

You may cancel your policy by giving written notice to us. The cancellation shall be effective on the first day of the following month after the day of the receipt of the cancellation. Since method of payment is on month basis, refund premium is not applicable.

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

It is important that you inform us of any change in your contact details (including the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about PA insurance, please refer to the *insuranceinfo* booklet, which is available at all our branches. You can also obtain a copy of the booklet from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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10. Any other similar Personal Accident cover available?

Please refer to our nearest branches and agents for further information.

IMPORTANT NOTE:

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

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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