



Customer Care Centre

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PRODUCT DISCLOSURE SHEET for Personal Accident Insurance

**Read this Product Disclosure Sheet before you decide to take out the Personal Accident Insurance Policy.
Be sure to also read through the general terms and conditions.**

1. What is this product about?

This product will compensate you for bodily injury caused by **accidental** means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/or surgical treatment 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
 - Benefit 3** Medical and Surgical Treatment – (Optional)
 - Benefit 4** Weekly Benefits
 - i) Temporary Total Disablement – (Optional)
 - ii) Temporary Partial Disablement – (Optional)
- } Only applicable to Insured Person who are gainfully employed)

Other benefits may vary in view of Insured's requirement

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 on our underwriting requirements.

	Sum Insured (RM)	Premium (RM)
Death/Permanent Disablement :	_____	_____
Medical and Surgical Treatment :	_____	_____
Temporary Total Disablement :	_____	_____
Temporary Partial Disablement :	_____	_____
Other Benefits. :	_____	_____
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	25% 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

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 exclusion 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 thereof
- 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

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 us a written notice. Upon cancellation, you are entitled to a refund of the premium based on short period rates* for the policy period which has been in force. Any minimum premium paid under this policy is not refundable. No refund premium is allowed if there is a claim under the policy.

***Short-Period Rates Table**

Period Not Exceeding	Refund of Annual Premium
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

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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Menara Kurnia, No. 9 Jalan PJS 8/9,
46150 Petaling Jaya, Selangor Darul Ehsan,
Malaysia

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Tel: 1-300-80-3030 Fax: 03-2171 3030
E-Mail : amassurance-general@ambankgroup.com
Website : www.amassurance.com.my

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.