



Customer Care Centre

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Type Alert<space>message
Send to 012/016/019-2625378 (AmAlert)

PRODUCT DISCLOSURE SHEET for AmBeauty Personal Accident Policy

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

1. What is this product about?

This product is specially designed for ladies only. 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 in the event of death, to your nominated beneficiary or legal personal representative.

2. What are the covers/benefits provided?

This product provides 2 plans (Gold and Silver), the sum insured for Gold Plan is higher when compared with Silver Plan. This plan is further categorised to the different lifestyles of your needs i.e. Active Girl, Homemaker, Career Woman, Golden Girl.

Each lifestyles category will provide different benefits under Section 3.

This product covers:

Section I	<ul style="list-style-type: none"> ▪ Death ▪ Permanent Disablement
Section II	<ul style="list-style-type: none"> ▪ Facial & Dental Surgery ▪ Snatch Theft / ATM Withdrawal ▪ Hospital Benefits <ul style="list-style-type: none"> ➢ Hospital Income ➢ Recovering Allowance ➢ Funeral Expenses
Section III (Benefits vary depending on type of product taken)	<ul style="list-style-type: none"> ▪ National Service ▪ Sports / Adventure ▪ Child Care ▪ Maid Service ▪ Recuperating Leave ▪ Medical Equipment ▪ Nursing Care

Note: Please refer to the sample policy contract on the benefits granted for each different lifestyles and the scale of benefits for death and disablement.

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:

<u>Person Insured</u>	<u>Which Plan (Gold or Silver)</u>	<u>Premium (RM)</u>
You	RM _____	RM _____
The total premium that you have to pay is		RM _____

Payment can be paid by the following methods

- a) Annual Premium
- b) Gross Monthly Payment – EPP
- c) Gross Monthly Premium

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

- RM10.00 Stamp Duty to legalise the contract
- Agent commission of 25% is included in your policy when there is an intermediary involved

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

Age Limit

- 16 years to 65 years old and renewal is up to the ages of 70 years old.

Importance of Disclosure

- You must disclose all material facts such as your occupation and your personal pursuits which would affect our underwriting consideration and number of personal accident policies and amount of insurance that you have purchased from other insurance companies.
- You must disclose all material facts that you know or ought to know; otherwise your policy may be invalidated.
- If there is any change in your life profile including the occupation and personal pursuits, you are to 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.

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 traveling 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. Effective date of cancellation and refund premium is based on the method of payment, as follow:

Method of Payment	Effective date of cancellation and Refund Premium																												
Annual /Gross Monthly Payment (EPP)	<ul style="list-style-type: none"> Cancellation on date when AmG has received the cancellation notice 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. <p style="text-align: center;">*Short-Period Rates Table</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Period Not Exceeding</th> <th>Refund of Annual Premium</th> </tr> </thead> <tbody> <tr> <td>15 days</td> <td>90% (only applicable for renewal)</td> </tr> <tr> <td>1 month</td> <td>80%</td> </tr> <tr> <td>2 months</td> <td>70%</td> </tr> <tr> <td>3 months</td> <td>60%</td> </tr> <tr> <td>4 months</td> <td>50%</td> </tr> <tr> <td>5 months</td> <td>40%</td> </tr> <tr> <td>6 months</td> <td>30%</td> </tr> <tr> <td>7 months</td> <td>25%</td> </tr> <tr> <td>8 months</td> <td>20%</td> </tr> <tr> <td>9 months</td> <td>15%</td> </tr> <tr> <td>10 months</td> <td>10%</td> </tr> <tr> <td>11 months</td> <td>5%</td> </tr> <tr> <td>Period exceeding 11 months</td> <td>No refund</td> </tr> </tbody> </table>	Period Not Exceeding	Refund of Annual Premium	15 days	90% (only applicable for renewal)	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
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11 months	5%																												
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Gross Monthly Payment	<ul style="list-style-type: none"> 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 monthly 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:

AmG Insurance Berhad
9th Floor, Bangunan AmAssurance,
No.1 Jalan Lumut, 50400 Kuala Lumpur, Malaysia

Customer Care Centre
Ground Floor, Bangunan AmAssurance
No.1 Jalan Lumut, 50400 Kuala Lumpur.
Tel: 1 300 88 8800 Fax: (603) 21713000
E-Mail: amassurance-general@ambankgroup.com
Homepage: 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.