



Customer Contact Centre

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PRODUCT DISCLOSURE SHEET for AmBeauty Personal Accident Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the AmBeauty Personal Accident Insurance Policy. Be sure to also read 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 ➢ Ambulance Fee ➢ 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	_____	_____
The total premium that you have to pay is	_____	_____

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?

The fees and charges that you will have to pay are:

Type	Amount
Service Tax	6% of the premium
Stamp Duty	RM10.00
Agent's commission where there is an intermediary involved	25% of the premium

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.
- Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance Policy.

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 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 defect or infirmity, fits of any kind, diseases, or sickness of any kind;
- While on active duty of any of the following:
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 AmGeneral 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>*Short-Period Rates Table</p> <table border="1"> <thead> <tr> <th>Period Not Exceeding</th> <th>Refund of Annual Premium</th> </tr> </thead> <tbody> <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	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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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 personal accident insurance, please refer to the *insuranceinfo* 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:

AmGeneral Insurance Berhad

Menara Shell,

No. 211, Jalan Tun Sambanthan,

50470 Kuala Lumpur, Malaysia.

Toll Free : 1-300-80-3030

E-mail : customer@amassurance.com.my

Website : www.amassurance.com.my

10. Other types of Similar Insurance Cover Available

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

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 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 1 September 2018.