



# PRODUCT DISCLOSURE SHEET for AmStyle Guard Insurance Policy

**IMPORTANT NOTE:** Please read this Product Disclosure Sheet before you decide to take out the AmStyle Guard Insurance Policy. Be sure to also read the general terms and conditions.

## 1. What is this product about?

This Policy provides coverage for You in the event of accidental death, permanent disablement, double indemnity, medical expenses, funeral expenses, repatriation of mortal remains, purchase of orthopaedic equipment, ambulance fees, daily hospital income, post hospitalisation treatment expenses, personal liability, emergency medical evacuation and repatriation while in overseas (including illness), medical expenses incurred while in overseas (including illness), compassionate visitation due to death/hospitalisation of Insured Person while in overseas (including illness), loss of cash due to snatch theft anywhere within Malaysia, loss of personal effects due to snatch theft anywhere within Malaysia, loss of household contents due to theft, replacement of doors, locks, windows. For more information, You may refer to the brochure.

In order for You to be eligible under this Policy, You should be a Malaysian or Permanent Resident of Malaysia, Work Permit/Pass Holder in Malaysia and/or Your spouse who is residing in Malaysia.

Age limit: 16 years up to 65 years old and renewable up to 70 years old during the period of insurance.

## 2. What are the cover/benefits provided?

Please refer to schedule of benefits in the brochure.

Duration of cover is generally one year. You need to renew Your cover annually unless You sign up for an auto-renewal payment instruction to renew automatically.

Subject to the Policy terms and conditions.

## 3. How much premium do I have to pay?

The premium that You have to pay varies depending on the plan selected. Payment must be on cash before cover basis.

You may refer to the brochure for premium details.

## 4. What are the fees and charges 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?

- i) 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 misrepresentation to the licensed insurer when answering any questions 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.
- ii) Territorial limits
  - Personal liability benefit: applicable worldwide excluding USA and Canada.
  - Emergency medical evacuation and repatriation while in overseas (including illness) benefit, medical expenses incurred while in overseas (including illness) benefit, compassionate visitation due to death/hospitalisation of Insured Person while in overseas (including illness) benefit: applicable while the Insured Person is travelling overseas.
- iii) 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.
- iv) If at the time of any claims under benefits covered in this Policy which is on reimbursement basis, there shall be any other insurance cover, either with Us or other companies covering the same risk or any part thereof, We shall not be liable for more than its rateable proportion thereof.

- v) Only accidental death and permanent disablement benefits will be payable should the Insured Person reside outside Malaysia for more than 90 consecutive days.
- vi) The benefit of the individual Insured Person under this Policy shall be automatically terminated:
  - Upon the death of the Insured Person; or
  - Upon payment of accidental death benefit or 100% of permanent disablement benefit or double indemnity benefit of the Insured Person; or
  - When the Insured Person ceases to satisfy eligibility of the age limit; or
  - When the Insured Person's work permit/pass has expired or has been cancelled by the relevant authorities in Malaysia.
- vii) For Section 2, Insured Person shall take all reasonable precautions to safeguard the safety of the personal belongings and property insured.

## 6. What are the major exclusions under this Policy?

### **Section 1**

This Policy does not cover certain losses, such as:

- Suicide, attempted suicide or self-inflicted injury, regardless of Insured Person's state of mind at the time the incident occurred or insanity;
- Pre-existing conditions, physical defect or infirmity, fits of any kind;
- Influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance (with the exception of drugs taken in accordance with the treatment prescribed and directed by a doctor);
- Engaging in speed testing, motor rallies and competitions, rock climbing, hiking or trekking in remote areas unless with licensed guides, water-skiing, any underwater activity involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating ropes or guides, any activity involving the Insured Person being airborne (whether suspended or not) not limiting to parachuting, hand-gliding, pot-holing, bungee jumping, sky-diving, martial arts, horse-riding, wrestling, boxing, professional sports/games, racing of any kind other than on foot, pace-making, speed or reliability trials;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- Flying or travelling in an aircraft other than as a fare-paying passenger with a licensed carrier on a scheduled domestic or international route;
- Riding/driving without a valid driving licence;
- Direct participation in terrorist acts;
- Occupational exclusions - for Insured Person working as or involved in the types of occupation listed below (whether on a temporary or permanent basis), no benefit shall be payable under this Policy for accidental bodily injury or illness while on active duty of any of the following activities: 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/miner, member of armed forces, naval military or air force service or operations, police force and rescue service;
- Death or disablement caused directly or indirectly by murder or assault resulting from provocation by the Insured Person;
- Any kind of disease, illness, sickness, virus, infection or parasites unless specifically provided under this Policy;
- Childbirth, miscarriage, pregnancy or any related complication.

### **Section 2**

This Policy does not cover certain losses, such as:

- Loss as a result of pick-pocketing;
- Loss, damage or deterioration of personal valuables arising from normal wear and tear or other gradually operating causes or occasioned by any process of cleaning, dyeing or renovating or climatic or atmospheric conditions;
- Loss caused due to theft of any title or possession of any property of the Insured Person by a fraudulent scheme, trick, device or false pretense;
- Any loss or damage occasioned through Your wilful act or involvement. The loss or damage must be incidental in nature;
- Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of the Situation of Risk as declared to Us by any government authorities;
- Stocks and/or items related to Your business or profession;
- Photographic and sports equipment and accessories and musical instruments;
- Motor vehicles, boats, livestock, bicycle and any equipment or accessories relating thereto;
- Loss or damage insured under any other insurance Policy, or reimbursed by any other party.

*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 and how do I cancel it?

You may cancel this Policy at any time by giving written notice to Us. In the event premium has been paid for any period beyond the date of cancellation, Our customary short period rates shall apply provided that no claims have been made during the period of insurance.

### Customary short period rates

Period Insured Not Exceeding	Percentage (%) of Annual Rate Charged	Percentage (%) of Refund of Annual Premium
2 months (minimum)	40	60
3 months	50	50
4 months	60	40
5 months	70	30
6 months	75	25
Over 6 months	100	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 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](http://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](mailto:customer@amassurance.com.my)

Website : [www.amassurance.com.my](http://www.amassurance.com.my)

## 10. Other types of Similar Insurance Cover Available

Please refer to our website at [www.amassurance.com.my](http://www.amassurance.com.my)

### 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 July 2019.