

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up PASavers Personal Accident Insurance. Be sure to also read the general terms and conditions.

PASavers Personal Accident Insurance

1. What is this product about?

This product provides compensation and reimbursement in the event of injuries disability or death caused solely by violent, accidental, external and visible means.

2. What are the covers / benefits provided?

This product covers:

PASavers Plus Plan

1. Accidental Death
2. Permanent Disablement
3. Renewal Bonus (10% each year up to maximum of 50%)
4. Additional Indemnity for Public Conveyance
5. Child Education Fund
6. Bereavement Allowance (due to accident)
7. Kidnap benefit (Expenses/Reward)
8. Snatch Theft
9. Sinseh or Traditional Treatment

PASavers Plan

1. Accidental Death
2. Permanent Disablement
3. Renewal Bonus (5% each year up to maximum of 25%)
4. Bereavement Allowance (due to accident)

Please refer to the Scale of Compensation for death and disablement in the policy contract.

Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The premium that you have to pay depends on the plan you had selected. However, it may vary depending on our underwriting requirements.

Plan	Sum Insured RM	Annual Premium RM
Plan A	3,000,000	1,650.00
Plan B	2,000,000	1,150.00
Plan 1	1,000,000	450.00
Plan 2	500,000	225.00
Plan 2A	250,000	225.00

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

In addition to the premium, you have to pay:	Amount
a. Service Tax	6% of premium
b. Stamp Duty	RM 10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 25% of the premium.

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

- **Importance of disclosure:**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

- **Cash Before Cover:** Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit & Eligibility:** You and your immediate family member age must be between 30 days to 70 years of age and renewable up to 101 years old. Provided that:
 - Age below 19 years old eligible for Plan 2A only
 - Age 19 years old to 70 years old eligible for All Plans
 - Age 71 years old to 75 years old to renew on same plan only
 - Age 76 Onwards for renewal eligible for Plan 2A only
 - Students are eligible for Plan 2A only
 - Class 3 occupation/Retiree/Housewife are eligible for Plan 2 only
- **Claims:** You must submit your claim with all the supporting information and documents to us and give full cooperation to us in assessing your claim.
- **Government Tax:** You agree to pay us for any taxes or government charges imposed by the government with respect of the execution or delivery of this policy.

NOTE: This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

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6. What are the major exclusions under this policy?
<p>This policy does not cover:</p> <ul style="list-style-type: none">• Self inflicted injury suicide or attempted suicide wilful exposure to injury, provoked assault, pregnancy or childbirth or any preexisting physical defect or infirmity.• Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance.• War invasion act of foreign enemies hostilities civil war, rebellion, revolution, insurrection military or usurped power martial law.• Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities.• An act of terrorism means any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear. <p>NOTE: This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.</p>
7. Can I cancel my policy?
<p>You may cancel your policy by giving written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium.</p>
8. What do I need to do if there are changes to my contact details?
<p>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.</p>
9. Where can I get further information?
<p>Should you require additional information about Personal Accident Insurance, please refer to the <i>insuranceinfo</i> booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from your insurance agent or visit www.insuranceinfo.com.my</p> <p>If you have any enquiries about this product or any other types of personal accident products, you can contact us or your insurance intermediary or visit our website at www.mpigenerali.com</p> <p>MPI Generali Insurans Berhad (Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia) 8th Floor, Menara Multi-Purpose Capital Square 8, Jalan Munshi Abdullah 50100 Kuala Lumpur</p> <p>Tel : +603 2034 9888 Fax: +603 2694 5759 Email: generalenquiries@mpigenerali.com</p>

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10. Other types of Personal Accident cover available
<ul style="list-style-type: none">• The Gladiator• Multi PA Premier• Multi Lucky PA• Multi PA Protector• Multi Drive Protector

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.

The information provided in this disclosure sheet is valid as at 01/09/2018.