

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take out the Senior PA . Be sure to also read the general terms and conditions.	Senior PA Date : 01/03/2024

1. What is this product about?

This product is a personal accident plan which provides cover for death, permanent disability and medical benefits due to an accident.

2. What are the covers / benefits provided?

The following is a summary of Senior PA benefits:

No	Table of Benefits	Sum Insured (RM)		
		Silver Plan	Gold Plan	Diamond
1	<u>Medical benefits</u>			
1.1	Medical Expenses Reimbursement Benefit (per accident)			
	a) Accident occurring outside Malaysia, Singapore and Brunei for			
	(i) hip fractures and spinal cord injuries	10,000	15,000	20,000
	(ii) other injuries	5,000	7,500	10,000
	b) Accident occurring within Malaysia, Singapore and Brunei for			
	(i) hip fractures and spinal cord injuries	5,000	7,500	10,000
	(ii) other injuries	2,500	3,750	5,000
1.2	Daily hospital cash benefit (per accident)	80	120	160
1.3	Family cash allowance - ICU admission (per accident)	1,000	1,500	2,000
2	Permanent total paralysis benefit	80,000	120,000	160,000
3	Other permanent disability benefits	Up to 50,000	Up to 75,000	Up to 100,000
4	Compassionate cash benefit			
	a) Accident occurring outside Malaysia, Singapore and Brunei	12,000	18,000	24,000
	b) Accident occurring within Malaysia, Singapore and Brunei	6,000	9,000	12,000
5	Recovery cash benefits			
	a) Nursing care allowance (per accident)	50	75	100
	b) Recovery benefit (per accident)	3,000	4,500	6,000
6	Ambulance fee (per accident)	300	300	300

Note:

- This is a yearly renewable policy and the premium can be paid on a monthly or yearly basis.
- Please refer to the policy contract for more information.
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

Scheme	Silver Plan		Gold Plan		Diamond Plan	
	Monthly Premium (RM)	Yearly Premium (RM)	Monthly Premium(RM)	Yearly Premium (RM)	Monthly Premium (RM)	Yearly Premium (RM)
Policyholder						
Myself Only	22.00	238.00	30.00	325.00	36.00	390.00
Myself + Spouse	36.00	390.00	49.00	530.00	58.00	627.00
Parents						
Father only	22.00	238.00	30.00	325.00	36.00	390.00
Mother only	22.00	238.00	30.00	325.00	36.00	390.00
Father + Mother	36.00	390.00	49.00	530.00	58.00	627.00

- Premium can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

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

Type	Amount
Commission paid to the bank	25% of the premium
Services Tax	8% of the premium
Stamp duty	RM10.00

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 Application 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 Application 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 Application Form (or when you applied for this Insurance) is inaccurate or has changed.

No Payment – no benefit shall be paid to the insured person if bodily injury as a result of an accident has been contributed by pre-existing condition of osteoporosis, bone disease, pathological fracture, physical deformity, mental or nervous disorder. The insurance will be cancelled in respect of that insured person.

We will pay the benefit and terminate - the insurance in respect of the insured person if bodily injury as a result of an accident has been contributed by pre-existing condition of osteoporosis, bone disease, pathological fracture, physical deformity, mental or nervous disorder which is first time detected at the time of such bodily injury.

Pre-existing Condition - We will pay the benefit and may at our discretion thereafter terminate the insurance of the insured person if bodily injury as a result of an accident has been contributed by any sickness or disease (either pre-existing condition or first time detected at the time of the bodily injury).

Cash Before Cover – the premium due must be paid to us or our authorized agent before the effective date of the policy.

Claims - if an accident occurs which give rise to a claim, you must notify us within 30 days from the date of accident.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

- Engaged in any illegal act, committing suicide, self-inflicted injury or is insane;
- Under the influence of alcohol or drugs;
- Engaging in hazardous sports or activities;
- Engaging in flying or other aerial activities not as a passenger;
- Engaging in dangerous occupations;
- Taking part in naval, military, air force, police force, fire service, etc;
- Pregnancy or childbirth;
- AIDS or the presence of any HIV;
- Pre-existing condition of osteoporosis, bone disease, pathological fracture, physical deformity, mental or nervous disorder;
- War and terrorism risks; or
- Contamination of radiation or nuclear.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund on the premium provided you have not made a claim during the period of insurance.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

Etiqa General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia.

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

Maybank Group Customer Care 1300 88 6688

10. Other types of Personal Accident Insurance cover available

Please refer to our branches for other similar types of cover available.

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 CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024.