

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqua Insurance Berhad ("Us/Our")</b>
Read this Product Disclosure Sheet before you decide to take up the <b>Comprehensive PA</b> . Be sure to also read the general terms and conditions.	<b>Comprehensive PA</b> <b>Date : 01/08/2015</b>

**1. What is this product about?**

This product provides compensation in the event of injuries, disability, or death caused by an accident.

**2. What are the covers/benefits provided?**

The following is a summary of Comprehensive PA benefits:

No	Table of Benefits	Sum Insured (RM)	Class of Occupation		
			1 (inclusive of GST)	2 (inclusive of GST)	3 (inclusive of GST)
1	Accidental death	10,000	4.24	6.89	11.66
2	Permanent disablement	Up to 10,000	4.24	6.89	11.66
3	Temporary total disablement	100 per week	23.32	31.80	42.40
4	Temporary partial disablement	50 per week			
5	Medical expenses	500	8.48	10.60	14.84
		1,000	12.72	15.90	21.20
		2,000	16.96	21.20	27.56
		3,000	21.20	26.50	31.80
		4,000	25.44	31.80	40.28
		5,000	29.68	37.10	46.64
		6,000	33.92	42.40	53.00
		7,000	38.16	47.70	59.36
		8,000	42.40	53.00	65.72
		9,000	46.64	58.30	72.08
	10,000	50.88	63.60	78.44	

**Minimum premium per policy: RM63.60 (inclusive of GST)**

**Classification of Occupation**

Class 1: Persons engaged in professional, administrative, managerial, clerical and non-manual occupations generally.

Class 2: Persons engaged in work of a supervisory nature and others not in Class 1 whose duties do not involve the use of tools or machinery or expose them to any special hazard.

Class 3: Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery.

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

**Note:** Please refer to the policy contract for more information on the above benefits.

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

- Please refer to the Class of Occupation table under item 2 above.
- All premiums (if applicable) will be subjected to relevant charges or taxes including Goods & Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

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

Type	Amount (RM)
Commission paid to the insurance agent	25% of the premium
Goods and Services Tax (GST)	6% of the premium
Stamp Duty	10.00

**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.

**Notice** - You must give immediate written notice to us of any change of address, occupation, pursuits or any injury, disease, physical defect or infirmity by which the insured person has become affected during the period of insurance cover.

**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:** The above terms and conditions are 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?**

- a. Commit any unlawful act;
- b. Engaging in any dangerous or hazardous sport or hobby;
- c. Travelling in an aircraft as a member of air crew or for the purpose of any trade, technical operations or aerial activities except whilst travelling as a passenger over established air routes in a fully licensed aircraft operated by recognised airline;
- d. Taking part in government regular police, armed forces, naval, military operations or air force service, etc;
- e. Engaging in diving, mining, logging, underground works, explosive making or handling, gas manufacturing or as a ship crew or fisherman;
- f. Committing suicide, self-inflicted injury, insanity;
- g. Complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion;
- h. Provoked murder or assault;
- i. Affected by drug or narcotics or alcohol;
- j. AIDS or the presence of any HIV, or any sickness, disease, parasite, bacteria or viral infection;
- k. Any pre-existing physical defect or infirmity; or
- l. Any acts of war, strike, riot or civil commotion, terrorism or contamination of radiation, nuclear or asbestos.

**Note:** The above exclusions are 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 and return your original policy of insurance 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?**

Should you require additional information about personal accident insurance, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Etiqua Insurance Berhad (9557T)**

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

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Facsimile Number: +603 2297 3800

Etiqua Online: 1300 13 8888

E-mail: [info@etiqua.com.my](mailto:info@etiqua.com.my)

Homepage: [www.etiqua.com.my](http://www.etiqua.com.my)

**10. Other types of Personal Accident Insurance cover available**

Please refer to our branches or agents 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 DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

Please refer to our branches or agents for other similar types of cover available. The information provided in this disclosure sheet is valid as at 01/08/2015.