

PRODUCT DISCLOSURE SHEET	Etiqa Insurance Berhad (“Us/Our”)
Read this Product Disclosure Sheet before you decide to take up the Domestic Maid . Be sure to also read the general terms and conditions.	Domestic Maid Date : 01/08/2015

1. What is this product about?

This product provides a personal accident protection for the domestic maid.

2. What are the covers / benefits provided?

The following is a summary of Domestic Maid benefits:

No	Benefits	Sum Insured (RM)
1	Personal accident a) Death b) Permanent disablement c) Reimbursement of medical bills (subject to an excess of RM50) d) Weekly benefits (maximum 10 weeks)	15,000 Up to 15,000 Up to 500 105
2	Repatriation to country of origin	Up to 4,000
3	Hospitalization & Surgical Expenses	Up to 2,000

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?

The annual premium is RM63.60 (inclusive of GST).

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.

Eligibility - This insurance shall not apply to an insured person who has attained the age of 65 years.

This policy shall be terminated:

- On the death of the insured person; or
- Upon the termination of the employment contract between the Insured and the insured person named in the Schedule; or
- From the date of the Immigration Department's Letter of Discharge which shall deemed to cancel the Policy whichever is the earliest.

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?

- Self-inflicted injury or attempted suicide;
- Intoxication by alcohol or drugs;
- Complication of venereal disease;
- AIDS or the presence of any HIV;
- Treatment arising from pregnancy or childbirth;
- Participation in any dangerous or hazardous sport or hobby;
- Engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not as a member of the crew;
- Riding on motorcycle or mechanically assisted pedal cycle (whether as driver or passenger) for sports, exhibition, competition, or racing;
- Any actions for compensation brought in the Courts of Law of any territory outside Malaysia; or
- Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism.

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 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

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

Homepage: 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.

The information provided in this disclosure sheet is valid as at 01/08/2015.