

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take out the Hero15 . Be sure to also read the general terms and conditions.	Hero15 Date : 01/03/2024

1. What is this product about?

This product provides personal accident coverage and protection against accidental bodily injury, male cancers as well as accidental loss of sports belonging suffered by the insured person.

2. What are the covers/benefits provided?

The following is a summary of Hero15 benefits:

No	Table of Benefits	Sum Insured (RM)
1	Accidental death	100,000
2	Permanent disability	Up to 150,000
3	Monthly cash benefit for total permanent disability (for 5 years)	2,000 per month up to 120,000
4	Compassionate cash	5,000
5	Children education fund	20,000 per child
6	Credit / charge card(s) outstanding balance	Up to 5,000
7	Private motor vehicle hire purchase loan payment	Up to 30,000
8	Housecare	8,000
9	Facial reconstructive surgery or dental treatment due to accident	Up to 10,000
10	Infertility compassionate cash arising from accident	10,000
11	Skin grafting due to accident and/or burns	Up to 5,000
12	Hospital confinement allowance due to accident	Up to 10,000 (100 per day)
13	Medical expenses due to accident	Up to 5,000
14	Loss of sports belongings and/or equipment	Up to 500
15	Male cancers	20,000

Note:

1. This is a yearly renewable policy and the premium can be paid on a monthly or yearly basis.
2. The above benefits are non-exhaustive. Please refer to the policy contract for more information.
3. 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?

Age (years)	Yearly Premium (RM)	Monthly Premium (RM)
18 - 50	320.00	28.00
51 - 60	440.00	39.00
61 - 70	440.00	39.00

- Policy renewal is applicable from age 61 up to a maximum age of 70, subject to our satisfaction of your state of health. Renewal premium shall be based on the age band of 51 – 60.
- Premium can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- Premium rates are not guaranteed and may be increased or varied by the insurer upon renewal of the policy based on the attainment of age fifty one (51) or the insurer's portfolio claims experience in this class of business;
- 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

- a. 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.
- b. 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.
- c. The above duty of disclosure shall continue until the time your contract of Insurance is entered into, varied or renewed with us.
- d. 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.
- e. 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.

Cooling-off Period - You has the right to return the policy after reviewing the terms and conditions within fifteen (15) calendar days from the delivery date of the policy. You will be entitled to the return of the full premium paid less deduction of medical expenses incurred by us in the process of issuing the policy, if any.

Waiting period - at least thirty (30) days after the issue date is applicable before the insured qualifies for any of the benefit as defined in the above table, unless the cause of hospitalization is due to an accident.

Waiting period for Specified Illnesses - is one hundred twenty (120) days from the effective date of the policy.

Male Cancer Benefit - there is a thirty (30) days of survival period from the date of the said diagnosis of male cancer.

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?

- a. Pre-existing illnesses and specified illnesses;
- b. Congenital conditions;
- c. Self-inflicted injury or attempted suicide;
- d. Intoxication by alcohol or drugs;
- e. AIDS or the presence of any HIV;
- f. Mental and nervous disorders;
- g. Complication of venereal disease;
- h. Taking part in naval, military, air force, police force, fire service, etc;
- i. Engaging in dangerous occupations;
- j. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism; or
- k. Engaging in hazardous sports or activities.

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.