

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

1. What is this product about?

This product is a personal accident plan which provides cover for death, total permanent disability and hospital confinement allowance due to accident.

2. What are the coverages/benefits provided?

The following are the Flexi PA benefits:

Benefits	Benefit Amount (RM)
1. Accidental death If bodily injury from an accident results in death within 52 weeks from the date of the accident, we shall: <ul style="list-style-type: none"> a. upon authorisation, fully settle your outstanding private car hire purchase loan and pay the remaining benefit amount, if any, to your nominee or estate; or b. if there is no authorisation to settle any outstanding hire purchase loan, pay the full benefit amount to your nominee or estate. 	50,000
2. Permanent total disability If bodily injury which result in the following within 52 weeks from the date of accident: <ul style="list-style-type: none"> a. Permanent total paralysis; b. Permanent total bedridden; c. Permanent total loss of sight of both eyes; or d. Permanent total loss or permanent total loss of use of both hands, or both legs, or both limbs, or combination of these. 	50,000
3. Hospital confinement allowance	50 per night, up to 5,000

Note:

1. Duration of cover is for one (1) year. You need to renew the insurance cover annually.
2. Please refer to the policy contract for further details of the above benefits.
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?

- The annual premium is RM60.00. Premium payment can be made via cash, credit card or cheque.
- 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 agent	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.

Terms and Conditions – We reserve the right to amend the terms, exclusions and conditions of this policy by giving you thirty (30) days prior notice in writing by ordinary post to your last known address in our records. You shall give thirty (30) days written notice to us of any change of address, occupational or physical defect or weakness due to disease during the period of insurance.

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 thirty (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 under the policy.

6. What are the major exclusions under this policy?

- a. Commit any wilful, criminal, illegal or intentional acts, or neglect;
- b. Self-inflicted injury, unless the injury results in death; or
- c. Any acts of war.

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

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:

Etiqua 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

Etiqua Oonline: 1300 13 8888

E-mail: info@etiqua.com.my

Homepage: www.etiqua.com.my

10. Other types of similar general insurance cover available

Please refer to our agents or us 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 CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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