

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

1. What is this product about?

This product is a personal accident plan which provides coverage to the insured person in the event of accidental death, accidental permanent disability and funeral allowance benefits.

2. What are the covers / benefits provided?

The covers / benefits are summarised below:

| Benefits | | Sum Insured (RM) - Per Person | |
|-----------|---------------------------------|-------------------------------|--------|
| | | Plan 1 | Plan 2 |
| Section 1 | Accidental Death | 80,000 | 40,000 |
| Section 2 | Accidental Permanent Disability | 80,000 | 40,000 |
| Section 3 | Funeral Allowance | 1,000 | 1,000 |

Note:

- Duration of cover is for one year and this is a yearly renewable insurance policy.
- The aggregate of all percentages payable under Section 1 and Section 2 in respect of anyone Accident or Policy year shall not exceed RM80,000 (Plan 1) or RM40,000 (Plan 2) of the sum insured. If we have paid a total of RM80,000 (Plan 1) or RM40,000 (Plan 2), the coverage under the policy will be terminated.
- Please refer to the policy contract for further details of the above benefits.
- 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 total premium that you have to pay may vary depending on your choice of plan as shown below:

| Scheme | Basic Yearly Premium (RM) | |
|--------|---------------------------|--------|
| | Plan 1 | Plan 2 |
| Myself | 75.36 | 45.28 |

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian 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 |
|--------------------------|--------------------|
| Discount to the customer | 25% of the premium |
| Service Tax | 8% of the premium |
| Stamp Duty | RM10.00 |

Note: Stamp duty payment for premium not exceeding RM150 is exempted until 31/12/2025. However, RM10.00 stamp duty shall be payable starting from 1/1/2026.

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 – The insured person must be a Malaysian citizen, aged between sixteen (16) years and sixty-five (65) years at the date of inception of the policy with renewal option up to the last day of seventy (70) years of age.

Cash before cover – The premium due must be paid before the cover is effective.

Claims – All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the policy. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

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. Communicable or infectious diseases;
- b. Pre-existing conditions;
- c. Influence of alcohol or drugs;
- d. Self-inflicted injury or attempted suicide;
- e. Engaging in hazardous sports or activities; or
- f. 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 to us. Upon cancellation, you are entitled to a partial refund of 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

Etiqa Online: 1300 13 8888

10. Other types of insurance cover available

Please refer to us for other cover offered.

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, 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.