

PRODUCT DISCLOSURE SHEET for Traveller's Personal Accident Insurance

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Traveller's Personal Accident Insurance policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy covers you against death or disablement caused by accidental violent external and visible means while travelling within Malaysia or overseas for holidays or business trips.

Eligibility – Insured Person must be a Malaysian, Permanent Resident or Work Permit Holder in Malaysia age 30 days up to 70 years old.

2. What are the covers / benefits provided?

Please refer to schedule of benefits in the brochure. Duration of cover ranging from 1 day to maximum 180 consecutive days per trip. Subject always to the policy terms and conditions.

If the journey as declared and covered in this policy is delayed through no act or omission of yours, this insurance is automatically extended for a maximum period off 30 days without additional premium.

3. How much premium do I have to pay?

The premium that you have to pay varies depending on the proposed sum insured and duration of travel and payment must be cash before cover basis. You may refer to the brochure for premium details.

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

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST) (applicable for travel within Malaysia only)	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	25% of the premium

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

5. What are some of the key terms and conditions that I should be aware of?

Importance of Disclosure

- (i) STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) Compliance with policy conditions – failure to comply with any of the policy conditions shall invalidate all claims.
- (iii) You can only be covered under one policy in respect of this insurance.
- (iv) Upon any accident that is likely to give rise to a claim under this policy, you must notify the Company with full particulars of the accident/injury within 21 days of the bodily injury.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Terrorism and war risks;
- Suicide or intentional self-inflicted injuries or any attempt thereat while being sane or insane;
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft;
- Pre-existing conditions;
- Engaging in manual works and activities such as water-skiing, racing of any kind other than on foot, mountaineering, winter sport, potholing or motorcycling;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

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

7. Can I cancel my policy and how do I cancel it?

You may cancel by giving notice in writing to us. However, no refund of premiums will be allowed once the policy has been issued.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change 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:

AmGeneral Insurance Berhad

Level 13, Menara Shell,
No. 211, Jalan Tun Sambanthan,
50470, Kuala Lumpur,
Malaysia

Toll Free : 1-800-886-333
Fax : 03-2268-2222
E-mail : corporate@kurnia.com
Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

- Kurnia Care Travel
- Kurnia travel Supreme

Important Note: Kurnia Care Travel and Kurnia Travel Supreme are only for overseas travelling.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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