

PRODUCT DISCLOSURE SHEET for Kurnia Star Personal Accident Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Kurnia Star Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy covers you against accidental death or disablement caused by accidental, violent, external and visible means. This policy is extended to cover personal liability up to RM75,000 and terrorism cover (excluding nuclear, chemical or biological weapons of mass destruction).

Eligibility: Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse / children who are residing in Malaysia. The age of the Insured Person is 30 days to 65 years old. Children below 18 years old are eligible for sum insured up to RM50,000.

Note: "You" refer to individual policyholder or Insured Person with regards to group policy.

2. What are the covers / benefits provided?

Please refer to Table of Benefits in the product brochure and Policy.

Duration of cover is generally one year. You need to renew your cover annually unless you sign up an auto-renewal payment instruction to renew automatically, subject always to the policy terms and conditions.

3. How much premium do I have to pay?

The premium that you have to pay varies depending on the proposed sum insured and your occupation. You may refer to the brochure for 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
Service Tax	6% of the premium
Stamp duty	RM10.00
Agent's commission where there is an intermediary involved	25% of the premium

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

- (i) Importance of Disclosure – 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) The Company shall have the right to examine Insured Person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- (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 14 days after the accident.
- (v) Insured aged 16 years old and above but below the age of 18 years old must obtain parental/guardian consent before purchasing this insurance Policy.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- War risk;
- Childbirth or miscarriage;
- Murder and assault resulting from provocation by the Insured Person;
- Suicide or intentional self-inflicted injuries or any attempt thereof while being sane or insane;
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route;
- Pre-existing conditions and disease and sickness of any kind;
- Committing or attempt to commit any unlawful act;
- Influence of alcohol or of drugs not prescribed by a registered medical practitioner;
- Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering necessitating on ropes or guides or use of woodworking machinery driven by mechanical power;
- 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 your policy by giving 7 days written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on Company's short period rate. There shall be no refund for cancellation of policy by either the Insured or the Company under the following circumstances:-

- the policy is paid under monthly premium payment mode, or
- if the amount to be refunded is less than Ringgit Malaysia Ten (RM10.00), or
- in a situation that falls under 100% of premium to be charged under the short period rates, or
- claim has been made during the current Period of Insurance.

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

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches, or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

AmGeneral Insurance Berhad

Menara Shell,
No. 211, Jalan Tun Sambanthan,
50470, Kuala Lumpur, Malaysia.
Toll Free : 1-800-88-6333
E-mail : customer@kurnia.com
Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

Please refer to our website at www.kurnia.com.

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 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 1 September 2018.