

PRODUCT DISCLOSURE SHEET for Maids Insurance

**Please read this Product Disclosure Sheet before you decide to take out the Maids Insurance Policy.
Be sure to also read the general terms and conditions.**

1. What is this product about?

This policy covers your legal maid against death or disablement caused by accidental violent external and visible means (Personal Accident). In addition this policy also covers

- Hospital and Surgical expenses
- Repatriation Expenses
- Fidelity Guarantee
- Personal Liability

2. What are the covers / benefits provided?

You may refer to the proposal form for details. Duration of cover is generally for two years.

3. How much premium do I have to pay?

The premium for 2 years insurance cover is RM 126.00.

Note: Premium stated are inclusive of 6% ST as of 1 September 2018.

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?

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) The Company shall have the right to have a post mortem examination on the insured maid in the event of death,
- (iv) Upon any accident that is likely to give to a claim under this policy, you must notify the Company in writing as soon as reasonably possible and in no case shall we be liable for any death not notified within one (1) calendar month after an accident/event.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Terrorism and war risks;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- Childbirth or miscarriage or any pre-existing conditions;
- Committing or attempt to commit any unlawful act;
- 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;
- Influence of alcohol or of drugs not prescribed by a registered medical practitioner;
- Whilst engaging in winter sports, racing of any kind other than on foot, mountaineering necessitating on ropes, motorcycling;
- Any expenses under hospital and surgical expenses shall not be payable if incurred within 30 days from the date of policy inception.

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 and if the policy is cancelled within 6 months from the date of issue, the refund premium is 50% of the premium paid. No refund of premium is payable if policy is cancelled after 6 months from the date of issue.

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

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 www.kurnia.com

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 1 September 2018.