

PRODUCT DISCLOSURE SHEET for Right Cover Personal Accident Insurance

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

1. What is this product about?

This policy provides 24 hours worldwide insurance protection against death or permanent disablement caused by accidental, violent external and visible means.

This product is available to Malaysian, Permanent Resident of Malaysia, Work Permit/Pass Holder in Malaysia or his/her legal spouse or child or employee who is legally residing in Malaysia. If the Insured is a corporate body, the Insured can name its employee as the Insured Person.

Age Limit for:

- Insured or his/her spouse/employee must be sixteen (16) years to seventy five (75) years old, renewable up to eighty (80) years old. Insured aged sixteen (16) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent.
- Insured's child who is financially dependent on him/her is thirty (30) days to eighteen (18) years old or up to twenty three (23) years old if still studying full-time in a recognised institution of higher learning.

2. What are the covers / benefits provided?

This policy has 5 plans and sum insured is depending on the plan selected

| Item | Benefits | Plan A (RM) | Plan B (RM) | Plan C (RM) | Plan D (RM) | Plan E (RM) |
|------|--|-------------|-------------|-------------|-------------|-------------|
| 1 | Accidental Death | 7,500 | 15,000 | 22,500 | 30,000 | 45,000 |
| 2 | Permanent Disablement | | | | | |
| | • Total Permanent Disablement | 7,500 | 15,000 | 22,500 | 30,000 | 45,000 |
| | • Total Paralysis or Permanently Bedridden | 7,500 | 15,000 | 22,500 | 30,000 | 45,000 |
| | • Loss of one or both hands | 7,500 | 15,000 | 22,500 | 30,000 | 45,000 |
| | • Loss of one or both feet | 7,500 | 15,000 | 22,500 | 30,000 | 45,000 |
| | • Loss of one or both eyes | 7,500 | 15,000 | 22,500 | 30,000 | 45,000 |
| 3 | Bereavement Allowance | 300 | 300 | 300 | 300 | 300 |

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 to terms and conditions.

3. How much premium do I have to pay?

The premium that you have to pay varies depending on plan selected.

| | Plan A | Plan B | Plan C | Plan D | Plan E |
|----------------------------|--------|--------|--------|--------|--------|
| Annual Premium (RM) | 13.78 | 27.56 | 41.34 | 55.12 | 82.68 |

Note: Premiums stated are inclusive of 6% Service Tax (before RM10 stamp duty)

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) Benefits will be payable if Accidental Death or Permanent Disablement occurs within twelve (12) months from the date of accident.
- (iii) With respect to Benefit 1 (Accidental Death) and Benefit 2 (Permanent Disablement), the aggregate of all percentages payable in respect of any one accident shall not exceed 100% of the principal sum insured specified in the Schedule. In the event of a total 100% having been paid during the Period of Insurance, the Policy shall cease to be in force.
- (iv) Cash Before Cover - You must pay the premium before coverage under this Policy is effective.
- (v) Insured aged sixteen (16) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent.

6. What are the major exclusions under this policy?

This policy does not cover losses caused by the following circumstances:

- Any kind of disease, illness, sickness, virus, infection or parasites.
- Any pre-existing conditions, physical defect or infirmity, fits of any kind.
- Childbirth, miscarriage, pregnancy or any related complication.
- While committing or attempting to commit any unlawful act including but not limited to while the Insured Person is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance (with the exception of drugs taken in accordance with the treatment prescribed and directed by a doctor).
- Suicide, attempted suicide or self-inflicted injury, regardless of Insured Person's state of mind at the time the incident occurred, or insanity.
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- While participating in a brawl or demonstration.
- The Insured Person engaging in water skiing, any underwater activities involving use of underwater breathing apparatus (except scuba diving), mountaineering necessitating ropes or guides, racing of any kind other than on foot.
- Murder or assault resulting from provocation by the Insured Person, food poisoning, insect, snakes, vermin and animal bites.

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 this Policy at any time by giving written notice to us. In the event premium has been paid for any period beyond the date of cancellation, our customary short period rates shall apply provided that no claims have been made during the Period of Insurance.

Customary short period rates

| Period Insured Not Exceeding | Percentage (%) of Annual Rate Charged | Percentage (%) of Refund of Annual Premium |
|------------------------------|---------------------------------------|--|
| 1 month | 20 | 80 |
| 2 months | 30 | 70 |
| 3 months | 40 | 60 |
| 4 months | 50 | 50 |
| 5 months | 60 | 40 |
| 6 months | 70 | 30 |
| 7 months | 75 | 25 |
| 8 months | 80 | 20 |
| 9 months | 85 | 15 |
| 10 months | 90 | 10 |
| 11 months | 95 | 5 |
| Period exceeding 11 months | 100 | No refund |

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

It is important that you inform AmGeneral 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.