

# PRODUCT DISCLOSURE SHEET

## for Right Cover Plus Personal Accident Insurance

**IMPORTANT NOTE:** Please read this Product Disclosure Sheet before you decide to take out the Right Cover Plus 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 Malaysians, Permanent Residents of Malaysia, Work Permit/Pass Holders in Malaysia and/or his/her legal spouse and/or child or employee who is legally residing in Malaysia. If the Insured is a corporate body, then the Insured is able to 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 for lifetime. Insured aged sixteen (16) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent before purchasing this insurance Policy.
- Insured's child who is financially dependent on him/her is thirty (30) days to eighteen (18) years old or up to twenty-five (25) years old if still studying full time in a recognised institution of higher learning.

### 2. What are the covers/benefits provided?

This policy has four (4) plans and sum insured is depending on the plan selected.

Item	Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
1	Accidental Death	25,000	50,000	80,000	100,000
2	Permanent Disablement	25,000	50,000	80,000	100,000
3	Funeral Expenses	1,000	1,000	1,500	2,000
4	Medical Expenses, Corrective Dental and/or Cosmetic Surgery and/or Ambulance Fees	500	1,000	1,500	2,000
5	Purchase of Orthopaedic Equipment	300	400	500	600
6	Daily Hospital Income (up to 100 days per accident)	50	50	50	50
7	Double Hospital Income while in Intensive Care Unit (per day, up to 100 days per accident)	100	100	100	100
8	Triple Indemnity • During a national public holiday in Malaysia; or • While travelling as a fare-paying passenger on any mode of public transport; or • While travelling overseas	75,000	150,000	240,000	300,000

Duration of cover is generally one year. You need to renew your cover annually unless you sign up for 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 the plan selected.

Annual Premium	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
Individual	61.48	111.30	167.48	206.70
Individual & Spouse	111.30	199.28	302.10	371.00
Individual & Unlimited No. of Children	93.28	159.00	238.50	296.80
Family (Individual, Spouse & Unlimited No. of Children)	135.68	243.80	365.70	455.80

Note: Annual premium reflected with 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 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) Cash Before Cover: You must pay the premium before coverage under this Policy is effective.
- (iv) Insured aged sixteen (16) years old and above but below the age of eighteen (18) years old must obtain parental/guardian consent to purchase this insurance Policy.
- (v) Upon each annual renewal of Your Policy, the Principal Sum Insured for Benefit 1 (Accidental Death) and Benefit 2 (Permanent Disablement) shall be increased by 10% per year up to a maximum of 100% of the Principal Sum Insured at the inception of the Policy provided that:
  - a. no claim has been made under Benefit 2 (Permanent Disablement) or Benefit 8 (Triple Indemnity) during the Period of Insurance in the preceding year; and
  - b. the Policy has been continuously renewed without any lapsed period.If an Insured Person made a claim under Benefit 2 (Permanent Disablement) or Benefit 8 (Triple Indemnity) of this Policy, his/her accumulated renewal bonuses will be forfeited and computations for future renewal bonuses will begin anew from the next renewal date of this Policy.

#### 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
- If the Insured Person does not have a valid driving licence to drive a vehicle, this will not apply if the Insured Person has expired licence but is not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations.

*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](http://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](mailto:customer@kurnia.com)  
Website : [www.kurnia.com](http://www.kurnia.com)

## 10. Other types of Similar Insurance Cover Available

- Perfect 10 Plus Personal Accident
- PA Supreme

### 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 7 September 2018.