

## PRODUCT DISCLOSURE SHEET for Perfect 10 Plus Personal Accident Insurance

**IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Perfect 10 Plus 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 death or disablement caused by accidental, violent, external and visible means. This policy also covers Personal Liability, Financial Shield, Kidnap Cover, Overseas Medical Evacuation and Repatriation. Terrorism excluding nuclear, chemical or biological weapons of mass destruction is covered.

Eligibility – Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse / children who are residing in Malaysia. Children aged 30 days to 18 years or up to 23 years old if still studying full-time in institution of higher learning. Proposer/spouse aged 16 years to 65 years, renewable up to 70 years old.

Family package will cover you, 1 legal spouse and unlimited number of your and the named legal spouse's children aged 30 days to 18 years or up to 23 years old if still studying full-time in institution of higher learning. Your spouse's coverage is equal to yours and each child is covered up to 20% of your benefits.

**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 plan selected 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:

- 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 our Company's short period rates for the unexpired period of insurance provided that you have not made a claim on the policy.

**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?**

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**

Please refer to our website at [www.kurnia.com](http://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.