

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up Multi Drive Protector Insurance. Be sure to also read the general terms and conditions.

# Multi Drive Protector

### 1. What is this product about?

This product provides compensation and reimbursement to the driver and passengers in the event of injuries disability or death caused solely by accident whilst entering, riding or alighting from a private passenger vehicle.

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

This product covers:

1. Death
2. Permanent Disablement
3. Medical Expenses

Please refer to the Scale of Compensation for death and disablement in the policy contract.

Duration of cover is for one year. You need to renew your insurance cover annually.

### 3. How much premium do I have to pay?

Plan	Sum Insured	Premium (driver + 4 passengers)	Each Additional Passenger
MDP1	RM 15,000	RM 58.00	RM 8.00
MDP2	RM 30,000	RM 118.00	RM 16.00
MDP3	RM 45,000	RM 178.00	RM 24.00
MDP4	RM 60,000	RM 238.00	RM 32.00

### 4. What are the fees and charges I have to pay?

In addition to the premium, you have to pay:	Amount
a. Goods and Services Tax	0% of premium
b. Stamp Duty	RM 10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 10% of the premium.

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

- **Importance of disclosure :**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

- **Seating Capacity** : The number of person insured is based on the seating capacity as stated in your vehicle's registration card. If the actual number of passengers exceed the number of persons insured by the policy, the limit of liability per person shall be proportionately reduced.
- **Cash Before Cover** : Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit** : All registered owners of a private passenger vehicle aged between 17 years to 65 years.
- **Nominee** : You must nominate a nominee and to ensure that your nominee is aware of the personal accident policy.
- **Claims** : You must submit your claim with all the supporting information and documents to us and give full cooperation to us in accessing your claim.
- **Goods & Services Tax** : You agree to pay us for any taxes or government charges imposed by the government with respect of the execution or delivery of this policy.

#### 6. What are the major exclusions under this policy?

This policy does not cover:

- Racing road rally pacemaking speed testing used in connection with motor trade and for hire and reward
- Drivers who do not possess a valid driver's license or are not qualified to hold or obtain a valid driver's licence under the regulations of the Malaysian Road Transport Department
- Vehicle used for carriage of passengers for reward
- Self injury suicide or attempted suicide wilful exposure to injury provoked assault pregnancy or childbirth or any preexisting physical defect or infirmity
- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance
- War invasion act of foreign enemies hostilities civil war rebellion revolution insurrection military or usurped power martial law
- Any act of terrorism

**NOTE:** This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

#### 7. Can I cancel my policy?

You may cancel your policy at anytime by giving written notice to us. However there shall not be any refund of premium in respect of the premium paid for the period beyond the date of termination.

#### 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 your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries about this insurance or any other types of Personal Accident Insurance products, you can contact us or your insurance intermediary or visit our website at [www.mpigenerali.com](http://www.mpigenerali.com)

**MPI Generali Insurans Berhad**  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
**8th Floor, Menara Multi-Purpose  
Capital Square**  
**8, Jalan Munshi Abdullah**  
**50100 Kuala Lumpur**

**Tel : +603 2034 9888**  
**Fax: +603 2694 5759**  
**Email: [generalenquiries@mpigenerali.com](mailto:generalenquiries@mpigenerali.com)**

**10. Other types of Personal Accident cover available**

- Multi PA Protector
- Multi Lucky PA
- The Gladiator

**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.**

The information provided in this disclosure sheet is valid as at 01/06/2018.