

PRODUCT DISCLOSURE SHEET

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

Multi PA Protector

1. What is this product about?

This policy will provides compensation and reimbursement in the event of injuries disability or death caused solely by accident. Cover is valid worldwide and round the clock except for specified referred occupations which we extend to cover the insured whilst they are not engaged in their duties in connection with the said occupation.

This policy also includes features unique benefits that are not normally included in a personal accident insurance policy.

2. What are the covers / benefits provided?

This product covers:

1. Death
2. Permanent Disablement
3. Financial Obligation Benefit (Death or Permanent Disablement)
4. Medical Expenses including traditional medical treatment
5. Bereavement Allowance
6. Recuperative Benefit (hospitalized > 5 days)
7. Hospital Income (in excess of 5 days)
8. Repatriation Expenses (Overseas)
9. Personal Liability

The following extensions are available for a small additional premium:-

- Provided both the insured and the spouse are insured by this product, the children (aged between 1 month and 23 years old, fully dependant and engaged in full time education) may also be insured.
- Weekly benefit

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 Class 1 & 2	Premium Class 1 & 2 (weekly benefit)	Premium Class 3	Premium Class 3 (weekly benefit)
MP1	RM 50,000	n/a	n/a	RM128.00	RM155.00
MP2	RM 100,000	RM138.00	RM168.00	RM218.00	RM255.00
MP3	RM 200,000	RM238.00	RM278.00	n/a	n/a
MP4	RM 300,000	RM338.00	RM388.00	n/a	n/a

Renewal Premium Discount : 1st year renewal - 10% discount on renewal premium
(subject to no claims lodged) 2nd renewal & onwards - 15% discount on renewal premium

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 25% 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.

- **Cash Before Cover :** Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit :** Your age must be between 16 years to 65 years (renewable up to 70).
- **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:

- Self inflicted 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.
- Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities.
- Any form 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

If you have any enquiries about this insurance or any other types of Personal Accident Insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at 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**

10. Other types of Personal Accident cover available

- Multi PA Premier
- 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.