

Date: As Per Printing Date

Read this Product Disclosure Sheet before you decide to take out the Individual Personal Accident – HLB. Be sure to also read the general terms and conditions.

1. What is this product about?

Individual Personal Accident – HLB is a 24-hour worldwide plan that will compensate you for injuries, disability or death caused by accidental means.

This product is available to all Malaysians, Permanent Residents, Work Permit/Employment Pass Holders or otherwise legally employed persons in Malaysia. They are eligible to apply if they are between 16 to 69 years of age at the date of first enrolment. They may continue to renew until the maximum age of 80. Different terms will apply for Malaysians residing outside Malaysia.

2. What are the covers/benefits provided?

This policy has 9 Plans of cover. As illustration, we append below:

Benefits/Plans	P50 (RM)	P100 (RM)	P150 (RM)	P200 (RM)	P300 (RM)	P500 (RM)	P750 (RM)	P1K (RM)	P1.5K (RM)
Accidental Death	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000	1,500,000
Permanent Disablement	Up to 50,000	Up to 100,000	Up to 150,000	Up to 200,000	Up to 300,000	Up to 500,000	Up to 750,000	Up to 1,000,000	Up to 1,500,000
Convalescence Allowance	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Funeral, Cremation & Repatriation Expenses	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Specified Infectious Diseases (Mosquito borne disease, Rabies or Hand, foot, and mouth disease (HFMD), only one claim per period of insurance)	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Annual Premium	100	200	300	400	550	750	900	1,050	1,450

Optional Benefits at additional premium	P50 (RM)	P100 (RM)	P150 (RM)	P200 (RM)	P300 (RM)	P500 (RM)	P750 (RM)	P1K (RM)	P1.5K (RM)
Medical Expenses (due to accident)	1,000	2,500	3,000	4,500	7,000	10,000	17,000	22,500	30,000
Daily Hospital Income (Per day up to 90 days, due to accident)	75	100	100	200	250	250	300	300	300
Double Indemnity When Travelling Overseas	200% of Accidental Death / Permanent Disablement								
Ambulance Fees (Due to accident)	500								
Annual Premium	50	100	100	150	200	250	350	450	550

Important Notes:

- The percentage of sum insured will be payable according to the compensation specified in the policy wording if Insured Person suffered Permanent Disablement.
- Maximum indemnity payable under this Policy will not exceed 100% of the sum insured except for Double Indemnity benefit where the maximum payable is 200%.
- Double Indemnity
Payable if an accident occurs whilst you are travelling in or boarding on any licensed public transport as a fare paying passenger to and from or in overseas country for a period not exceeding ninety (90) days per trip, we will pay 200% of the sum insured for Accidental Death or Permanent Total Disablement as specified in the schedule. This benefit is applicable to be a Malaysian citizen, or permanent resident, or work permit or employment pass holder residing in Malaysia for at least forty (40) weeks in any fifty-two (52) week period whilst the cover is in force.
- Specified Infectious Diseases benefit shall automatically be terminated once a claim is made under this benefit during the period of insurance. Any specified diseases arising within the first fourteen (14) days of the Insured Person's cover is excluded.
- Please refer to policy wordings for more detailed information.

Duration of cover is for one (1) year. It will be automatically renewed on each anniversary of the date of inception of the Policy by payment of the premium determined by the Company at the time of renewal unless you choose to opt out of the automatic renewal arrangement.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The total premium that you have to pay depends on the plan you selected and it may vary depending on our underwriting requirements.

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

Type	Amount
<ul style="list-style-type: none"> ▪ Service Tax ▪ Commission paid to Bank ▪ Stamp duty 	<ul style="list-style-type: none"> ▪ 8% of premium ▪ 25% of premium ▪ RM10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

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

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd (“Company”) and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Off Duty Clause** – The Policy shall be in force and shall be applicable only in respect of Accidental Death/Permanent Disablement/Injury taking place during the period the Insured Person is not at work and/or not on official duty (only applicable to those Insured Person who fall under the list of occupations stated below). For the avoidance of doubt, the Policy does not extend to cover the Insured Person in respect of Accidental Death/Permanent Disablement/Injury arising directly or indirectly from occupation (the list of occupations are stated below) and/or on official duty. Subject otherwise to the terms and conditions of the Policy.
List of Occupations (Applicable to Off Duty Clause):
 - a) Aircrew or Ship Crew including Pilots
 - b) Professional Sports, racing involving the use of mechanically powered driven vehicles and/or craft, or trial of speed or reliability.
 - c) Divers, Seamen, Fishermen and Stevedores
 - d) Explosive Handlers/Makers
 - e) Firemen, Military and Law Enforcement personnel including Policemen
 - f) Professional Entertainers
 - g) Tunnelling or Underground Workers
 - h) Oil Rig Workers
 - i) Mining Workers
 - j) Timber Loggers and Workers
 - k) Window Cleaners working at height above 30 feet
 - l) Circus Performers/Stuntmen
 - m) Debts/Bill Collector and Car Repossessor
 - n) Guest Relation Officers
 - o) Security Guard, Bodyguard and Watchman including Jockeys
- **Automatic Renewal** –The Policy will be renewed automatically before the expiry date every year and the renewal premium will be debited from your preferred payment bank account.
We will not automatically renew your Policy if:
 - (a) You have chosen to opt out from the automatic renewal arrangement from the payment instruction; or
 - (b) You have contacted us to cancel your preferred payment arrangement.
If either one of the above happens, you will need to contact us to make payment of premium before we can renew your Policy.
- **Cooling-Off Period** - You may cancel your Policy by returning the Policy within fifteen (15) days after you have received the Policy and full premium will be refunded to you.
- **Automatic Termination** - The Policy will be terminated automatically:
 - (a) Upon death or permanent total disablement

- (b) If you cease to reside in Malaysia
- (c) When you reach the age of 80
- (d) Due to non-payment of premium
- **Cash Before Cover (Applicable to Individual policyholders only)** - This insurance shall not be effective unless the premium due has been paid. The premium warranty condition stated in the Policy is hereby deleted.
- **Premium Warranty (Others)** - This insurance Policy is automatically cancelled unless the full premium is paid within 60 days from commencement date of cover.
- **Notice of Claim** - Please provide a written notice to us with full details within seven (7) days upon receiving notice of or sustaining any accident, loss or damage. You may contact any MSIG Branch or your insurance adviser to obtain a copy of the claim form. Submit the completed claim form to us together with all relevant documents as soon as possible.
- Unless renewed, the coverage will cease on expiry date and we shall strictly not be liable.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this Policy.

6. What are the major exclusions under this policy?

This Policy does not cover death or injury caused by the following events:

- War and related risks.
- Government Regulations or Acts or Authorities.
- Hazardous sports including parachuting, hang gliding, mountaineering, any kind of race (other than on foot or swimming) or trial of speed or reliability.
- Suicide, self-inflicted injury or illness.
- Pregnancy, childbirth, physical or mental defect or infirmity.
- AIDS, AIDS-related complex (ARC) or sexually-transmitted diseases.
- Drug abuse unless the drug is taken in accordance with an authorised medical prescription (but not for the treatment of drug addiction)
- Air travel except as a passenger in a fully licensed passenger carrying aircraft.
- Any crew, trade, technical or sporting activity in connection with an aircraft.
- Act of Terrorism.

Note: This list of exclusions is non-exhaustive. Please refer to your Policy Document for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel the cover at any time by notifying us in writing. Any refund of premium is based on the pro-rata basis on the unexpired period of cover and subject to the Company retaining a minimum premium of RM60.00 and prevailing Service Tax. No refund is allowed if there is any claim made during the period of cover.

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

You must advise us in writing as soon as you are aware of any change in your contact/personal details, employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please contact us at:

Insurer:

MSIG Insurance (Malaysia) Bhd
REGISTRATION NO. 197901002705 (46983-W)

Bancassurance:

Level 16, Menara Hap Seng 2

Plaza Hap Seng

No. 1, Jalan P. Ramlee

50250 Kuala Lumpur.

MSIG Banca Hotline: 1800-88-6163

Fax: (603) 2070 5959

E-mail: bancahotline@my.msig-asia.com

Intermediary:

Hong Leong Bank Berhad
Level 16, Hong Leong Tower,
No. 6, Jalan Damanlela,
Bukit Damansara,
50490 Kuala Lumpur

10. Other types of Critical Illness cover available?

Please contact us for other similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. FOR INDIVIDUAL POLICYHOLDER, YOU AND/OR ANY INSURED PERSON MUST NOMINATE A NOMINEE AND ENSURE THAT THE NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/12/2024

