

Product Disclosure Sheet

Snatch Medz+ Group Personal Accident

(Please read this Product Disclosure Sheet before you decide to take up this insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This Policy provides compensation for loss or damage to personal effects, loss of cash and bodily injuries caused entirely by violent, accidental, external and visible means resulting in death or permanent disablement.

2. Who can be Insured?

All Malaysians, Permanent Residents, Student Pass Holders or Employment Pass Holders/Work Permit Holders legally employed in Malaysia who are aged between sixteen (16) and seventy (70) years old.

3. What are the covers/ benefits provided?

This Policy covers:

Benefits		Sum Insured (RM)		
		Plan 1	Plan 2	Plan 3
1.0	Death	600,000	400,000	300,000
2.0	Permanent Disablement	600,000	400,000	300,000
3.0	Double Indemnity	1,200,000	800,000	600,000
4.0	No Claim Renewal Bonus	10% increase of the Original Principal Sum Insured for death or Permanent Disablement for each year subject to maximum of 50%		
5.0	Medical Expenses	7,000	6,000	5,000
	5.1 Alternative Medical Treatment	500	500	500
6.0	Daily Hospitalisation Income	180	110	110
7.0	Snatch Theft	5,000	4,000	3,000
	7.1. Loss of Cash Withdrawn From ATM			
	7.2 Loss or Damage to Personal Effects			
	7.3 Unauthorised Transaction of Touch 'n Go e-Wallet and/or Bank Account			
8.0	Bereavement Allowance	10,000	10,000	10,000
9.0	Auto Loan Protection due to Death	up to 75,000	up to 45,000	up to 30,000
10.0	Domestic Travel Inconveniences	4,000	3,000	2,000
	10.1 Travel Curtailment			
	10.2 Loss of Deposit or Cancellation			

Note: Please refer to the Policy Contract for details of the benefits and coverage.

Note:

- The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance Berhad or PIDM (visit www.pidm.gov.my).
- Please refer to the Policy Contract for the full product features and benefits.

4. What is the Period of Cover and Renewal Option?

Duration of cover is for one (1) year. You need to renew your Policy annually.

5. How much premium do I have to pay?

The total premium payable may vary depending on your choice of plan and our underwriting requirements.

	Amount (RM)		
	Plan 1	Plan 2	Plan 3
Annual Premium (including Service Tax)	696.60	561.60	410.40

Included in the premium	Amount (RM)		
	Plan 1	Plan 2	Plan 3
Commission to the insurance intermediary (if any)	161.25	130.00	95.00

Note: The premium rate is subject to change upon renewal, it varies depending on your claim experience.

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

Type	Amount
Service Tax	8% of premium

Included in the premium	Amount
Commission to the insurance intermediary (if any)	25% of premium

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

- **Duty of Disclosure**

Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the policy to you, or before you renew or change any of the terms of your policy. If you fail to do so, your policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

- **Change in Risk**

If there are changes occur at any time or from time to time, and materially vary any of the facts provided at the date of the proposal, you shall give notice in writing to us within seven (7) days from the date of change and shall pay additional premium if it is required.

- **Cash Before Cover**

Full premium must be paid before the effective date of the Policy.

- **Premium Payment**

Payment can be made by Debit Card, Credit Card or Online Payment to Berjaya Sampo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- **Claims Procedure**

Written notice must be given to us within thirty (30) days from the date of occurrence. You may submit your claims by emailing us at customer@bsompo.com.my or visit any of our branches nationwide.

Only Death or Permanent Disablement will be payable if you reside or travel outside Malaysia, Singapore, Brunei and Thailand for more than ninety (90) consecutive days.

Documents Required for Unauthorised Transaction of e-Wallet:

- A written complaint made to Touch 'n Go containing complete details of unauthorised transaction;
- Touch 'n Go transaction history statement with Insured Name;
- A copy of police report;
- Bank/credit card statement consisting of transaction details with Insured Name;
- All other information and documentary evidence that we may require.

Documents Required for Unauthorised Transaction of Bank Account:

- A written complaint made to the Bank containing complete details of unauthorised transaction;
- A copy of police report;
- Bank statement consisting of transaction details with Insured Name;
- All other information and documentary evidence that we may require.

Documents Required for claim filed by insured persons with Hazardous Occupations:

- A written letter from the insured's commanding officer or supervisor to confirm that he or she is off duty at the time of accident occurs;
- A copy of incident or police report;
- Certified leave or duty roster;
- All other information and documentary evidence that we may require.

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

8. What are the major exclusions under this Policy?

This Policy does not cover losses which are specifically excluded under the Policy, for example, any pre-existing physical or mental defect or infirmity, suicide or attempted suicide, intentional self-injury, and influence of alcohol or drug, etc.

This Policy does not cover the following Hazardous Occupations, when You are on duty at the time a claimable event occurs.

- Naval, Military or Airforce Service Operations
- Air Crew
- Professional Sportsperson
- Ship Crew and Professional Divers
- Policeman / Traffic Police
- Jockey
- Fireman
- Shipyard Worker

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

9. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, we will retain minimum premium of RM60.00 and refund the pro-rated premium to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

10. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your contact/ personal details to ensure that all correspondence reach you in a timely manner. You may inform at our branches or Customer Service Centre.

11. Where can I get further information?

Should you require additional information or have any queries about Personal Accident Insurance, please contact our Customer Service Centre during the operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or call our Toll-Free number stated at the bottom of this page.

12. Other similar types of General Insurance products available?

Snatch Guard Plus and Snatch Shied Plus.
Please visit www.cimb.com.my for more detail

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY.

YOU MUST NOMINATE AT LEAST ONE NOMINEE AND ENSURE THAT YOUR NOMINEE(S) IS/ARE AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND COMPANY DIRECTLY FOR MORE INFORMATION. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS.

The information provided in this Product Disclosure Sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the Policy Contract.

Berjaya Sompo 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 from November 2024.