

# Snatch Shield Plus

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

### 1 What is Snatch Shield Plus?

Snatch Shield Plus is a personal accident insurance that provides insurance coverage for Malaysian, Permanent Resident, Student Pass Holder or Employment Pass Holder/Work Permit Holder legally employed in Malaysia against death and bodily injury, loss and/or damage to personal effects due to snatch theft.

### 2 Know Your Coverage

As an illustration, for **RM 12.00** annually, you will receive the following coverage:

| This policy covers:   | This policy excludes:  |
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| <ul style="list-style-type: none"> <li>Death/ Permanent Disablement (due to Snatch Theft or Attempted Snatch Theft) – <b>RM 13,000</b></li> <li>Snatch Theft or Attempted Snatch Theft – <b>RM 500</b></li> </ul> | <ul style="list-style-type: none"> <li>War related risks</li> <li>Suicide or attempted suicide</li> <li>Self-inflicted injury</li> <li>Extreme Sports/Activities</li> <li>Pre-existing medical condition</li> <li>Mental defect</li> <li>Influence of alcohol or drug</li> </ul> |
| <p>The duration of coverage is one (1) year. You need to renew your policy annually.</p>  |  |

#### Notes:

- Please scan the QR code below for the full list of coverages and exclusions.
- You are advised to note the scale of benefits for death and disablement in your insurance policy.
- 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](http://www.pidm.gov.my)).
- You must nominate at least one (1) nominee and ensure that your nominee(s) is/are aware of the Personal Accident Insurance policy that you have purchased.
- You should read and understand the insurance policy and contact the agent or us to clarify any doubts before purchasing this Policy. You should satisfy yourself that this Policy will best serve your needs.
- It is important that you inform us of any changes in your contact/personal details to ensure that all correspondences reach you in a timely manner. You may inform at our branches or Customer Service Centre.

If you have any questions or require assistance on your personal accident insurance, you can:



**Call our Customer Service**

Within Malaysia (Toll-Free):

1-800-889-933

Overseas: +603-2170 7300



**Email us at:**

[customer@bsompo.com.my](mailto:customer@bsompo.com.my)



**Scan the QR Code above**

### 3 Know Your Obligations

|   |  |
|---|--|
| <b>For this personal accident insurance, you must pay a premium of:</b> |  |
| Standard Plan – Plan A  | <b>RM 12.00 (annually)</b>   |
| Total premium you must pay is <b>RM 12.00</b>                           |  |
| <b>You also have to pay the following fees and charges:</b>             |  |
| Stamp Duty  | <b>RM 10.00 (eligible for exemption until 31 December 2028 provided if the policyholder is an individual, and the gross premium does not exceed RM150; or a micro, small and medium enterprises (MSME) with a valid MSME certificate submitted, and the gross premium does not exceed RM250)</b> |
| Commission  | <b>25% of premium or RM 3.00</b>   |
| Other applicable charges (service tax)                                  | <b>8% of premium or RM 0.96</b>  |

**Note: The total premium payable may vary depending on your choice of plan and our underwriting requirements. The premium rate is subject to change upon renewal, it varies depending on your claim experience.**

### 4 Other Key Terms

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| <p><b><u>Duty of Disclosure</u></b></p> <ul style="list-style-type: none"> <li>You must provide complete and accurate information in the application form.</li> <li>You must disclose all material facts such as your occupation and personal pursuits.</li> <li>Failure to disclose or provide complete and accurate information may result in rejection of your claim or cancellation of your Policy.</li> </ul> <p><b><u>Change in Risk</u></b></p> <ul style="list-style-type: none"> <li>If there are any changes that 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.</li> </ul> <p><b><u>Cash Before Cover</u></b></p> <ul style="list-style-type: none"> <li>Full premium must be paid before the effective date of the Policy.</li> </ul> <p><b><u>Premium Payment</u></b></p> <ul style="list-style-type: none"> <li>Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment (whichever is applicable) to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as proof of payment for future reference.</li> </ul> <p><b><u>Claims Procedure</u></b></p> <ul style="list-style-type: none"> <li>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 <a href="mailto:customer@bsompo.com.my">customer@bsompo.com.my</a> or visit any of our branches nationwide.</li> <li>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.</li> <li>If you have purchased multiple personal accident policies, certain losses such medical expenses are compensated on reimbursement basis. You will be compensated only once for the actual loss suffered.</li> </ul> <p><b><u>Eligibility</u></b></p> <ul style="list-style-type: none"> <li>This policy covers Malaysians, Permanent Residents, Student Pass Holders or Employment Pass Holders/Work Permit Holders legally employed in Malaysia who are aged between sixteen (16) and sixty-five (65) years old. Renewable age is up to seventy (70) years old.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the Policy Contract for the full list of terms and conditions.</p> |
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### ? Can I cancel my Policy?

Yes, you can cancel your Policy by giving us a notice in writing. Upon cancellation, we will retain minimum premium of RM25 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.

#### Other similar types of General Insurance products available?

Snatch Guard Plus and Snatch Medz+. Please visit [www.cimb.com.my](http://www.cimb.com.my) for more details.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.