

Product Disclosure Sheet

Individual Personal Accident

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

1. What is this product about?

This Policy provides 24 hours worldwide coverage for death and bodily injury caused by accident.

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 sixty-five (65) years old.

3. What are the covers / benefits provided?

This Policy covers:

Benefits		Limit Per Individual / Per Week	Sum Insured
1.0 / 2.0	Death / Permanent Disablement	Per Individual	Any Amount of Sum Insured
*3.0	Temporary Total Disablement	Per Week (Max up to 104 weeks)	0.2% of Death / Permanent Disablement's Sum Insured or RM1,000 (whichever is lower)
*4.0	Temporary Partial Disablement	Per Week (Max up to 104 weeks)	50% of Temporary Total Disablement's Sum Insured
5.0	Medical Expenses	Per Individual	Flexible (in multiple of RM1, 000 of up to RM5,000)
6.0	Hospitalisation Income	Per Week (Max up to 52 weeks)	Flexible (in multiple of RM100 of up to RM500)

This Policy also provides free coverage as follows:

- Automatic increase in medical expenses
- Hospitalisation Allowance
- Sinseh or traditional medical treatment expenses
- Burial or cremation expenses
- Repatriation of remains
- Exposure to natural elements
- Disappearance
- Motorcycling
- Animal or snake bites, harmful insects or food poisoning
- Murder, assault or kidnapping
- Natural disaster
- Participation in amateur sports
- Hijacking in an aircraft
- Intoxication
- Drowning, gas inhalation, suffocation by smoke or poisonous fumes

Notes:

1. *Benefits 3.0 and 4.0 are not applicable for Person(s) Insured who is/are aged less than twenty-three (23) years old.
2. Please refer to the Policy Contract for details of the benefits and coverage.

Note:

- a. The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sampo Insurance Berhad or PIDM (visit www.pidm.gov.my).
- b. 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 coverage 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 the benefits, amount of coverage, the Person Insured's occupational class and our underwriting requirements.

Table of Premium (RM)**

Benefits		Benefit Limit Per Individual / Per Week	Amount of Coverage (RM)	Occupational Class		
				I	II	III
1.0/ 2.0	***Death / Permanent Disablement	Per Individual	Any Amount of Sum Insured	RM11.00/ RM10,000 Sum Insured	RM13.00/ RM10,000 Sum Insured	RM17.50/ RM10,000 Sum Insured
3.0	Temporary Total Disablement	Per Week	100	25.00	31.50	42.50
4.0	Temporary Partial Disablement		50			

5.0	Medical Expenses	Per Individual	500	10.00	13.00	16.00
			1,000	14.50	18.00	22.00
			2,000	22.00	26.50	32.50
			3,000	27.00	34.00	41.00
			4,000	32.00	40.00	48.00
			5,000	36.00	48.00	54.00
Benefits		Benefit Limit Per Individual / Per Week	Amount of Coverage (RM)	Occupational Class		
				I	II	III
6.0	Hospitalisation Income	Per Week	10	1.25	1.55	2.15

**Subject to minimum premium of RM25.00 per Policy (excluding Stamp Duty and 8% SST).

*** **For Example:**

Premium Rate for Death/Permanent Disablement Occupational Class I = RM11.00 per RM10,000 Sum Insured.

Death/Permanent Disablement Sum Insured RM10,000 = Annual Premium is RM11.00 (RM11.00/RM10,000 * RM10,000)

Death/Permanent Disablement Sum Insured RM20,000 = Annual Premium is RM22.00 (RM11.00/RM10,000 * RM20,000)

Death/Permanent Disablement Sum Insured RM50,000 = Annual Premium is RM55.00 (RM11.00/RM10,000 * RM50,000)

Occupational Classification

Class 1 – Professions involving non-manual, administrative or clerical work, solely in offices or similar non-hazardous places.

Class 2 – Professions involving supervisory duties which may include occasional manual work with some occupational risk exposure or significant travelling outside office on business purposes.

Class 3 – Professions involving regular manual work and/or the use of tools or machinery or exposure to hazardous conditions.

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

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

Type	Amount
Service Tax	8% of premium
Stamp Duty	RM 10.00

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 Cash, Cheque, Debit Card, Credit Card or Online Payment (whichever is applicable) 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 only for more than ninety (90) consecutive days.

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, pre-existing physical or mental defect or infirmity, suicide or attempted suicide, intentional self-injury, and influence of alcohol or drug, etc.

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?

Group PA.
Please visit www.berjaysompo.com.my for more details.

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 DISCUSS WITH THE AGENT OR CONTACT OUR 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 April 2024.