Product Disclosure Sheet

Auto Plus 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 insurance coverage for driver/rider and/or passenger/pillion rider for Death and Bodily injury caused by accident while entering, riding or alighting from your commercial vehicle (i.e. commercial van, taxi, lorry) or motorcycle.

2. Who can be Insured?

Any Malaysians who are aged from 3 up to 70 years old.

3. What are the coverages/ benefit provided?

The benefits covered by this Policy include:

Benefits		Plan A (RM)	Plan B (RM)	Plan C (RM)
1.	Death	10,000	20,000	35,000
2.	Permanent Disablement	10,000	20,000	35,000
3.	Medical Expenses	500	1,000	1,500
4.	Daily Hospital Income (up to 150 days)	50	100	150
5.	Surgical Expenses	1,000	2,000	3,000
6.	Burial or Cremation Allowance	1,000	2,000	3,000

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

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

Duration of coverage is for 1 year. You need to renew your Policy annually.

5. How much premium do I have to pay?

The total premium varies depending on your type of vehicle, total no. of person, the choice of plan, and our underwriting requirement.

Commercial Vehicle			
Plan	Total No. of Person		
	Up to 5 persons including driver	From 6 to 12 persons including driver	Each additional person
Plan A	RM 90.00	RM130.00	RM15.00
Plan B	RM170.00	RM250.00	RM20.00
Plan C	RM260.00	RM380.00	RM25.00

Motorcycle		
Plan	Annual Premium	
	Single Rider	All Rider
Plan A	RM 80.00	RM120.00

Note: The premium rate is not fixed, it varies depending on your claim experience.

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

Type	Amount
Sales and Service Tax (SST)	6% of premium
Stamp Duty	RM 10.00

Included in the premium	Amount
Commission to the insurance intermediary	10% of premium

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

- You should provide sufficient and accurate information to us or our intermediary to enable us to advise you on the Personal Accident Insurance which suits your needs.

- **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.

  Non-Consumer Insurance Contract
  Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes of your trade, business or profession, you have a duty to disclose any matter you know to be relevant to our decision in accepting the risks and determining the rates and terms of your insurance. 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 at any time or from time to time any changes shall occur materially varying any of the facts existing at the date of the proposal, you shall within 7 days give notice in writing to us and shall pay such additional premium as we may require.

- **Cash Before Cover**
  Full premium must be paid before the effective date of the Policy.

- **Territorial Limit**
  Anywhere within Malaysia, Singapore, Brunei Darussalam or Thailand.

- **Claims**
  Written notice must be given to us within 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.

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 at any time by giving us a written notice. Upon cancellation, any refund of the premium would be based on our short period rate provided that the Policy has been in force for period not exceeding 8 months and no claims were made during the period of insurance.

Period of Insurance	1 week	1 month	2 months	3 months	4 months	6 months	8 months	Exceeding 8 months
Percentage of premium to be refunded	87.5	75.0	62.5	50.0	37.5	25.0	12.5	No refund

Note: Please refer to the Policy Contract for the full list of cancellation conditions.

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 of your contact/personal details to ensure that all correspondence reach you in a timely manner. You may inform our branch office or our Customer Service Centre.

11. Where can I get further information?

If you have any enquiries, please contact our Customer Service Centre during operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or the Toll Free number 1-800-889-933, or email us at customer@bsompo.com.my.

For additional information about personal accident insurance, please refer to the Insurance info booklet on 'Personal Accident' available at all our branches or you can obtain a copy from our insurance agent or visit www.insuranceinfo.com.my.

12. What is the other similar type of general insurance products available?

Easy Rider Personal Accident.
Please visit www.berjayasompo.com.my for more details.

IMPORTANT NOTE: 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.

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 as at 23 November 2020.