

Auto Plus Personal Accident

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: 07/01/2026

1 What is Auto Plus Personal Accident?

Auto Plus Personal Accident 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.

Any persons who are residents in Malaysia and having Student Pass or Employment Pass/Work Permit legally employed in Malaysia, who are three (3) to seventy (70) years old, are eligible to be insured under this product.

2 Know Your Coverage

As an illustration, for **RM 260.00** annually, you will receive the following coverage:

This policy covers:			This policy excludes:
Benefits		Plan C (RM)	<ul style="list-style-type: none"> Pre-existing physical or mental defect or infirmity Suicide or attempted suicide Intentional self-injury, and influence of alcohol or drug, etc.
1.	Death	35,000	
2.	Permanent Disablement	35,000	
3.	Medical Expenses	1,500	
4.	Daily Hospital Income (up to 150 days)	150	
5.	Surgical Expenses	3,000	
6.	Burial or Cremation Allowance	3,000	
The duration of coverage is one (1) year. You need to renew your policy annually.			

Notes:

- Please scan the QR code below for the full list of coverage 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).
- 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



Visit us at:
[https://www.berjayasompo.com.my/
 product/auto-plus-pa](https://www.berjayasompo.com.my/product/auto-plus-pa)



Email us at:
customer@bsompo.com.my



Scan the QR Code above

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:	
Standard Cover: Plan C – Up to 5 persons (Commercial Vehicle)	RM 260.00 (annually)
Total premium* you must pay is RM 260.00	
You also have to pay the following fees and charges:	
Stamp Duty	RM 10.00
Commission	10% of premium or RM 26.00
Other applicable charges (service tax)	8% of premium or RM 20.80

***Note: The total premium payable may vary depending on vehicle type, total number of persons, the choice of plan, and our underwriting requirements.**

4 Other Key Terms

Duty of Disclosure

You must provide complete and accurate information in the application form. Failure to do so may result in rejection of your claim or cancellation of your Policy.

Change in Risk

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.

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.

Premium Payment

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 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.

Note: This list is **non-exhaustive**. Please refer to the QR Code for the full list of terms and conditions.

? 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.

Other similar types of General Insurance products available?

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

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