

Ultima V3 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: 24/03/2026

1 What is Ultima V3 Personal Accident?

Ultima V3 Personal Accident provides 24 hours worldwide coverage for death and bodily injury caused by accident.

2 Know Your Coverage

As an illustration, for **RM 100.00** annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Death/ Permanent Disablement – RM 50,000 • Medical Expenses – RM 3,000 • Alternative Medical Treatment (subject to Limit of Medical Expenses) – RM 50/visit (RM 500/accident) • Funeral Allowance – RM 6,000 • Bereavement Allowance (Death due to Dengue Fever, Malaria or JE) – RM 5,000 • Ambulance Fees – RM 1,000 • Daily Hospital Visitation Allowance – RM 50/day (up to 50 days) • Dental Correction and/or Corrective Cosmetic Surgery – RM 5,000 • Coma – RM 50,000 • Weekly Home Nursing Care – RM500/week (up to 4 weeks) • Prostheses/ Wheelchair – RM 2,000 • Repatriation Expenses – RM 5,000 • Kidnap Benefits <ul style="list-style-type: none"> a. Necessary expenses incurred – RM 5,000 b. Reward for information leading to recovery – RM 25,000 c. Person Insured not recovered after 1 year – RM 50,000 • Permanent Impotency or Infertility – RM 5,000 • Major Burns – RM 2,500 • Snatch Theft Compensation – RM 500 • Blood Contamination / Transfusion – RM 5,000 • Renewal Bonus – 10% increase of the Original Sum Insured for Death/ Permanent Disablement for each year subject to maximum of 50% • Double Indemnity – RM 100,000 • Personal Liability – RM 50,000 • Financial Protector – RM 2,000 • Recuperation Allowance – RM 1,000 • Terrorism Cover – RM 20,000 	<ul style="list-style-type: none"> • War related risks • Suicide or attempted suicide • Self-inflicted injury • Extreme Sports/Activities • Pre-existing medical condition • Mental defect • Influence of alcohol or drug

By paying an **additional** premium, you can expand the coverage to include:

- Weekly Benefits (Weekly Hospital Income & Temporary Total Disablement/Week)
- Terrorism Cover

Please refer to the separate PDS for Ultima V3 Personal Accident Riders at <https://www.berjaysompo.com.my/product/ultima-v3> for more details.

The duration of coverage is one (1) year. You need to renew your policy annually.

Notes:

- a. **Please scan the QR code below for the full list of basic coverages, exclusions and riders.**
- b. **You are advised to note the scale of benefits for death and disablement in your insurance policy.**
- c. **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).**
- d. **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.**
- e. **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.**
- f. **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/ultima-v3>



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 - Ultima V3 Plan 1 without weekly benefit	RM 100.00 (annually)
Additional Cover – Weekly Benefit	RM 36.00 (annually)
Additional Cover – Terrorism Cover	RM 20.00 (annually)
Total premium you must pay for Ultima V3 Plan 1 with weekly benefit + Terrorism Cover is RM 156.00	
You also have to pay the following fees and charges:	
Stamp Duty	RM 10.00 (eligible for exemption until 31 December 2028 provided if the policyholder is an individual, and the total gross premium of Basic plan together with Rider(s) does not exceed RM150; or a micro, small and medium enterprises (MSME) with a valid MSME certificate submitted, and the total gross premium of Basic plan together with Rider(s) does not exceed RM250)
Commission	25% of premium or RM 39.00
Other applicable charges – Service tax	8% of premium or RM 12.48

Note: The total premium payable may vary depending on your occupation class, 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

<p><u>Duty of Disclosure</u></p> <ul style="list-style-type: none"> You must provide complete and accurate information in the application form. You must disclose all material facts such as your occupation, personal pursuits and the number of personal accident policies that you have purchased from other insurance companies. Failure to disclose or provide complete and accurate information may result in rejection of your claim or cancellation of your Policy. <p><u>Change in Risk</u></p> <ul style="list-style-type: none"> 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. <p><u>Cash Before Cover</u></p> <ul style="list-style-type: none"> Full premium must be paid before the effective date of the Policy. <p><u>Premium Payment</u></p> <ul style="list-style-type: none"> 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. <p><u>Claims Procedure</u></p> <ul style="list-style-type: none"> 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. 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 <p><u>Eligibility</u></p> <ul style="list-style-type: none"> This policy covers for Malaysians, Permanent Residents, Student Pass Holders or Employment Pass Holders/Work Permit Holders legally employed in Malaysia, and their spouse and children. Adult: Aged between sixteen (16) to sixty-five (65) years old and renewable up to eighty (80) years old. Children: Aged above thirty (30) days and below eighteen (18) years of age or up to twenty-three (23) years old if studying full-time in a recognized institution. <p>Note: This list is non-exhaustive. 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 RM60, 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?

Ultima Care. 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.