

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Group Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”)
Product Name : Group Personal Accident for MySignal Marketing Sdn Bhd
Policyholder Name : MySignal Marketing Sdn Bhd

1. What is the product about?

This Policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

Your duration of cover as the Insured Person is for one (1) year.

2. What are the covers/benefits provided?

This policy covers:

BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)
Accidental Death	30,000	50,000
Permanent Disablement (up to)	30,000	50,000
Double Indemnity on Public Conveyance (up to)	60,000	100,000
Hospital Income (up to 30 days)	300/day	500/day
Nursing Care (up to)	2,000	4,000
Lifestyle Modification Expenses (up to)	20,000	30,000
Rehabilitation Expenses (up to)	3,000	5,000
Funeral Expenses (up to)	3,000	5,000
Credit Card / Loan Indemnity (up to)	3,000	5,000
Snatch Theft (up to)	400	500
Smart Device Protection (up to)	3,000	5,000
Online Purchase Protection (up to)	800	1,500
Loss of Sports Equipment (up to)	1,500	2,500
Home Care (up to)	2,000	3,000

Scale of Benefits	Percentage (%) of Sum Insured
Death	100%
Permanent Disablement	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of sight of both eyes	100%
Total paralysis from neck down	100%
Injury resulting in the Insured Person being permanently bedridden	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	
- at hip	100%
- between knee and hip	100%
- below knee	100%
Eye: Loss of	
- whole eye	100%

	- all sight in one eye	100%
	- sight of except perception of light	50%
Loss of four fingers (except thumb) and thumb of one hand		50%
Loss of four fingers (except thumb)		40%
Loss of thumb	- both phalanges	30%
	- one phalanx	15%
Loss of index finger	- three phalanges	15%
	- two phalanges	10%
	- one phalanx	5%
Loss of middle finger	- three phalanges	8%
	- two phalanges	5%
	- one phalanx	3%
Loss of ring finger	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
Loss of little finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
Loss of metacarpals	- first or second (additional)	4%
	- third, fourth or fifth (additional)	3%
Loss of toes	- All (of one foot)	20%
	- great, both phalanges	8%
	- great, one phalanx	3%
	- other than great, if more than one toe lost, each	2%
Permanent loss of hearing in both ears and speech		100%
Loss of hearing	- both ears	75%
	- one ear	15%
*Loss of speech	-	50%
Shortening of arm	- more than 1" (inch) up to 2" (inches)	2.5%
	- more than 2" (inches) up to 4" (inches)	5%
	- more than 4" (inches)	12.5%
Shortening of leg	- more than 1" up to 2" (inches)	5%
	- more than 2" (inches) up to 4" (inches)	10%
	- more than 4" (inches)	25%

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the selected plan:

Annual Premium

Annual Premium (RM)	Plan 1 (RM)	Plan 2 (RM)
Per person	120.00	192.00

Notes: Premium is further subject to Service Tax

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Stamp Duty	RM10
Service Tax	6% of premium

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

(a) Duty of Disclosure

• **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by Allianz fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

• **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given in inaccurate or has changed.

(b) **Cash before cover** – The premium due must be paid and received by Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with.

(c) **Eligibility** – The **Insured Person** must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or is otherwise legally employed in Malaysia or is legally residing in Malaysia, aged from eighteen (18) years up to seventy (70) years, and is a registered member of MySignal Marketing throughout the **Period of Insurance**.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- (a) War, invasion, act of foreign enemy, criminal or terrorist activities, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising, strike, riot or civil commotion;
- (b) Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof;
- (c) Intoxication beyond the legal limit in relation to any driving offence and/or when under the influence of illegal drugs;
- (d) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- (e) Childbirth, miscarriage, pregnancy or any complications thereof, unless solely caused by an **Accident**;
- (f) Provoked murder or assault;
- (g) While travelling in an aircraft licensed for passenger service as a member of the crew;
- (h) While committing or attempting to commit any unlawful act;
- (i) While participating in any professional sports;
- (j) Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides;
- (k) Racing (other than on foot), pace-making, speed or reliability trials;
- (l) Ionization, radiation or contamination by radioactivity, nuclear weapons material;
- (m) Riding/driving without a valid driving license (NOTE: this will not apply to individuals with an expired license but is not disqualified from holding or obtaining such driving license under the regulations of the Malaysia Road Transport Department or any other relevant laws); and
- (n) Liability for any consequence (other than death or any **Injury/Permanent Disablement**) arising from or in connection with, whether direct or indirect, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising, strike, riot or civil commotion.

7. Can I cancel my policy?

- (a) You may terminate your policy by giving written notice to Allianz. However, termination shall become effective on the date after the expiry of Your period of insurance regardless of the date the notice is received, or any date specified in such notice and the coverage will expire on the last date of the period of insurance.
- (b) **Termination by the Policyholder**
If the Policyholder gives notice to Allianz to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. Your individual coverage under this Policy shall also cease to be in force as at the date of termination of this Policy and the premium paid for such coverage shall not be refunded.
- (c) **Termination by Us**
In the event Allianz terminates this Policy or Your coverage under this Policy, as the case may be, pursuant to Condition 17 (Misstatement or Omission of Material Fact) as stated in the Policy Wording or by order of regulatory or governmental authorities, Allianz shall give its notice of termination by registered post to the Policyholder or You, as the case may be, at the last known correspondence address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice. Upon termination of this Policy, Your individual coverage subsisting at the date of termination of this Policy shall cease to be in force as at the date of termination of this Policy and the premium paid for such coverage shall not be refunded.
- (d) **Automatic Termination of Individual Coverage**
Your individual coverage shall lapse/terminate on the earlier of the following occurrences:
 - (i) at mid-night (standard Malaysian time) on the last day of the Period of Insurance;
 - (ii) when the Insured Person is no longer a registered member of MySignal Marketing and;
 - (iii) when You attain the age of seventy-one (71) years; or
 - (iv) upon Your death.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any changes in your contact and personal details to ensure that all correspondence reach you timely manner. You may inform our authorised agent, branch office or our customer service.

9. How do I make a claim?

You may visit allianz.com.my for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.

10. Where can I get further information?

Should you require additional information about Personal Accident, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Allianz Customer Service Center

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.
Allianz Contact Center: 1 300 22 5542
Email: customer.service@allianz.com.my
Facebook: AllianzMalaysia
Website: allianz.com.my

11. Other types of Personal Accident cover available:

Allianz Shield Plus & Allianz Lifestyle Protect

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS 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 THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/09/2022.