

## Product Disclosure Sheet

## Group Hospital and Surgical Insurance for SIGNAL Premier

(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 hospitalisation & surgical expenses incurred due to accident and illnesses. This is a non-cashless Policy where You will need to self-pay the medical expenses and submit the claim documents to us for reimbursement assessment and payment.

### 2. Who can be insured?

All Malaysians, Permanent Residents, Student Pass Holders or Employment Pass Holders/Work Permit Holders legally employed in Malaysia aged between eighteen (18) to sixty (60) years old

### 3. What are the covers / benefits provided?

Benefits	SIGNAL Premier (RM)
Hospital Room and Board (up to 180 days)	200
Intensive Care Unit (up to 30 days)	400
Hospital Services & Supplies (including intraocular lens up to RM1,000 per eye)	As Charged Subject to Reasonable & Customary Charges
Operating Theatre	
Anaesthetist Fee	
Surgeon Fee & Post Operative Care (up to 60 days)	
In-Hospital Physician Visit – 2 visits per day (up to 180 days)	
Pre-Hospital Diagnostic Tests (within 60 days preceding confinement)	
Pre-Hospital Specialist Consultation (within 60 days preceding confinement)	
Post-Hospitalisation Treatment (non-surgical up to 60 days)	
Second Surgical Opinion (within 60 days preceding confinement)	
Ambulance Fee (Road Transport Only)	250
Emergency Accidental Outpatient Treatment	200
<b>OVERALL ANNUAL LIMIT – PER PERSON</b>	<b>10,000</b>

**Note:**

- 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](http://www.pidm.gov.my)).
- Please refer to the Policy Contract for the full product features and benefits.

### 4. What is the Period of Cover and Renewal Options?

Duration of cover is for one (1) month.

### 5. How much premium do I have to pay?

Monthly Premium (RM)	SIGNAL Premier
Not inclusive of Service Tax	22.19
Inclusive of Service Tax	23.96

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

What you have to pay in addition to the premium	Amount
Stamp Duty	RM 10.00
Service Tax	8% of premium

What is included in the premium	Amount
Commission to the insurance intermediary (if any)	Not applicable

### 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 hospitalisation and surgical 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 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 commencement date of the Policy.

- **Premium Payment**

Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment to Berjaya Sampo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- **Pre-Existing Illness**

Pre-existing Illness shall mean disabilities that the Insured Person/Participant/Covered Person has reasonable knowledge of before the effective date of insurance. An Insured Person/Participant/Covered Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one which:-

- the Insured Person/Participant/Covered Person had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- its existence would have been apparent to a reasonable person in the circumstances

- **120 days Specified Illnesses**

Specified Illnesses shall mean the following disabilities or any complications caused by such disabilities occurring within the first 120 days of commencement date or reinstatement date whichever is the later:

- Hypertension, diabetes mellitus and cardiovascular disease.
- Growths of any kind including tumours, cancers, cysts, nodules, polyps;
- Stones of the urinary system and biliary systems;
- Any disease of the ear, nose (including sinuses) and throat;
- Hernias, haemorrhoids, fistulae, hydrocele, varicocele.
- Any disease of the Reproduction System including endometriosis; or
- Any disorders of the spine (including a slipped disc) or any knee conditions.

- **30 days Waiting Period**

Any medical or physical conditions arising within the first 30 days from the commencement date or reinstatement date of the Policy whichever is later **except** for accidental injuries.

- **Residence Overseas**

We will not reimburse the charge incurred for overseas treatment if the Insured Person/Participant/Covered Person has travelled or resides out of Malaysia for more than 90 consecutive days.

- **Implications and disadvantages of switching Policy to another insurer**

One of the main disadvantages of switching Policy to another insurer is application of new terms & conditions. If your current health status is less favourable, it is advisable to check with the new insurer before making decision to switch Policy to the new insurer.

- **Claims Procedure**

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](mailto: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, any pre-existing illness, 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 a written notice to MySignal Marketing Sdn Bhd. However, no refund of premium by the insurer upon cancellation.

**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 and personal details to ensure that all correspondences reach you in a timely manner. You may inform our branch office or our Customer Service Centre.

**11. Where can I get further information?**

Should you require additional information or any enquiries about Health 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. Please visit [www.berjayasompo.com.my](http://www.berjayasompo.com.my) for the list of panel private hospitals.

**IMPORTANT NOTE:** 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 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 1<sup>st</sup> May 2024.