

## PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on your insurance. Other customers have read this PDS and found it helpful. You should read it too.

### 1. What is QBE PA Protector

QBE PA Protector provides compensation in the event of injuries, disability or death caused solely and directly by accidental means (excluding any sickness, disease or medical disorder) provided that the injury occurs as a result of an accident (as defined in the policy) during the Period of Insurance.

### 2. Know Your Coverage

As an illustration, Plan 1 of with weekly benefits of RM296.30 annually for a Class 1 occupation, you will receive the following insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>Accidental Death &amp; Permanent Disablement – RM 125,000</li> <li>Permanent Impotency or Infertility – RM12,500</li> <li>Blood Transfusions – RM12,500</li> <li>Accidental Medical Expenses – RM5,000</li> <li>Ambulance Fee – RM1,000</li> <li>Bereavement Allowance – RM12,500</li> <li>Dental or Cosmetic Corrective Surgery – RM5,000</li> <li>Funeral Expenses – RM5,000</li> <li>Miscarriage due to Motor Car Accident – RM1,000</li> <li>Prosthesis/ Wheelchair – RM1,500</li> <li>Out-of Pocket Expenses – RM1,000</li> <li>Repatriation Expenses – RM20,000</li> <li>Snatch Theft – RM300</li> <li>Personal Liability – RM150,000</li> </ul>	<ul style="list-style-type: none"> <li>War risks, nuclear reaction, nuclear radiation or radioactive contamination</li> <li>Professional sporting activities</li> <li>Unlawful, criminal act</li> <li>Intentional self-injury or suicide</li> <li>Childbirth or pregnancy</li> <li>Being under the influence of alcohol or drugs except taken in accordance with proper medical advice</li> <li>Pre-existing conditions</li> </ul>

On top of the basic cover, by paying **additional** premium, you can extend your coverage to further include:

- Temporary Total Disablement – Weekly benefits
- Temporary Partial Disablement – Weekly benefits

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.

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

If you have any questions or require assistance with our insurance, you can:

Call us at



03-7861 8400

Visit us at



<https://www.qbe.com/my>

Email us at



[info.mal@qbe.com](mailto:info.mal@qbe.com)

Write to us at



No. 638, Level 6, Block B1,  
Leisure Commerce Square,  
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,  
Postal Address P.O. Box 10637,  
50720 Kuala Lumpur, Malaysia.

### 3. Know Your Obligations

<b>Example, with Plan 1 for a Class 1 occupation with optional weekly benefits Temporary Total Disablement included:</b>	
Standard Cover	<b>RM 215.09 (annual without weekly benefit)</b>
Additional Cover(s) (Optional add-on): <b>Temporary Total Disablement</b>	<b>RM265.09 (annual with weekly benefit)</b>
<b>You also have to pay the following fees and charges:</b>	
Commission:	<b>25% of premium or RM 66.27 (included in the annual premium shown)</b>
Stamp duty:	<b>RM 10.00 (excluded in the annual premium shown)</b>
Service Tax*	<b>8% of premium or RM21.21 (excluded in the annual premium shown)</b>
Total payable (including Service Tax and Stamp Duty)	<b>RM296.30</b>
<i>*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the prevailing Service Tax legislation and guidelines.</i>	

### 4. Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must disclose all material facts such as your occupation and personal pursuits
- Age of entry for this policy is between 30 days to 65 years old and is renewable up to age 75 years old.
- The insured must either be a Malaysian, Malaysian permanent resident, work permit holders, pass holders or persons otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia.
- The total premium that you have to pay may vary depending on the plan you choose, your occupation and our underwriting requirements.
- You must notify us immediately if there is any change in your occupation
- All claims must be given in writing within 30 days of any occurrence(s) likely giving rise to claim.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent or us directly to understand what you are covered on.

### 5. Can I cancel my policy?

Yes, you may cancel your policy at any time by giving a written notice to us.

Upon cancellation, you are entitled to a partial refund of the premium according to the terms and conditions of the policy, provided you have not made a claim.

This provides a summary for your quick and easy reference of the product, and you should also read the policy. You should speak with your servicing agent or us directly to understand any of the contractual terms, prior to purchasing the policy.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01Jan2026 and will be valid until the next periodical review.