

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 Driver Passenger Protector

This policy is a personal accident insurance for private car drivers and their passengers. It covers you and your family against accidents:

- whilst driving, riding, boarding or alighting from any private vehicle other than motorcycles.
- whilst as a pedestrian in an accident involving any vehicle.
- whilst travelling as a fare paying passenger on any mode of conveyance.
- whilst driving, riding, boarding or alighting from specified vehicle.

2. Know Your Coverage

As an illustration, Plan A of RM50 annually, you will receive the following insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Accidental Death & Permanent Disablement – RM 10,000 • Daily Hospital Income – RM20 • Medical Expenses – RM500 • Ambulance Fee – RM300 • Bereavement Allowance – RM1,000 • Snatch Theft – RM200 	<ul style="list-style-type: none"> • War, nuclear reaction, nuclear radiation or radioactive contamination, terrorism • intentional self-inflicted Injury, suicide or any attempt thereat (sane or insane) • Driving without a valid license • Where the “specified vehicle” is used for hire, racing, road rally, speed testing or use in connection with motor trade • Any accident injury sustained while outside Malaysia, Singapore, Brunei or Thailand Intentional self-injury or suicide

The sum insured paid out is in accordance to the permitted seat capacity. For example this plan’s sum insured is RM10,000 per person, for a 5-seater capacity vehicle, the sum insured will be a total of RM50,000 for 5 passengers in a car.

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

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

Example, under Plan A:	
Standard Cover	RM 50
Additional Cover(s) (Optional add-on): None	Not applicable
You also have to pay the following fees and charges:	
Commission:	10% of premium or RM 5 (included in the annual premium shown)
Stamp duty:	RM 10.00 (excluded in the annual premium shown)
Service Tax*	8% of premium or RM 4 (excluded in the annual premium shown)
<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

<ul style="list-style-type: none">• 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 18 to 70 years old for the insured, and the vehicle age not more than 20 years• The insured must either be a Malaysian or a Malaysian permanent resident, and the car registered under "private use"• All claims must be given in writing within 14 days of any occurrence(s) likely giving rise to claim. <p>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.</p>
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5. Can I cancel my policy?

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

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).

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.