



## QBE Flexi Care Personal Accident Insurance Policy

### PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the **QBE FLEXI Care Cover**. Be sure to also read the general terms and conditions.)

#### 1. What is this product about?

This policy 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 during the Period of Insurance.

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

**Core Benefits are:**

- Accidental Death
- Permanent Disablement
- Renewal Bonus

**Optional Benefits are:**

- Temporary Total Disablement
- Double Indemnity if you suffer permanent loss of use of two limbs, total paralysis or death which is covered by the policy whilst travelling on any mode of public transport as a fare-paying passenger.
- Medical Expenses including Chinese Sinseh, Chiropractor or Bonesetter expenses
- Hospital Income
- Funeral Expenses
- Repatriation Expenses of mortal remains
- Corrective Dental & Cosmetic Surgery
- Ambulance Fee
- Travelling or Hospital Visitation Expenses to insured's immediate family for transportation charges incurred
- Postmortem Report fee
- Prostheses or Wheelchair as recommended by the attending specialist or surgeon in the event of a surgery
- Kidnap Benefit – Pays a lump sum for necessary expenses incurred including hiring private investigator and the offering of reward to recover the insured person

**Note:**

*Kindly refer to the Proposal Form for the sum insured for each of the benefits stated above. For disablement, please refer to the scale of benefits in the sample policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.*

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

The total premium that you have to pay may vary depending on the plan you choose, your occupation and our underwriting requirements. Kindly refer to proposal form for exact premium charged.

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

<b>Type</b>	<b>Amount</b>
Commissions paid to the insurance agent	Up to 25% of the premium charged
Stamp duty	RM10
*SST	8%

## 5. What are the importance of disclosure?

### **CONSUMER CONTRACT (Where the Insurance is wholly for purposes unrelated to Your trade, business or profession)**

Pursuant to Schedule 9 of the Financial Services Act 2013, the Insured has a duty to take reasonable care not to make a misrepresentation in the disclosure of information in the Proposal Form and all the questions required by the Company fully and accurately and also disclose any other matter that the Insured knows to be relevant to the Company's 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. This duty of disclosure continued until the time the contract was entered into, varied or renewed.

### **NON-CONSUMER INSURANCE CONTRACTS (Where the Insurance is for purposes related to Your trade, business or profession)**

Pursuant to Schedule 9 of the Financial Services Act 2013, the Insured has a duty to disclose any matter that the Insured knows to be relevant to the Company's 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 continued until the time the contract was entered into, varied or renewed.

The Insured also has a duty to tell the Company immediately if at any time, after this Policy contract has been entered into, varied or renewed with the Company, any of the information given for this Policy contract is inaccurate or has changed.

## 6. What are the key terms and conditions that I should be aware of?

### • **Claims Procedures**

Notice should be given within thirty (30) days of any occurrence likely to give rise to a claim under the policy by giving a detailed statement in writing to us.

### • **Premium must be paid before inception of cover**

## 7. What are the major exclusions under this policy?

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

- War risks, nuclear reaction, nuclear radiation or radioactive contamination
- Terrorism
- Professional sporting activities
- Hazardous sports
- Flying or other aerial activity except as a passenger in a properly licensed power driven aircraft
- Criminal Act
- Intentional self-injury or suicide
- Childbirth, pregnancy or miscarriage
- Driving a vehicle whilst under the influence of alcohol
- Being under the influence of drugs except taken in accordance with proper medical advice
- Acquired immunodeficiency syndrome (AIDs)
- Human immunodeficiency virus (HIV)

### **Note:**

*This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

## 8. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance.

## 9. What do I need to do if there are changes to my personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

## 10. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insurance info* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

11. **Other types of Personal Accident cover available are:**

- QBE INFLATION Cover
- QBE PA Protector

If you have any enquiries, please contact us at:

**QBE Insurance (Malaysia) Berhad**

No. 638, Level 6, Block B1, Leisure Commerce Square,

No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,

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

[www.qbe.com.my](http://www.qbe.com.my)

**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 issued on 29/02/2024 and will be valid until the next periodical review.