



QBE PA Protector- Personal Accident Insurance

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the QBE PA Protector. 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 as a result of an Accident (as defined in the policy) during the Period of Insurance.

2. What are the covers / benefits provided?

Key Benefits are:

- Lump sum payment for Accidental Death & Permanent Disablement

Other Coverages include:

- Reimbursement for Medical Expenses including Chinese Sinseh, Chiropractor or Bonesetter expenses □ Provide Renewal Bonus
- Cover for infection of Human Immunodeficiency Virus (HIV) as a result of Blood Transfusion while undergoing medical treatment for injury or illness.
- Pay for Bereavement Expenses (Death due to Dengue, Malaria or JE)
- Pay for Funeral Expenses due to accidental death
- Pay for Permanent Impotency or Infertility due to accident
- Reimbursement for Corrective Dental & Cosmetic Surgery fees arising out of accident
- Reimbursement for Ambulance Fee
- Reimbursement for Repatriation Expenses
- Reimbursement for Out-of Pocket Expenses for hospitalization due to accident for more than consecutive 14 days
- Reimbursement for purchase of Prostheses / Wheelchair due to Permanent Disablement arising out of accident
- Pay for Kidnap benefit or reward
- Cover for Miscarriage due to Motor Vehicle Accident
- Pay for loss of personal effect due to Snatch theft
- Cover for Personal Liability
- Provide Double Indemnity for specific coverage
- Terrorism

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. The policy includes Auto Renewal Clause, unless You choose to 'Opt-Out' indicated in the Proposal Form.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the plans 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?

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

*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the Service Tax legislation and guidelines. Any modifications will be implemented in accordance with changes to the prevailing legal framework from time to time.

5. What are the importance of disclosure?

- Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependents (Consumer Insurance Contract), you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must complete this Proposal Form fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time the contract is entered into, varied or renewed.

- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.
- 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 the Proposal Form (or when you applied for this insurance) 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**
- **Renewal Procedures**
This policy contain Auto Renewal Clause which means we will automatically renew your policy and charge the premium to your authorized credit card 30 days before the expiry date, unless you choose to 'Opt-Out' by indicating in the Proposal Form.

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
- 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 or pregnancy
- 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)
- Pre-Existing Conditions
- Provoke murder or assault
- Workmen's Compensation Legislation

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, provided that there is no claims registered or paid under the policy, and the refund premium is not less than RM10.00.

9. What do I need to do if there are changes to my contact or 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 *insuranceinfo* 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

11. Other types of Personal Accident cover available are:

- QBE INFLATION COVER
- QBE FLEXI Cover

If you have any enquiries, please contact us at:

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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.