



## QBE MEDI Charge Cover Insurance Policy

### PRODUCT DISCLOSURE SHEET

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

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

This policy provides compensation for expenses incurred for hospitalization, surgical and related expenses in the event of a diagnosed illness or accident.

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

Some of the key benefits are:

- Room & Board
- Surgeon Fee
- Pre and Post Hospitalisation costs
- Ambulance Fee
- Outpatient Cancer Treatment
- Outpatient Kidney Dialysis Treatment

**Note:**

*Kindly refer to the Proposal Form for the full range of benefits and sum insured. Duration of cover is for one year. You need to renew your insurance cover annually.*

#### 3. Are there any limits to the amount payable?

The benefits payable is limited by the overall annual limit of the plan that you have chosen. For details, please refer to the proposal form.

#### 4. 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 age and our underwriting requirements. Kindly refer to proposal form for exact premium charged.

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

Type	Amount
Commissions paid to agent	Up to 15% of the premium charged
Stamp duty	RM10

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

- **Importance of disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependants, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions 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 your contract of insurance is entered into, varied or renewed with us.

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.

- **Importance of disclosure** – Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our 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 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 your contract of insurance is entered into, varied or renewed with us.

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.

- **Free-look period** – you may cancel your policy by returning the policy within 15 days after you have received the policy. You are entitled to the return of the full premium paid less deduction of administrative expenses incurred by us.
- **Waiting Period** – the eligibility for benefits under the policy will only start 30 days after the effective date of the policy.
- **Change in Risk** – you must inform us in writing if there is any change in your occupation and personal pursuits.
- **Overseas Treatment** – we will not pay for any overseas treatment which is diagnosed in Malaysia and non-emergency or chronic conditions where treatment can reasonably be postponed until return to Malaysia.
- **Residence Overseas** – we shall not pay for any medical treatment received by the insured out of Malaysia, if the insured resides or travel outside Malaysia for more than 90 days.

- **Claims Procedure**

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.

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

This policy does not cover

- Pre-existing conditions and specified illness
- Plastic or cosmetic surgery
- AIDs and HIV
- Pregnancy, child birth, miscarriage
- Suicide or attempted suicide, self-inflicted injury
- Congenital Abnormalities

**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 certain amount of refund of the premium provided that you have not made a claim on the policy.

**9. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

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

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health 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 Medical and Health Insurance available are:**

- QBE MEDI Plus

If you have any enquiries, please contact us at the above address.

**IMPORTANT NOTE:**

**You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.**