

PRODUCT DISCLOSURE SHEET

Personal Accident Insurance

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries disability or death caused solely by accident. The compensation for Death and Permanent Disablement will be increased by 10% up to 100% on each subsequent renewal if there is no claim made under the policy.

This policy also includes features unique benefits that are not normally included in a personal accident insurance policy.

2. What are the covers/ benefits provided?

This policy covers: -

- Death
- Permanent Disablement
- Financial Obligation Benefit (Death or Permanent Disablement)
- Double Indemnity
- Additional Indemnity due to Home Accident
- Compassionate Care
- Blood Transfusion
- Medical Expenses including traditional medical treatment and for Dengue, Malaria, JE, SARS, Zika or Chikungunya
- Dental or corrective cosmetic surgery
- Bereavement Benefits for (Dengue, Malaria, JE, SARS, Zika or Chikungunya)
- Hospital Cash Income (Hospitalised due to accident)
- Reimbursement of cost of purchasing prosthesis/Wheelchair
- Kidnap benefit
- Impotency or infertility due to accident
- Ambulance Fess (due to Accident)
- Funeral Expenses (due to Accident)
- Repatriation Expenses (Overseas)
- Personal Liability
- Major Burns (3rd Degree)

- Miscarriage due to motor vehicle accident
- Snatch Theft Compensation

The following extensions are available for a small additional premium:

- Provided both the insured and the spouse are insured by this product, the children (aged between 1 month and 23 years old, fully dependant and engaged in full time education) may also be insured.
- Weekly benefit

Please refer to the Scale of Compensation for death and disablement in the 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?

Based on the Sum Insured, Occupation and Health Condition to determine the premium

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

In addition to the premium, you have to pay:

- a. Service Tax – 6% of premium for business organisations only individuals are excluded from Service Tax
- b. Stamp Duty – RM 10.00

5. What are some of the key terms and conditions that I should be aware of ?

- 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 question 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, 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, 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
- You must observe and fulfil the Terms, Conditions, Endorsements, Clauses or Warranties of the policy.
- Cash Before Cover (others): Premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled, and you will still be responsible to pay the proportion of premium for the period we have been on risk.
- Age Limit & Eligibility: Your age must be between 30 days to 65 years (renewable up to 75 years old), provided that:
 - a. Children 30 days to 12 years old eligible for Plan up to RM 50,000 without Weekly Benefit)
 - b. Children 13 to 17 years old eligible for Plan up to RM 100,000 (without Weekly Benefit)
- **Nominee:** You must nominate a nominee and to ensure that your nominee is aware of the personal accident policy.
- **Claims:** You must submit your claim with all the supporting information and documents to us and give full cooperation to us in accessing your claim.
- **Government Tax:** You agree to pay us for any taxes or charges imposed by the government in respect of the execution and delivery of this policy.

6. What are the major exclusions under this policy?

The policy does not cover:

- Self-inflicted injury, suicide or attempted suicide, wilful exposure to injury, provoked assault, pregnancy or childbirth or any pre-existing physical defect or infirmity.

- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance.
- War, invasion act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection military or usurped power martial law.
- Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities.
- Any form of terrorism for Personal Liability Cover

NOTE:

This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. However, there shall not be any refund of premium in respect of the premium paid for the period beyond the date of termination.

8. 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

Kindly contact us at :-

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