

PRODUCT DISCLOSURE SHEET for Perfect 10 Plus Personal Accident Insurance

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Perfect 10 Plus Personal Accident policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy covers you against death or disablement caused by accidental violent, external and visible means. This policy also covers Personal Liability, Financial Shield, Kidnap Cover, Overseas Medical Evacuation and Repatriation. Terrorism excluding nuclear, chemical or biological weapons of mass destruction is covered.

Eligibility – Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse / children who are residing in Malaysia. The age of Insured Person must be 30 days to 18 years or up to 23 years old if still studying full-time in institution of higher learning and up to 65 years old. Policy is renewable up to 70 years old.

Family package will cover you, 1 legal spouse and unlimited number of your and the named legal spouse's children age 30 days to 18 years or up to 23 years old if still studying full-time in institution of higher learning. Your spouse's coverage is equal to yours and each child is covered up to 20% of your benefits.

2. What are the covers / benefits provided?

Please refer to Table of Benefits in the product brochure and Policy.

Duration of cover is generally one year. You need to renew your cover annually unless you sign up an auto-renewal payment instruction to renew automatically, subject always to the policy terms and conditions.

3. How much premium do I have to pay?

The premium that you have to pay varies depending on the plan selected and your occupation. You may refer to the brochure for details.

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

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST)	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	25% of the premium

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

Importance of Disclosure

- (i) STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) Compliance with policy conditions - failure to comply with any of the policy conditions shall invalidate all claims.
- (iii) The Company shall have the right to examine Insured Person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- (iv) Upon any accident that is likely to give rise to a claim under this policy, you must notify the Company with full particulars of the accident / injury within 14 days after the accident.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Childbirth or miscarriage;
- Provoked murder and assault;
- Suicide or intentional self-inflicted injuries or any attempt thereat while being sane or insane;
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route;
- Pre-existing conditions and disease and sickness of any kind;
- Committing or attempt to commit any unlawful act;
- Influence of alcohol or of drugs not prescribed by a registered medical practitioner;
- Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering necessitating on ropes or guides or use of woodworking machinery driven by mechanical power;
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

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

7. Can I cancel my policy and how do I cancel it?

You may cancel your policy by giving 7 days written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on our Company's short period rates for the unexpired period of insurance provided that you have not made a claim on the policy.

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.

9. Where can I get further information?

If you have any enquiries, please contact us at:

AmGeneral Insurance Berhad

Level 13, Menara Shell,
No. 211, Jalan Tun Sambanthan,
50470, Kuala Lumpur,
Malaysia

Toll Free : 1-800-886-333
Fax : 03-2268-2222
E-mail : corporate@kurnia.com
Website : www.kurnia.com

10. Other types of Similar Insurance Cover Available

Please refer to our website at www.kurnia.com

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.

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 October 2015.