

Product Disclosure Sheet

Be sure to read this Product Disclosure Sheet and the general terms and conditions.

1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. This cover can be purchased by any individual person for themselves, their spouse and children.

2. What are the covers/benefits provided?

Please refer to the schedule of benefits in the brochure.

The details of major benefits provided in this cover shall include:

- (a) Medical Related Benefits;
- (b) Personal Accidents Benefits;
- (c) Travel Inconvenience & other Travel-Related Benefits;
- (d) Trip Assistance Solution.

3. How much premium do I have to pay?

- (a) Please refer to the premium table in the brochure;
- (b) The premium varies depending on your choice of plan, destination, and duration of cover;
- (c) Payment can be made via cash, cheque or credit card.

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

- (a) Commission: Twenty five percent
- (b) Stamp duty: MYR10.00
- (c) Service tax is applicable for organizational policy.

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

- (a) **Disclosure:** Please ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.
- (b) **Claims:**
 - (i) All claims must be notified to us within 30 days from the date of loss;
 - (ii) All supporting documents proving the loss must be submitted 90 days from the date of loss;
 - (iii) No claim will be admissible if notified after 1 year from the date of loss;
- (c) **Number of policies:** You can only be covered under 1 policy in respect of this insurance.
- (d) **Age** (based on your last birthday):
 - (i) Annual Plan: 18 to 70 years;
 - (ii) Per Trip Plan: 30 days and above;
 - (iii) A child must be 30 days and above and up to 18 or 25 years if financially dependent and is in full time education.
- (e) **Period of insurance:**
 - (i) Overseas Trip:
 - Annual Plan: each trip shall not exceed 100 consecutive days;
 - Per Plan: each trip shall not exceed 210 consecutive days;
 - (ii) Domestic Trip:
 - Each trip shall not exceed 60 consecutive days (Annual & Per Trip plan);
- (f) **Renewal, reinstatement & upgrade:** Applicable for Annual plan only and is subject to our prior approval.
- (g) **Payment Terms:** The insurance shall not be effective unless the premium payable has been paid.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or to:

- (a) activities relating to:
 - (i) armed forces, peacekeeping forces and similar groups;
 - (ii) semi-professional and professional sports or where a periodic income is received;

- (iii) racing involving motorized vehicles;
 - (iv) any occupation unless it is solely administrative or management related; or
 - (v) diving beyond 10 meters in depth.
- (b) engaging in manual works, offshore activities like diving, oil-rigging, mining, handling explosives or aerial photography;
- (c) suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane;
- (d) during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- (e) violation of law;
- (f) mental or nervous disorders;
- (g) any pre-existing condition where you have reasonable knowledge of in the 1 year prior to your policy effective date;
- (h) Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- (i) driving or riding in any type of race;
- (j) nuclear, chemical or biological materials;
- (k) war;
- (l) loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- (m) trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.

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

7. Can I cancel my policy?

You may cancel your policy by giving us 30 days written notice to our registered address.

- (a) Your annual policy will be cancelled from the 1st day of the month following cancellation request and refund of premium is on pro-rata basis for the un-used period of cover;
- (b) Your per-trip policy will be cancelled at our discretion.

No refund of premiums will be allowed once the policy is issued.

8. What do I need to do if there are changes to my contact / personal details?

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

9. Where can I get further information?

Should you require additional information about this policy, 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

If you have any enquiries, please contact us at:
 Chartis Malaysia Insurance Berhad,
 Wisma Chartis, No. 99 Jalan Ampang,
 50450 Kuala Lumpur, Malaysia.

Tel : 1-800-888-811
 E-mail : CMIcare@chartisinsurance.com

10. Other types of Personal Accident cover available

Please refer to our website at: www.chartisinsurance.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 updated as at 01/04/11.