

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**



01 Sep 2025

1 What is Domestic Maid Insurance Scheme Policy?

Domestic Maid Insurance Scheme Policy provides compensation in the event of injuries, disability or death caused solely by accidental means.

2 Know Your Coverage

There are a total of 2 plans available for this product. **As an illustration:** for **RM 50.00** for 12 months under plan 25K, you will receive the following coverage:

This Policy covers:

Benefits	Sum Insured (RM)
Accidental Death	25,000
Accidental Permanent Disablement up to	25,000
Accidental Medical Expenses up to	750, Excess RM50
Repatriation Expenses	5,000
Hospital and Surgical Expenses	3,000
Weekly Benefit, max 15 weeks	120/ week
Vicarious Liability	2,000

This Policy excludes:

- War, Civil War;
- Pre-existing condition;
- Suicide while sane or insane;
- Provoke Murder or Assault;
- Any kind of racing other than on foot;
- Radiation, Nuclear;
- HIV (Human Immunodeficiency Syndrome) or AIDS Related Complex (ARC);

Note: This list is **non-exhaustive**. You **MUST** refer to the policy wording for the **full list of exclusions**.

The duration of coverage is 12 months. You need to renew your policy upon expiry.

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at 1-300-888-622



Visit us at [Insurance For Personal Accident | Domestic Maid Insurance Scheme | Zurich Malaysia](#)



Email us at callcentre@zurich.com.my

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM 50.00 / 12 months
Total Premium you must pay is	RM 50.00
You also have to pay the following fees and charges	
Stamp duty	RM 10.00
Commission	• 25% of premium or RM 12.50
Other applicable charges	• Service Tax 8 % or RM 4.00

Note: The insurance premium rate is applicable to standard risks. The policy terms and rates may vary depending on our underwriting requirements.

4 Other Key Terms

- **Importance of disclosure** - You must provide complete and accurate information during the application. You must disclose all material facts such as your personal pursuits including your occupation which would affect the risk profile and number of personal accident policy that you have purchased from other insurance companies.
- **Premium Method** - Premium can be paid by Debit/ Credit Card or Online Payment to us.
- **Premium Warranty** - the annual premium due must be made and received by us within 60 days from the inception date of the policy.
- **Cash Before Cover** - It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before insurance cover is effective.
- **Importance of receipt keeping and Other Key Terms & Conditions: Please refer to this link <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>**
- **Claim Procedure** - Notification through a web: <https://mya.zurich.com.my/Myclaims> or written notice must be given within 14 days after the incident occurs.
- **Claims Payment** - All claims payment will be made to the Policyholder, except in the event of death, payments will be made in accordance with their nomination. If no nomination exists, benefits will be paid to their legal personal representative. Losses such as medical expenses benefit will be compensated on a reimbursement basis and only once for the actual loss suffered if you have purchased multiple policies.
- **Eligibility** -
 - Age Limit - sixteen (16) years old to sixty-five (65) years old. All ages refer to the age at Your next birthday.
 - You must be legally employed by the Policyholder and must be a Malaysian or foreigner who has a valid work permit or permanent resident status in Malaysia.
- **Scale of benefit** - please note on the scale of benefits for death and disablement in your insurance policy.
- **Nomination** - You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased.

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full terms and conditions.

? Can I cancel my policy?

- **Cooling-off period** - You can cancel your policy within 15 days of receiving it, by giving us written notice. If you haven't made a claim, we'll refund the premiums you've paid.
- **After Cooling-off period** - No cancellation is allowed once the policy has been issued. The premium paid will not be refunded and your coverage will expire on the last date of the period of coverage.

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

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

LEMBARAN PENDEDAHAN PRODUK

Pelanggan Yang Dihargai,

Lembaran Pendedahan Produk (LPP) ini direka untuk memberikan anda beberapa maklumat penting tentang insurans kemalangan diri anda.

Pelanggan lain telah membaca LPP ini dan mendapati ia dapat membantu; **anda harus membaca juga.**



ZURICH

01 Sep 2025

1 Apa itu Domestic Maid Insurance Scheme Policy?

Domestic Maid Insurance Scheme Policy memberikan pampasan sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan oleh kemalangan.

2 Ketahui Manfaat Anda

Terdapat 2 pelan yang tersedia di bawah produk ini. **Sebagai ilustrasi:** untuk **RM50.00** untuk 12 bulan dalam pelan 25K, anda akan menerima **manfaat** berikut:

Polisi ini **melindungi:**

Manfaat	Jumlah Diinsuranskan (RM)
Kematian Akibat Kemalangan	25,000
Hilang Upaya Kekal Akibat Kemalangan sehingga	25,000
Perbelanjaan Perubatan Akibat Kemalangan sehingga	750, lebihan 50
Perbelanjaan Penghantaran Pulang	5,000
Perbelanjaan Hospital dan Pembedahan	3,000
Manfaat Mingguan, maks 15 minggu	120/ minggu
Liabiliti Gantian	2,000

Polisi ini **mengecualikan:**

- Peperangan, Perangan saudara;
- Keadaan sedia ada;
- Bunuh Diri sama ada dalam keadaan siuman atau tidak siuman ;
- Pembunuhan atau serangan Disebabkan Provokasi ;
- Sebarang jenis perlumbaan selain daripada yang menggunakan kaki;
- Radiasi, Nuklear ;
- HIV (Virus Kurang Daya Ketahanan Penyakit) atau Kompleks Berkaitan AIDS (ARC)

Nota: Senarai ini **tidak lengkap**. Anda **MESTI** merujuk kepada kontrak polisi untuk **senarai penuh pengecualian**.

Tempoh perlindungan adalah dua belas bulan. Anda hendaklah memperbaharui polisi anda sebelum tamat tempoh.

Jika anda mempunyai sebarang soalan atau memerlukan bantuan atas perlindungan kemalangan peribadi anda, anda boleh:



Telefon kami 1-300-888-622



Layari laman web kami
[Insurance For Personal Accident | Domestic Maid Insurance Scheme | Zurich Malaysia](#)



Emel kami melalui callcentre@zurich.com.my

3

Ketahui bahawa Kewajipan Anda

Untuk insurans kemalangan diri ini, anda mesti membuat premium sebanyak:

Perlindungan Standard	RM 50.00 /12 bulan
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Jumlah premium yang perlu dibuat	RM 50.00
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Anda juga perlu membuat yuran dan caj berikut:

Duti Setem	RM 10.00
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Komisen	<ul style="list-style-type: none"> Komisen 25% daripada premium atau RM 12.50
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Caj lain yang dikenakan	<ul style="list-style-type: none"> Cukai Perkhidmatan 8% atau RM 4.00
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Nota: Premium adalah tertakluk kepada risiko standard. Terma dan premium polisi mungkin berbeza bergantung pada keperluan taja jamin kami.

4

Syarat Utama Lain

- **Keperluan pendedahan** - Anda mesti memberikan maklumat yang lengkap dan tepat semasa permohonan. Anda mesti mendedahkan semua fakta penting seperti kegiatan peribadi anda termasuk jenis pekerjaan yang boleh mempengaruhi profil risiko dan bilangan sijil kemalangan peribadi yang anda langgan daripada syarikat insurans lain.
- **Kaedah Premium** - Pembayaran premium boleh dibuat secara Kad Debit/ Kredit atau Pembayaran Dalam Talian kepada kami.
- **Premium Waranti** - Premium tahunan yang perlu dibayar mesti dibuat dan diterima oleh kami dalam tempoh 60 hari dari tarikh permulaan polisi.
- **Keperluan penyimpanan resit dan Terma & Syarat Penting Lain:** Sila rujuk pautan ini: <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>
- **Prosedur Tuntutan** - Pemberitahuan melalui web: <https://mya.zurich.com.my/Myclaims> atau notis bertulis hendaklah diberikan dalam tempoh 14 hari selepas kejadian berlaku.
- **Bayaran Tuntutan** - Semua pembayaran tuntutan akan dibuat kepada Pemegang Polisi, kecuali dalam tuntutan kematian, pampasan akan dibuat mengikut penamaan mereka. Jika tiada penamaan, manfaat akan dibayar kepada wakil peribadi yang sah. Tuntutan seperti manfaat perbelanjaan perubatan akan diberi pampasan secara bayaran balik dan sekali sahaja untuk kerugian sebenar yang dialami jika anda telah membeli berbilang polisi.
- **Kelayakan** -
 - Had Umur - enam belas (16) tahun hingga enam puluh lima (65) tahun. Semua umur merujuk kepada umur Anda pada hari lahir berikutnya.
 - Anda mestilah diambil bekerja secara sah oleh Pemilik Polisi dan mestilah warga Malaysia atau bukan warga Malaysia yang mempunyai permit kerja yang sah atau status pemastautin tetap di Malaysia.
- **Skala Manfaat** - sila beri perhatian berkenaan skala manfaat bagi kematian and hilang upaya di dalam polisi insurans anda.
- **Penamaan** - Anda mesti mencalonkan penama dan pastikan penama anda tahu berkenaan polisi kemalangan diri yang telah anda beli.

Nota: Senarai ini **tidak lengkap**. Sila rujuk kepada kontrak polisi untuk senarai penuh terma dan syarat.



Bolehkah saya membatalkan polisi ini?

- **Tempoh Bertenang** - Anda boleh membatalkan polisi anda dalam tempoh lima belas (15) hari selepas menerimanya, dengan memberikan notis bertulis kepada kami. Jika anda belum buat sebarang tuntutan, kami akan mengembalikan premium yang telah anda bayar kepada anda.
- **Selepas Tempoh Bertenang** - Pembatalan tidak dibenarkan setelah polisi dikeluarkan. Premium yang dibayar tidak akan dikembalikan dan perlindungan anda akan tamat pada tarikh terakhir tempoh perlindungan

Zurich General Insurance Malaysia Berhad adalah dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Zurich General Insurance Malaysia Berhad atau PIDM (visit www.pidm.gov.my).