

Active Living

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the ACTIVE Living. Be sure to also read the general terms and conditions.)

Date:

1. What is this product about?

This policy is a yearly renewable policy that provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

2. What are the covers / benefits provided?

This Policy covers:

Main Benefits	Description	Sum Insured (RM)	
A	Accidental Death	150,000	
B	Permanent Disability	150,000	
C	Broken Bones	20,000	
D	Accidental Daily Hospital Income	100 per day	
E	Wellness Benefits		
Optional Rider	Description	Basic (RM)	Super (RM)
1	Dislocation	5,000	10,000
2	Burns	5,000	10,000
3	Nursing Care Allowance	200 per month	400 per month
4	Funeral Expenses	10,000	20,000
5	Medical Reimbursement due to Dengue or Zika Virus	1,000	3,000
6	Death due to dengue, Japanese Encephalitis or Malaria	10,000	20,000

Note :

The Wellness Benefits provide a list of health screening such as:

- Blood Test – Full Blood Picture
- Renal Function Test
- Liver Function Test
- Lipid Studies
- Blood Glucose
- Urine FEME & Specific Gravity
- eGFR
- Audiometry Test

Part of the Wellness Benefits also includes a DOCTOR2U services which enable you to reach out to a fully -licensed doctor within the area of coverage. All you have to do is download the app (available for both Apple and Android platforms).

Actual Rate*	Preferred Rate**
RM100 (8:00am – 7:59pm)	RM50 (8:00am – 7:59pm)
RM190 (8:00pm – 7:59am)	RM140 (8:00pm – 7:59am)

* Rates are applicable at time of publication and subject to change

** For first redemption only and applicable at selected locations.

- For list of terms and conditions on Doctor2U application, please log on to www.doctor2u.my/terms-of-service
- Please refer to policy contract for full terms and conditions and the scale of benefits for Accidental Death and Permanent Disablement.
- Duration of cover is for one year and you need to renew your insurance cover annually

3. How much premium do I have to pay?

Benefits	Premium (RM)
Main Benefits	399.00
Optional Rider	
Basic Rider	25.00 per rider
Super Rider	50.00 per rider

- The total premium that you have to pay is : RM _____

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

Type	Amount
• Commissions paid to the insurance agent	• 25% of Total Premium
• Stamp Duty	• RM10.00
• Tax (where applicable)	• 6% of Total Premium
• Doctor2U Service Charge	• Please refer to the Actual and Preferred above

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

- Importance of disclosure - You must disclose all material facts such as medical condition, and state your age correctly.
- Eligibility is within 18 to 75 years old and renewable up to 100 years old.
- Free-look period - You may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid will be refunded to you.
- Cash Before Cover - It is a 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
- Claim Procedure - Notice of Injury must be given in writing to Us within thirty (30) days after the occurrence.
- We, upon receipt of such notice shall furnish you with a claim form for filling of proof of claim. In case of death, reasonable notice shall be given to Us before burial or cremation and We may requested to be represented at a post-mortem or examination on the body of the Insured Person.
- Termination of Insurance:
 - i) Termination by the Insured – Termination shall become effective on the date the notice given by Insured is received by Us or on the date specified in such notice, whichever is the earlier.
 - ii) Termination by Us – Termination shall become effective 7 days following the date of such notice given by Us by registered post to the Insured’s last known address.
 - iii) Automatic Termination – This policy shall lapse/terminate at mid-night (standard Malaysian time) on the last day of the Period of Insurance, subject to Policy Renewal clause in policy contract.
- Nomination – You can perform a nomination on your policy and ensure that the nominee is aware of the policy that you have purchased.

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

This policy does not cover:

- War, Civil War, Hijacking, Terrorism
- AIDS and related diseases
- Childbirth, Miscarriage
- Provoked Murder or Assault
- Travelling as an Aircraft Crew
- Aerial Activities, Martial Arts, Racing
- Radiation, Nuclear Weapons Material
- Pre-existing Condition

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to certain amount of refund of the premium based on the unexpired period of insurance.

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 detail/life profile including nomination, occupation and personal pursuits which would affect the risk profile. You can write or fax to us at the below address or fax number.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the insuranceinfo booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at: **Zurich General Insurance Malaysia Berhad**
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

10. Other types of Personal Accident Insurance cover available:

- Personal Sentinel Version 2
- Flexi PA
- Personal Accident Insurance

IMPORTANT NOTE

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, 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. 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.

Zurich General Insurance Malaysia 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 15 October 2018.

IMPORTANT NOTICE

All premium and fees shown in this document may be subject to tax or other government levies.