

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out *Re-Claim Personal Accident*. Be sure to also read the general terms and conditions.)

Re-Claim Personal Accident
(Personal Accident Insurance)

22 September 2016

1. What is this product about?

This policy provides compensation and reimbursement 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:

1. Accidental Death
 - 1.1 Accidental Death due to Non-Sports Accident
 - 1.2 Accidental Death due to Sports Accident
2. Permanent Disablement
 - 2.1 Permanent Disablement due to Non-Sports Accident
 - 2.2 Permanent Disablement due to Sports Accident
3. Top Up Cover
 - 3.1 Medical Expenses
 - 3.2 Overseas Treatment
 - 3.3 Emergency Medical Evacuation and Repatriation
 - 3.4 Stem Cell Therapy Expenses
 - 3.5 Reconstructive Surgical Expenses
 - 3.6 Prescribed Orthopedic Equipment and Prosthetic Device
 - 3.7 Physiotherapy and Rehabilitation Treatment
 - 3.8 Sports Rehabilitation Treatment
 - 3.9 Home Nursing Care
 - 3.10 Hospital Admission Assistance
4. Best Doctors Services
5. Sports Equipment (Excess: 10% of the claim amount)
6. Personal Liability

A deductible of either one of the following is applicable to Top Up Cover (except for Section 3.3):-

- i) RM 10,000 - if you do not have or do not intend to utilize any of your existing medical/hospital and surgical insurance coverage or Medical Expenses compensation under any personal accident insurance or
- ii) Nil (Zero) - if you utilize any of your existing medical/hospital and surgical insurance coverage or Medical Expenses compensation under any personal accident insurance subject to a minimum medical coverage of RM 10,000.

Please refer to the Scale of Permanent Disablement Benefits Table for Permanent Disablement due to Non-Sports Accident and Permanent Disablement due to Sports Accident in the policy contract.

Duration of cover is for one year. You need to renew your cover annually.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan and our underwriting requirements.

Annual Premium (Inclusive of GST and stamp duty)

Plan 1	Plan 2	Plan 3
RM999	RM1,999	RM2,999

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

- Goods and Services Tax
- Stamp Duty

- 6%
- RM10

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

- Duty of disclosure
 - Consumer Insurance Contract
 - 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.
 - Non-Consumer Insurance Contract
 - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.
 - 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.
- Cash before cover
 - Full premium must be paid to us before the effective date of the policy.
- Residence
 - You must be a resident within Malaysia. If you reside outside of Malaysia for more than 90 consecutive days, we will only pay the benefit(s) under Accidental Death and Permanent Disablement. You must inform us as soon as reasonably possible of any change of residence.
- Claims
 - If an accident occurs which gives rise to a claim, you shall notify us within 10 days of the accident.

Note:

This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

6. Who is eligible to be insured?

You are:

- between the age of 15 years and 60 years. If you are below 18 years old, your parent or legal guardian must purchase the insurance policy on your behalf;
- a Malaysian or a non-Malaysian who resides or work in Malaysia with a valid visa or working permit;
- not a Professional Sports Person. Professional Sports Person means a person who earns more than RM30,000 per annum from sports and/or endorsement and/or engages in government sponsored or private sports development program and/or classified as a national or state athlete and/or competes in sports on a professional level; and
- not a Sports Coach who provide training for professional or national or state competition players.

7. What are the major exclusions under this policy?

This policy does not cover the following:

- Pre-existing injuries, illness and/or degenerative conditions
- War, terrorism, radiation or contamination by radioactivity
- Suicide or self-inflicted injury, AIDS, pregnancy, influence of alcohol or drugs
- Provoked murder or assault, unlawful act, criminal intent or action
- Professional sports person or sports coach
- Racing with a motorcycle, motorcar, powerboat or bobsleigh, speed or reliability trials
- If you are not fit to perform the sports or do not hold a valid qualification (if there is such requirement) to perform the sports
- All forms of martial arts, aerobatics flying/ sky surfing/ wing suit flying, base jumping, cliff jumping/ cliff diving and/or coastering, expeditions, american football/ all forms of rugby/ Aussie Rules and the likes, heli-skiing, rock/ snow/ ice/ alpine climbing performed solo/ freestyle or climb without ropes and all forms of solo climbs, sailing and/or yachting offshore
- While you are involved in the following list of occupations:-
Manual workers/ engaging in manual labour or using hazardous machineries, Wood working machinists - using wood working machinery driven by mechanical power, Aircraft testers and aircraft crews (not applicable when you are not engaging in any trade or technical operation in the aircraft), Armed forces personnel including police, army/ military and law enforcement officers, Commercial divers/ dive instructors and divemasters (not applicable when you are diving for leisure), Racing drivers, Seamen and Fishermen, Oil rig workers including Off-shore workers, Circus Performers, Stuntman, Whilst engaged in demolition of buildings, Firemen, Jockeys, Whilst engaged in underground mining and tunneling, Explosive handlers, Quarrymen, Security personnel using firearms, Stevedores, Sawyers, logging workers and tree fellers, Window cleaners (high rise building exceeding 9m)/ Painters (high rise building exceeding 9m), War correspondents

Note:

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

8. Can I cancel my policy?

You may cancel the policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

9. 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 occupation and personal pursuits which would affect the risk profile.

10. 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' at www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Service Department
Lonpac Insurance Bhd
LG Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 1300 889 899
Fax : 03 2715 1332
E-mail : support@re-claim.com

11. Other types of Personal Accident cover available

- Secure Protector
- Privilege Car Protector
- Motorist Care PA
- All Benefits Personal Accident
- Biz Travel
- Traveller's Personal Accident
- TravelNet
- Easy Travel

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF PERMANENT DISABLEMENT BENEFITS TABLE FOR PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU MAY MAKE A NOMINATION. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

This Product Disclosure Sheet is for general information only and is valid as at 22.09.2016.