

# Product Disclosure Sheet - Essential Plus Personal Accident

Please read this Product Disclosure Sheet before You decide to take out the Essential Plus Personal Accident plan. Be sure to also read the general terms and conditions.



## 1. What is this product about?

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This Policy provides compensation in the event of injuries, disability or death caused solely and directly by violent, accidental, external and visible events. Please refer to the Policy contract for full details.

## 2. Who is eligible to purchase?

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All Malaysians, Malaysian permanent residents, work permit holders or individuals otherwise legally employed in Malaysia between the ages of eighteen (18) and seventy-five (75) years old (renewable up to one hundred (100) years old), and their respective Dependents who are legally residing in Malaysia are eligible to be covered under this product.

“Dependent” means -

- i) one (1) legal spouse of the Policyholder between the ages of eighteen (18) and seventy-five (75) years old (renewable up to one hundred (100) years old); or
- ii) the Policyholder’s unmarried child/children over twenty-nine (29) days but under nineteen (19) years, or under twenty-three (23) years if the child is still a full-time student at a higher education institution and who is not gainfully employed.

Where this Policy is purchased by an entity as a Policyholder, the insurance coverage shall only be extended to the Policyholder’s employees.

### 3. What are the covers / benefits provided?

This Policy is divided into Basic Benefits (compulsory) and Optional Benefits :

#### Basic Benefits

Plan	1	2	3	4	5	6	7	8
Benefits	RM	RM	RM	RM	RM	RM	RM	RM
Accidental Death & Permanent Disablement	100,000	200,000	300,000	400,000	600,000	800,000	1,000,000	1,500,000
Medical Expenses	5,000	5,000	5,000	7,500	7,500	7,500	10,000	10,000
Daily Hospital Income (up to 365 days per Accident)	50	50	50	100	100	100	150	150
Fracture / Broken Bones	2,000	2,000	2,000	3,000	3,000	3,000	5,000	5,000
Serious Burns	2,000	2,000	2,000	3,000	3,000	3,000	5,000	5,000
Corrective Dental and/or Cosmetic Surgery	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
Traditional Treatment (up to RM50 per visit)	400	400	400	400	400	400	400	400
Purchase of Orthopaedic Equipment (including implant)	1,000	2,000	2,000	3,000	3,000	5,000	5,000	5,000
Ambulance Fees	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Medical/Post Mortem Report	200	200	200	200	200	200	200	200
Permanent Impotency and Infertility	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Kidnap Benefit	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Bereavement Allowance	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Funeral Allowance	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Home Nursing Care (up to RM250 per month & up to 1 year only)	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Travel Expenses	2,000	2,000	3,000	3,000	3,000	5,000	5,000	5,000
Blood Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Personal Liability (Territorial Limit: Malaysia only)	50,000	100,000	150,000	200,000	200,000	300,000	300,000	300,000
Medical Evacuation/Repatriation (due to Accident overseas)	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Double Indemnity	100,000	200,000	300,000	400,000	600,000	800,000	1,000,000	1,500,000
Compassionate Allowance for Specified Infectious Diseases	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Renewal Bonus (10% per year up to a maximum of)	100%	100%	100%	100%	100%	100%	100%	50%

**Optional Benefit (1) - Weekly Benefits (not applicable to Dependent Child)**

Plan	1	2	3
Benefits	RM	RM	RM
Temporary Total Disablement (per week, up to 52 weeks)	100	200	300
Temporary Partial Disablement (per week, up to 52 weeks)	50	100	150

**Optional Benefit (2) - Lifestyle Booster**

Plan	1	2	3
Benefits	RM	RM	RM
Snatch Theft (limited to 2 claims)	600	600	600
Accidental Miscarriage	2,000	3,000	5,000
Child Education Fund (per Child, up to 3 Children)	5,000	10,000	15,000
Daily Family Care (up to 14 days)	50	75	100
Domestic Violence Compassionate Cash (up to 1 incident)	200	300	500
Lifestyle Modification Expenses	5,000	10,000	15,000
Parent Support Assistance (per parent, up to 2 parents)	3,000	5,000	7,500
Trauma Counselling (up to RM 500 per session)	2,000	3,000	5,000
Cash Out Robbery (subject to 90/10 co-insurance)	300	500	1,000
Purchase Protection (subject to 90/10 co-insurance)	200	300	500

Note: Please refer to the scale of benefits for death and disablement in the policy wording. Duration of cover is for one (1) year. The Policy needs to be renewed annually.

**4. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the choice of plan selected and your age band. Premium is in Ringgit Malaysia (RM).

Basic Benefits

Non-Manual (Class I & II)

Plan	1	2	3	4	5	6	7	8
Less than or equal to 50 years old	159.00	278.00	398.00	512.00	723.00	890.00	1,089.00	1,650.00
51 - 80 years old	210.00	348.00	518.00	675.00	942.00	1,215.00	1,390.00	2,092.00
81 - 100 years old	396.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Manual (Class III)**

Plan	1	2	3	4	5	6	7	8
Less than or equal to 50 years old	252.00	478.00	702.00	942.00	1,378.00	1,765.00	N/A	N/A
51-80 years old	323.00	610.00	902.00	1,198.00	1,720.00	2,272.00	N/A	N/A

**Family Discount (for Basic Benefits only)**

Insured Person(s)	Savings
Main Insured	30% discount on payable premium for dependent child/children.
Insured and Spouse	50% discount on payable premium for dependent child/children.

\*Dependent child/children may only be covered under Plan 1 or 2.

**Optional Benefit (1) - Weekly Benefits (not applicable to Dependent Child)****Non-Manual (Class I & II)**

Plan	1	2	3
Less than or equal to 50 years old	23.00	45.00	67.00
51 - 70 years old	37.00	74.00	111.00

**Manual (Class III)**

Plan	1	2	3
Less than or equal to 50 years old	45.00	89.00	133.00
51 - 70 years old	60.00	120.00	180.00

**Optional Benefit (2) - Lifestyle Booster**

Plan	1	2	3
Per Person	10.00	17.00	27.00

**Description of Occupation classification**

Class I : Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places. (e.g. accountant, clerk, office manager, lawyer, doctor, secretary, lecturer)

Class II : Professions and occupations involving work of a supervisory nature or work which involves substantial travelling but not involved in manual work. (e.g. surveyor, salesman, site engineer, site supervisor, waiter/ waitress, loss adjuster)

Class III : Professions and occupations involving occasional or regular manual work but not of particularly hazardous nature, not involving the use of woodworking machinery, not performance at a height of more than 30 feet outside a building. (e.g. electrician, mechanic, farmer, plumber, wireman, factory worker)

**Declined Occupations**

Police, Army / Military and Law Enforcement Officers, Aircraft Testers, Pilots or Crew, Divers, Racing Drivers, Jockeys, Persons Engaged In Professional Sports Activities, Persons Engaged in Underground Mining and Tunnelling, Firemen, Seamen and Sea Fishermen, Armed Security Guard, War Correspondent, Oil Rig Workers, Steeplejacks, Stevedores, Persons Engaged in Demolition of Buildings, Persons Engaged in Ambulance Services, Sawyers, Timber Logging Workers, Drivers / Attendants of Timber Lorries and Winches, Wood Working Machinists, Explosive Handlers, Persons Involved in Hazardous Work.

**Important Note:**

1. Cash Before Cover - full premium must be paid and received by Us before the insurance cover under the Policy can commence.
2. You are entitled to purchase cover for one Essential Plus Personal Accident Plan only.

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

Type	Amount
Stamp Duty	RM10.00
Service Tax (ST)	The applicable ST rate imposed by the Government
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% of the premium

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

### Duty to Take Reasonable Care

You must take reasonable care:

- not to make a misrepresentation to Us when answering any questions We ask in the proposal form;
- when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
- to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.

### Consequences of breach of duty, fraud or misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- breach the duty to take reasonable care before or at the time Your Policy was entered into, depending on the type of misrepresentation/non-disclosure and the effect of it;
- breach a provision of Your Policy;
- make a fraudulent claim under any policy of insurance;
- engage in any act or omission which under Your Policy You are required to notify Us of, but You do not notify Us.

**Claim:** Must be made within 30 days of occurrence of the event giving rise to the claim. For Your convenience, Our A&H Claim Form can now be printed from Our website at [www.chubb.com/my](http://www.chubb.com/my).

## 7. What are the major exclusions under this Policy?

This Policy does not cover:

- deliberate self-inflicted injury and suicide
- Sickness, Illness Or Disease
- War (whether declared or not), invasion, civil war, riot, civil commotion
- Driving while intoxicated
- Committing or attempting to commit any unlawful act
- Pre-existing Medical Condition
- Mental defect or infirmity

Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.

## 8. Can I cancel my Policy?

You may cancel Your Policy at any time by giving Us written notice. Upon cancellation and provided no claim has been made, You are entitled to a refund premium based on the scale of short period rates below.

Period Covered not exceeding	Short Period rates of Annual Premium
2 months (minimum)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	100%

**Termination of Cover:** Cover under this Policy in respect of any Insured Person(s) will terminate on the earliest of the following events:

- i) The Insured Person ceasing to satisfy any of the eligibility requirements set out in the Policy;
- ii) The death of such Insured Person;
- iii) Upon expiry of the Period of Insurance;
- iv) Upon the Insured Person attaining the age of hundred (100) years old;
- v) Upon non-payment of premium.

## **9. What do I need to do if there are changes to My contact / personal details?**

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It is important that You inform Us of any changes in Your life profile including Your occupation and personal pursuits which would affect the risk profile.

## **10. Where can I get further information?**

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Should You require additional information about personal accident insurance, 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 or visit <https://www.chubb.com/my-en/business/accident-health.html>

If you have any queries, please contact us at:  
Chubb Insurance Malaysia Berhad  
Registration Number: 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
O +6 03 2058 3000  
F +6 03 2058 3333  
E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
W [www.chubb.com/my](http://www.chubb.com/my)

## **11. Other types of Personal Accident cover available :**

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Please refer to Our website : [www.chubb.com/my](http://www.chubb.com/my)

### **IMPORTANT NOTE:**

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED 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 US DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- You have a duty to take reasonable care to provide Us or Our intermediary with all relevant information in order for Us to provide You with the most suitable financial products and by withholding any information which We or Our intermediary request for, or providing inaccurate information, We may not be able to recommend You a suitable financial product to cater to Your needs;
- You should read and understand the contract terms and discuss further with Us or Our intermediary if there are any terms that you do not understand, before accepting the Policy.

By accepting the coverage under the Policy, You would acknowledge that Our intermediary or Chubb personnel had explained to You clearly on the Policy coverage and key contract terms, and that the Policy offered is suitable for Your insurance needs.

The information provided in this disclosure sheet is valid as at 14/05/2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. Please refer to full details of the terms and conditions as set out in the Policy Wording.

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The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

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