

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa Insurance Berhad</b>
<b>Read this Product Disclosure Sheet before you decide to take out the PremierPA Plus. Be sure to also read the general terms and conditions.</b>	<b>PremierPA Plus</b> Date : ____/____/____

### 1 What is this product about?

This product is a personal accident plan which provides cover for death, permanent disability and medical benefits due to an accident.

### 2 What are the covers / benefits provided?

The following is a summary of PremierPA Plus benefits offered for Maybank One's PersonalSaver accountholder:

No	Benefits	Sum Insured (RM)
1	Total paralysis, complete insanity or permanently bedridden	200,000
2	Other permanent disability benefits	Up to 150,000
3	Death benefit <ul style="list-style-type: none"> <li>Benefit for accidental death if accident occurred whilst taking public transport OR occurring <b>outside</b> Malaysia, Singapore &amp; Brunei.</li> <li>Benefit for accidental death if occurred <b>within</b> Malaysia.</li> <li>Compassionate cash</li> <li>Repatriation benefit</li> </ul>	100,000 50,000 2,000 3,000
4	Out-patient medical benefits <ul style="list-style-type: none"> <li>Out-patient cash benefit</li> <li>Snatch theft injury benefit</li> </ul>	100 150
5	In-hospital medical benefit <ul style="list-style-type: none"> <li>Medical expenses reimbursement (per accident)</li> <li>Hospital cash benefit up to 100 days</li> </ul>	up to 1,000 100 per day
6	Ambulance fee (per accident)	up to 200

Children benefits (each child) - 25% of all the above benefits

**Note:** Please refer to the policy contract for more information.

### 3 How much premium do I have to pay?

Schemes	Premium (RM)
	Monthly
Myself	19.90
Myself & Spouse	32.00
Myself & Family	39.80

Premium will be debited on monthly basis from your Maybank One's PersonalSaver Account

**Note:** The above premiums are inclusive of RM10 stamp duty.

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

Type	Amount (RM)
Commission paid to Maybank	25% of the premium
Stamp duty	RM10.00

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

- You are to disclose fully and faithfully all the materials facts which you know or ought to know otherwise the policy issued may be void.
- All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle the insured to claim under the policy. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by the insured at his own expense. Any medical examination required us to verify the claim shall be at our expense.
- No person shall be insured under more than one PremierPA Plus policy.

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

**6 What are the major exclusions under this policy?**

- a. Engaged in any illegal act, committing suicide, self-inflicted injury or is insane; or
- b. Under the influence of alcohol or drugs; or
- c. Engaging in hazardous sports or activities; or
- d. Engaging in flying or other aerial activities not as a passenger; or
- e. Engaging in dangerous occupations; or
- f. Taking part in naval, military, air force, police force, fire service, etc; or
- g. Pregnancy or childbirth; or
- h. AIDS or the presence of any HIV; or
- i. Sickness, disease, parasite, bacterial or viral infection; or
- j. Pre-existing condition; or
- k. War and terrorism risks; or
- l. Contamination of radiation or nuclear.

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

**7 Can I cancel my policy?**

You may cancel your policy by giving a written notice to us. Upon cancellation, you may be entitled to a return of premium for the unexpired period of insurance provided that you have not made a claim on the policy.

**8 What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**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 financial executive or visit [www.insuranceinfo.com.m](http://www.insuranceinfo.com.m)

If you have any enquiries, please contact us at:

**Malayan Banking Berhad (3813K)**  
**Bancassurance Department**  
**Level 11, Menara Maybank**  
**100 Jalan Tun Perak**  
**50050 Kuala Lumpur**  
**Maybank Group Call Centre No : 1300 88 6688**

Or you can contact:

**Etiqua Insurance Berhad (9557T)**  
**(Licensed under Insurance Act 1996 and Regulated by**  
**Bank Negara Malaysia)**  
**Level 19, Tower C, Dataran Maybank**  
**No. 1, Jalan Maarof**  
**59000 Kuala Lumpur, Malaysia**  
**Tel : 03 2297 3888 Fax : 03 2297 3800**  
**Email : [info@etiqua.com.my](mailto:info@etiqua.com.my)**  
**Homepage : [www.etiqua.com.my](http://www.etiqua.com.my)**

**10 Other types of Personal Accident Insurance cover available**

Please ask your insurer / intermediary for other similar types of plans offered by the insurer.

**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 FINANCIAL EXECUTIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at or until <dd/mm/yy> \_\_\_\_/\_\_\_\_/\_\_\_\_.