

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Premier PA Plus** personal accident insurance plan. Other customers have read this PDS and found it helpful, you should read this too.

Date: 01/01/2026

1 What is Premier PA Plus?

Premier PA Plus is a personal accident plan which provides compensation for death, total permanent disability and medical benefits due to accident.

2 Know Your Coverages

For a duration of annual cover, you will receive the following insurance benefits:

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

Note:

- Please refer to the policy contract for further details of the above benefits.
- Duration of cover is for one (1) year. You need to renew the insurance cover annually and the premium can be paid on a monthly or yearly basis.
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your policy excludes:

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

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

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



Contact us at 1-300-88-6688
(Maybank Group Customer Care)



Visit us at ¹



Email us at info@etiqa.com.my



Scan the QR code

¹ copy this link: https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal_accident/premier_pa_plus.page?

3 Know Your Obligations

For this Premier PA Plus, total premium payable may vary depending on the scheme type and payment mode. For an illustration with a sum insured of RM200,000.00, you must pay premium of:

Scheme Type	Myself		Myself and Spouse		Myself and Family	
Payment Mode	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Basic Premium (RM)	19.00	200.00	31.00	328.00	39.00	410.00
You also have to pay the following fees and charges:						
Commission paid to intermediary	25%	25%	25%	25%	25%	25%
Service Tax	8%	8%	8%	8%	8%	8%
Stamp Duty	10.00	10.00	10.00	10.00	10.00	10.00
Total Premium Payable	30.52	226.00	43.48	364.24	52.12	452.80

- Premium can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

4 Other Key Terms

1. You must provide complete and accurate information during the application. You must disclose all material facts such as your occupation and personal pursuits.
2. The insurance coverage only be effective once you have paid the premium (Cash Before Cover).
3. All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you 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 you at your own expense.

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

Can I cancel policy?

Yes. You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund on the premium provided you have not made a claim during the period of insurance.