



SmartStudent Care

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **SmartStudent Care Policy**. Be sure to also read through the general terms and conditions.
2. You are advised to note the table of benefits for Death and Disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the 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.
3. 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.

1. What is this product about?

This Policy provides 24 hours worldwide protection to the Insured for Injury caused directly by an Accident (and independent of any other cause) resulting in death, disablement, medical and other expenses within twelve (12) calendar months from the date of the Accident.

2. Who is eligible for this cover?

This cover is eligible to any full time student aged between 3 and 23 years old, in a recognized educational institution.

3. What are the covers / benefits provided?

This product covers :

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| 1. Accidental Death | - RM15,000 |
| 2. Permanent Disablement | - RM50,000 |
| 3. Accidental Death on Public Common Carrier | - RM15,000 (in addition to the Accidental Death Benefit) |
| 4. Accidental Death in School Premises | - RM15,000 (in addition to the Accidental Death Benefit) |
| 5. Accidental Medical Expenses | - RM2,000 (reimbursement) |
| 6. Ambulance Fee | - a) Private Hospital - RM50
b) Government Hospital - RM25 |
| 7. Kidnapping Extension | - RM15,000 (in addition to the Accidental Death Benefit) |
| 8. Compassionate Death Allowance | - RM2,000 |
| 9. Hospital Cash Allowance | - a) Private Hospital - RM50/day
b) Government Hospital - RM25/day |
| 10. Education Allowance | - RM20,000 |
| 11. Traditional Medical Treatment | - RM200 |
| 12. Accidental Dental Treatment | - RM500 |
| 13. Loss & Damage of Textbooks | - RM200 |
| 14. Allowance for School/Tuition Fees | - RM300 |

Note: Please refer to the scale of benefits for death and disablement in the sample policy contract. Duration of cover is for one (1) year, renewable on annual basis.

4. What is the Premium amount for the cover?

Premium for this Policy is RM20 for one (1) year Period of Insurance.

5. Are there any other fees and charges to be paid?

i. Commission to the insurance agent	25%
ii. Stamp duty	RM10
iii. Service Tax	6%

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

- Duty of disclosure – the Policyholder must disclose all material facts which he/she knows or ought to know such as the Policyholder's and/or the Insured's personal pursuits which could affect the risk profile. The Policyholder must ensure that the proposal form is accurately completed as it forms the basis of the insurance coverage.
- The Insured should take all reasonable precautions to prevent theft incidents.
- Age limit – The Insured must be between the age of 3 and 23 years.
- Claims - Upon occurrence of an Accident which falls within the Policy coverage, the Policyholder and/or the Insured shall notify us immediately or within twenty one (21) days of the occurrence in the case of Injury.

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

7. What are the major exclusions under this policy?

This policy does not cover the following:

1. Any unlawful act, willful exposure to danger, suicide or intentional self-injury
2. Any pre-existing physical or mental defect or infirmity
3. HIV and/or any HIV related illness including AIDS and/or any mutant derivatives
4. Intoxication by alcohol or drugs
5. Pregnancy or childbirth
6. Dangerous sports e.g. winter sports, mountaineering, pot-holing, skin-diving, skiing, hockey polo, steeplechasing, big game hunting or hunting, racing other than foot
7. Flying other than as a passenger in a licensed passenger carrying aircraft
8. War, invasion, rebellion and terrorism
9. Regular or temporary civil defence air force naval military or police duties

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

8. Can the Policy be cancelled?

No cancellation is allowed once Policy has been issued.

9. What needs to be done in the event of changes to contact/personal details?

It is important that we are informed of any change in the Policyholder's / Insured's life profile including personal pursuits which would affect the risk profile.

For enquiries and information on other products, refer to our website at www.axa.com.my or contact us at:

Customer Service Centre

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