



# SmartCare Shield

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **SmartCare Shield Insurance 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 bodily Injury caused by accidental means resulting directly and independently of any other cause within twelve calendar months in death, disablement or medical expenses. It allows the Insured the flexibility to choose the sum insured which suits his particular needs and budget.

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

- Accidental death with the following riders;
  - Permanent disablement
  - Temporary total disablement
  - Accidental medical expenses

The policy extends to cover the following with/without an additional premium.

- Motorcycling
- Riot or Civil Commotion
- Hunting
- Occupational Accident Only
- Specified Sports
- Insured subject to particular infirmity
- Beneficiary
- Exposure and Disappearance
- Rukun Tetangga
- Temporary Partial Disablement

Please refer to the scale of Compensation for death and disablement 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 sum insured, occupational classification, and our underwriting requirements:

BENEFITS	CLASS 1	CLASS 2	CLASS 3
Death	0.045%	0.0675%	0.081%
Permanent Disablement	0.045%	0.0675%	0.081%
Temporary Total Disablement	16.2%	27%	40.5%
Accidental Medical Expenses	0.81%	1.17%	1.62%
<b>Extensions</b>			
Motor Cycling	Free	10% Loading	10% Loading

The minimum premium excluding Stamp Duty is RM 100.00.

**Class 1:** Professions and occupations involving indoor work and of a non-hazardous nature eg accountants, administrators, architects, doctors, indoor sales staff, clerks and the like.

**Class 2:** Professions and occupations involving indoor work with occasional manual work or involving some outdoor work eg bakers, hairdressers, waiters, outdoor sales staff, electronic engineers, civil engineers and the like.

**Class 3:** Professions and occupations involving light manual work or the use of tools or light machinery (other than wood working machinery), e.g butchers (no slaughtering), fishmonger, motor mechanic, kitchen workers, hawkers and the like.

*Example*

For accidental death and permanent disablement of RM100,000 and Temporary Total Disablement of RM200 per week (Class 1), the estimated gross premium which is including agent's commission but excluding stamp duty is RM122.40.

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

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

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

- Duty of disclosure - You must disclose all material facts which you know or ought to know such as your personal pursuits which could affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- Cash before cover - Full premium must be paid to us or our authorized agent before the effective date of the policy
- Age limit - For new client ,you must not be above 65 years age next birthday or below 18 years of age. For renewal, the maximum age of acceptance is 75 years age next birthday
- Claims - If an accident occurs which gives rise to a claim, you shall notify us immediately in the case of death or within twenty one days of the occurrence in the case of bodily injury.

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

#### 6. What are the major exclusions under this policy?

This policy does not cover the following:

- Any unlawful act, wilful exposure to danger, suicide or intentional self-injury
- Any pre-existing physical or mental defect or infirmity
- HIV and/or any HIV related illness including AIDS and/or any mutant derivatives
- Intoxication by alcohol or drugs
- Pregnancy or childbirth
- Dangerous sports e.g. winter sports, mountaineering, pot-holing, skin-diving, skiing, hockey polo, steeplechasing, big game hunting or hunting, racing other than foot
- Flying other than as a passenger in a licensed passenger carrying aircraft
- War, invasion, rebellion and terrorism
- 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.*

#### 7. Can I cancel my policy?

You may cancel the policy by giving written notice to us. Upon cancellation, we will return any proportionate part of the premium in respect of the unexpired period of insurance provided no claims have been made.

#### 8. 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 personal pursuits which would affect the risk profile.

**9. Where can I get further information?**

If you have any enquiries, please contact us at:

**Customer Service Centre**

**AXA Affin General Insurance Berhad** (23820-W)

Ground Floor, Wisma Boustead,

71 Jalan Raja Chulan,

50200 Kuala Lumpur, Malaysia

Tel: (603) 2170 8282

Fax: (603) 2031 7282

E-Mail: [customer.service@axa.com.my](mailto:customer.service@axa.com.my)

Website: [www.axa.com.my](http://www.axa.com.my)

**Authorized agent:**

**10. Other types of Insurance cover available**

Please refer to our branches and agents for other similar types of cover available.