



SmartPA

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **SmartPA 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 comprehensive 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, medical and other expenses. This scheme offers 6 different plans for the Insured to choose from.

2. What are the covers / benefits provided?

This policy covers:

- Accidental Death
- Accidental Permanent Disablement
- Double Indemnity in the event of Accidental Death or Permanent Total Disablement whilst Travelling on Public Conveyance or Travelling Overseas or Being a Victim of Snatch Theft.
- Accidental Medical Expenses inclusive of Chinese Medication Expenses
- Prostheses
- Local Ambulance Fee
- Daily Hospitalisation Allowance (maximum 100 days)
- Weekly Nursing Care Charges (maximum 4 weeks)
- Cash Relief Due to Accidental Death
- Repatriation Expenses
- Personal Liability
- Bereavement and Funeral Allowance
- Dental Correction and Corrective Cosmetic Surgery due to accident
- Kidnap Benefits
 - a. Lump Sum payment in the event of insured being kidnap
 - b. Rewards for information leading to alive recovery of insured person
 - c. Insured person is not recovered after 1 year from date of kidnap
- Compassionate Care
- Snatch Theft or Robbery
- Loan Protector
- Renewal Bonus
- Cashless Admission Guarantee

The policy extends to cover the following with an additional premium:

- Temporary total 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 vary based on your choice of plan and occupational classification:

Example

For Plan 1- Self only (Class 1) without Temporary Total Disablement benefit , the estimated gross premium which is including agent's commission but excluding stamp duty is RM115.00.

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 all information provided are complete and accurate as these form 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 - 18 year old to 65 years old, renewal up to 75 years old.
- 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 drugs
- Pregnancy or childbirth
- Dangerous sports e.g. winter sports, 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 the proportionate part of the premium in respect of the unexpired period of insurance provided no claim has been made.

8. What do I need to do if there are changes to my contact/personal details?

You need to inform us writing of any change to your contact / personal details. Please note that certain change in your life profile including personal pursuits would affect the risk profile.

9. Where can I get further information?

If you have any enquiry, 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

Authorised agent:

10. Other types of Insurance cover available

Please refer to our branches, agents or our website www.axa.com.my for other similar types of cover available.