



# Driver & Passengers Protection

## Product Disclosure Sheet

Date: as per quotation date

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **Driver & Passengers Protection** 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 disability or death compensation and medical reimbursement to you, your passengers and authorized driver in the event of a road accident while travelling in the designated private car.

#### 2. What are the covers / benefits provided and how much premium do I have to pay?

SCHEDULE OF BENEFITS	Sum Insured (RM)		
	Plan A	Plan B	Plan C
Accidental Death	10,000	50,000	100,000
Permanent Total Disablement:			
Loss or loss of use of both hands or both feet	10,000	50,000	100,000
Loss of sight of both eyes	10,000	50,000	100,000
Loss of use of one eye and one hand or foot	10,000	50,000	100,000
Total paralysis (from the neck down)	10,000	50,000	100,000
Permanent quadriplegia (total loss of use of four limbs)	10,000	50,000	100,000
Permanent Disablement:			
Loss or loss of use of one hand or one foot	5,000	25,000	50,000
Loss of sight of one eye	5,000	25,000	50,000
Medical Expenses (Alternative Medical Treatment - Sinseh or traditional treatment)	1,000 (250)	2,000 (500)	3,000 (750)
Corrective Cosmetic Surgery	1,000		
Bereavement / Funeral Allowance	500		
<b>Car Assistance</b>			
24 Hour Emergency Towing	Unlimited		
Car Replacement Allowance (Applicable for Own Damage claim, excluding Own Damage - Knock for Knock)	up to 150 per day (Max 450)	up to 150 per day (Max 600)	up to 150 per day (Max 750)
Compassionate Allowance (20% of Sum Insured in the event of total loss or theft)	up to 6,000	up to 10,000	up to 15,000
Window Snatch Theft (Loss of Personal Belongings due to car window smash and grab)	500		
Key Care Cover (Loss of Designated Vehicle key due to theft, robbery or house break-in)	up to 2,000		
ATM Withdrawal Protection (Loss of money due to robbery / snatch theft)	1,000		

Special Extensions for Immediate Family members whilst:			
boarding, alighting, driving or travelling as a passenger in any private motor car, motorcycles and/or scooters	Yes		
as a pedestrian in an accident involving any road vehicle and railway train	Yes		
travelling as a fare paying passenger on any railway train, Monorail, Light Rail Transit (LRT), Mass Rapid Transit (MRT), ferry, boat and/or passenger ship	Yes		
Annual Premium (inclusive of 6% Service Tax)	Plan A	Plan B	Plan C
Up to 5 seats	90.00	188.00	284.00
6 seats	95.00	203.00	311.00
Additional Seat (above 6 seats)	8.48	15.90	22.26

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

- |   |                |
|---|----------------|
| i. Commission to the insurance agent (if any) | 10% of premium |
| ii. Stamp duty                                | RM10           |
| iii. Service Tax                              | 6%             |

4. 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 representing us before the effective date of the policy.
- Age limit - You or the Authorized Driver must not be above 75 years of age or below 17 years of age.
- 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 (21) 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.*

5. What are the major exclusions under this policy?

This policy does not cover the following:

- Any unlawful act, wilful exposure to danger, intentional self-inflicted injury, suicide or attempted suicide
- Not holding or not qualified for holding a valid driving license
- Any pre-existing physical or mental defect or infirmity
- Medical or surgical treatment beyond the scope of this policy
- Any treatment related to cosmetic surgery
- Venereal disease, AIDS, ARC and HIV infection
- Pregnancy or childbirth
- Intoxication by alcohol or drugs
- Regular or temporary, military or police duties or fire service of any country
- War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or usurped power.
- Riot and civil commotion

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

6. Can I cancel my policy?

You may cancel your 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.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your life profile including personal pursuits which would affect the risk profile.

8. 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:

9. Other types of Insurance cover available

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

**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 AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/09/17.