

BSN CASHBACK PERSONAL ACCIDENT INSURANCE PRODUCT DISCLOSURE SHEET (PDS)

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

1. What is this product about?

This product will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

Duration of cover is **one (1) month**. You have to ensure premium is paid every month for you to enjoy the protection.

2. What are the covers/benefits provided?

This section provides 24 hours worldwide cover including accidental death or bodily injury caused by or due to:

- Whilst participating in any sports on an amateur basis not specifically excluded by the policy
- Strike, riot and civil commotion
- Motorcycling as a rider or a pillion rider (excluding whilst engaging in racing, pace making speed contest reliability trials), provided that it is a condition precedent to liability that you wear an approved crash helmet and possess a valid driving license)
- Drowning, Electrocution, Gas Inhalation
- Food and/or drink poisoning
- Harmful insects bites, snake bites and animal bites but excluding illness diseases transmitted by such insects Hijacking whether in aircraft, vessel or any other public conveyance
- Disappearance and exposure to elements
- Unprovoked murder and assault
- Fire, convulsion of nature such as earthquake, windstorm, flood, typhoon, lightning
- Travelling by air as a fare-paying passenger in an aircraft licensed for passenger service on scheduled flights.

Note: This is not a complete list. Please read your policy wording carefully for full details on what is and is not covered.

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Accidental Death / Permanent Disablement (due to accident)	100,000	200,000	300,000
Medical Expenses Cost of sinseh treatment up to RM 300 (Limit to RM 30 per visit per day)	5,000	10,000	15,000
Hospital Cash Income up to 30 days	100 per day	200 per day	300 per day
Rehabilitation/Recuperation Allowance (after 1 week for hospitalization, due to accident)	500	1,000	1,500
Personal Liability	100,000	200,000	300,000
Bereavement/Repatriation Allowance	1,000	2,000	3,000
Ambulance Fees	1,000	1,000	1,000
Loan Protector In the event of Accidental Death or Total Permanent Disablement due to Accident, the Company will reimburse the Insured Person outstanding housing loan, private motor vehicle hire purchase loan or personal loan with Bank Simpanan Nasional Berhad.	Up to 10,000	Up to 20,000	Up to 30,000
Household Bills Protection In the event of hospitalization due to accident (min. 7 consecutive days), the Company will reimburse the Insured Person Household Bills (as per table of events) up to the maximum of 3 months or upon discharged	Up to 500 per month	Up to 500 per month	Up to 500 per month
25% No Claims Premium Refund The Insured Person shall be entitled to a refund of 25% of the premiums received by the Company under this policy subject to this policy being in force for a continuous period of three (3) years and no claims being made or arising during the three (3) years period.			
*Adults engaged in Occupation Class 3 and 4 (Off Duty) are eligible for Plan 1 only.			

3. How much premium do I have to pay?

Premium Table	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Monthly Premium	28	48	68

Note: Premium is subject to 8% Service Tax and RM 10 Stamp Duty

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

Service Tax	: 8%
Stamp Duty	: RM 10.00

5. Can I cancel my policy?

You may cancel your policy by giving written notice to us. However, there will be no refund of premium allowed.

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

- **Age Limit:** 18 to 65 years old, renewable up to 70 years.
- Only one plan is allowed per Insured Person.

Importance of Disclosure

- 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.

Cash Before Cover (CBC)

- It is hereby declared and agreed that it is a fundamental and absolute special condition of this contract of insurance the premium due **must be paid and received by Us before cover commences**. If this condition is not complied with then this insurance Policy is automatically null and void.

Geographical Area

- The coverage for all benefits provided is available worldwide for 24 hours a day **EXCEPT for Personal Liability** benefits, the coverage is worldwide but **excluding USA and Canada**.

Residential Qualification

- This Policy only applies when You are residing in Malaysia. Should you travel out of Malaysia for a period exceeding **6 months consecutively**, your Policy will be **invalidated**.

7. What are the major exclusions under this policy?

This policy does not cover death or disablement or any other loss directly or indirectly caused by or in connection with:

- War, invasion, rebellion or military takeovers
- Damaged caused by nuclear ionization, radiation or contamination
- Suicide (whether sane or insane), attempted suicide or self-inflicted injuries
- Medical procedures are not covered unless needed due to an accidental injury
- If you are part of an aircraft crew, except as a fare-paying passenger
- Professional sports activities of any kind
- Committing or attempting to commit any unlawful act
- Any disease including HIV and/or AIDS and/or ARC
- Childbirth, pregnancy or related complications thereof unless caused directly or indirectly by accident
- Incidents involving alcohols or drugs, unless prescribed by a registered /licensed doctor
- Underwater activity (Scuba), martial arts or boxing, parachuting, sky-diving, hang-gliding, ice-hockeying, polo-playing, steeple-chasing, winter skiing, yachting, water skiing, using wood-working machinery driven by mechanical power, racing (other than on foot), pace-making or participating in any speed-test, or reliability trials

Note: This is not a complete list. Please read your policy wording carefully for full details on what is not covered.

Occupational Exclusion

Air Force, Police, Security Guards, Naval, Army/Military and Law Enforcement Officers, Aircraft testers, Pilots or Crew, Divers, Racing Drivers, Jockeys, Persons engaged in professional sport activities, Persons engaged in underground mining and tunneling, Firemen, Seamen and Sea fishermen, War correspondents, Oil rig workers, Steeplejacks, Stevedores, Persons engaged in demolition of buildings, Persons engaged in ambulance services, Sawyers, Timber logging workers, Drivers/attendants of timber lorries and winches, Wood working machinists and Explosive handlers, Construction of dams, bridges or underground work, window cleaners or construction workers at height exceeding 30 ft. above ground, Workers handling boilers or pressure vessels, Circus performers and stuntman, Explosive and other toxic materials handlers, work involving the use of all types of mechanically driven apparatus, tools or devices, Any e-hailing services/part-time food delivery services.

However, benefits under this product will be payable in respect of accidental death, permanent disablement or other loss covered under this policy arising out of bodily injury whilst attending to normal private and social activities outside the scope of the Insured Person's employment as specified herein above. We reserve absolute discretion to decline coverage even if you are not involved in any of the occupations mentioned above.

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 changes in your contact/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agent, branch office or our customer service.

9. Where can I get further information?

Should you require additional information about Personal Accident Insurance, please refer to our Customer Relationship Centre or visit our website at insurance.rhbgroup.com.

If you have any enquiries, please contact us at:

RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE.

Level 1, Tower Three, RHB Centre, Jalan Tun Razak,
50400 Kuala Lumpur

Tel: 1300 22 0007/ Fax: 603-21637277

E-mail: rhbi.general@rhbgroun.com WhatsApp: 012-603 1978

IMPORTANT NOTE:

You are advised to note the scales 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 the insurance company directly for more information.

Member of PIDM

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact RHB Insurance Berhad or PIDM (visit www.pidm.gov.my).