

BSN CASHBACK PERSONAL ACCIDENT INSURANCE PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident insurance.

RHB Insurance

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: _____

1. What is BSN Cashback Personal Accident Insurance?

BSN Cashback Personal Accident 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.

2. Know Your Coverage

As an illustration, for RM28 monthly for sum insured of RM100,000.00, you will receive the following personal accident insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none">• Accidental Death / Permanent Disablement (due to accident) – RM100,000• Medical Expenses – RM5,000 <i>Cost of sinseh treatment up to RM 300 (Limit to RM 30 per visit per day)</i>• Hospital Cash Income up to 30 days – RM100 per day• Rehabilitation/Recuperation Allowance (after 1 week for hospitalization, due to accident) – RM500• Personality Liability – RM100,000• Bereavement/Repatriation Allowance – RM1,000• Ambulance Fees – RM1,000• Loan Protector – Up to RM10,000• Household Bills Protection – Up to RM500 per month• 25% No Claims Premium Refund	<ul style="list-style-type: none">• 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 and is not covered.

The duration of cover is **one (1) month**. You need to renew your policy/certificate monthly.

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at:

Tel: 1300 22 0007/ Fax: 603-21637277/
WhatsApp: 012-603 1978



Visit us at:

<https://www.rhbinsurance.com.my/>



Email us at:

rhbi.general@rhbgroup.com

BSN CASHBACK PERSONAL ACCIDENT INSURANCE PRODUCT DISCLOSURE SHEET (PDS)

3. Know Your Obligation

Example, for this personal accident insurance, you must pay a premium of:	
Standard Cover	: RM28.00 monthly
You also have to pay the following fees and charges:	
Service Tax	: 8%
Stamp Duty	: RM 10.00
Commissions paid to the insurance intermediaries (if any)	: 25% of premium

4. Other Key Terms

- **Age Limit:** 18 to 65 years old, renewable up to 70 years old.
- 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**.

5. Can I cancel my policy?

You may cancel the policy at any time by giving fourteen (14) working days' notice in writing to us to terminate the cover of this policy. However, there will be **no refund** of premium allowed.

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).

The information provided in this disclosure sheet is valid as at 01/02/2026.

Table of Benefits:

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 RM300 (limit to RM30 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 of 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, and private motor vehicle hire purchase loan or personal loan with Bank Simpanan Nasional.	Up to 10,000	Up to 20,000	Up to 30,000
Household Bills Protection In the event of hospitalised due to accident (min 7 consecutively days), the Company will reimburse the Insured Person Household Bills (as per table of events) up to 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 that three years period.			

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

Table of Premium:

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

Premiums shown are subject to applicable service tax as imposed by the relevant authorities.