



# PA Shield Malaysia Product Disclosure Sheet



## IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **PA Shield** policy. Be sure to also read through the general terms and conditions.

### Consumer Insurance Contract

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, you have a duty to take reasonable care not to make a misrepresentation in the Proposal Form (or when you apply for this insurance), if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**. You must answer all 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 your contract of insurance is entered into, varied and/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 material information which you may 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 and/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 compensation in the event of injuries, disability or death caused by violent, accidental, external and visible events.



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

This policy covers:

No.	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
1	Accidental Death	100,000	200,000	300,000	500,000	1,000,000
2	Permanent Disablement	100,000	200,000	300,000	500,000	1,000,000
3	Renewal Bonus	Increase of 30% every 3 years on Principal Sum Insured, up to a maximum of 150%				
	Medical Expenses (up to)	5,000	6,500	7,500	8,500	12,000
	a) Traditional Medical Treatment(Per Accident)	RM 100 per visit, up to a maximum of RM 1,000				
	b) Dengue Fever, Malaria or Japanese Encephalitis (JE) & Zika, Hand, Foot & Mouth Disease	Up to 2,000				
	c) Purchase of Orthopaedics Equipment	Up to 3,000				
	d) Medical/Specialist Report and/or Post-Mortem Report Fees	Up to 1,000				
	e) Ambulance Fee(Per Accident)	Up to 1,000				
	f) Cashless Hospital Admission	5,000	6,500	7,500	8,500	12,000
5	Hospital Income (per day/maximum up to 180 days per Accident)	75	125	175	200	250
6	Blood Transfusion	10% of Principal Sum Insured				
7	Dental Correction and/or Corrective Cosmetic Surgery	Up to 3,000				
8	Post Hospitalisation Supplement Allowance (Per Accident)	Up to 500				
9	Bereavement Allowance	5,000	5,000	5,000	5,000	5,000
10	Parents Support Fund	Not Available	Not Available	10,000	20,000	40,000
11	Repatriation Expenses	Up to 5,000				



<b>12</b>	Travelling Expenses	Up to 5,000			
<b>13</b>	Snatch Theft or Robbery (Per Accident)	Up to 1,000			
<b>14</b>	Kidnap Benefit	5,000 for expenses and 25,000 for reward			
<b>15</b>	Personal Liability	Up to 1,000,000			
<b>16</b>	Weekly Benefit (Optional)				
	Weekly Benefit for Occupation Class 1 & Class 2	100	150	200	300
	(per week/ maximum up to 104 weeks per Accident)				
	Weekly Benefit for Occupation Class 3	100	150	200	N/A
	(per week/ maximum up to 104 weeks per Accident)				

- Please refer to the Schedule of Benefits and its full features in the policy contract.
- Duration of cover is one (1) year. You will need to renew the insurance policy annually.

### 3) What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
<b>Commission paid to the insurance intermediary (if any)</b>	25% of premium
<b>Stamp duty</b>	RM 10.00
<b>Service Tax</b>	6% of premium

### 4) How much premium do I have to pay?

The total premium you have to pay vary based on your choice of plan and occupational classification as follows:

#### Annual Premium without Weekly Benefits

Occupation	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Class 1 & Class 2	188	308	408	668	1,238
Class 3	358	598	838	N/A	N/A



## Annual Premium with Weekly Benefits

Occupation	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Class 1 & Class 2	228	368	488	788	1,438
Class 3	418	688	958	N/A	N/A

Premium Payment can be made via Cash, Credit Card, Internet Banking and Cheque.

Note: The premiums above are excluding 6% Service Tax and RM 10 Stamp Duty

- Class 1: Persons engaged in non-manual, administrative or clerical works solely in office or similar non-hazardous place of work or travelling outside office.
- Class 2: Persons engaged in work of supervisory nature, engaging in wholesale or retail trade, travelling outside office for business or professional purposes or occasionally using light tools and machinery but not involved in manual labour.
- Class 3: Persons engaged in manual work which involves the use of tools or machinery but not particularly hazardous in nature.

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

#### a) **Duty of Disclosure**

You must disclose all the facts in your application form fully and faithfully otherwise your policy may be void.

#### b) **Occupation**

There are occupations which are not covered by this Personal Accident Policy. Please refer to the list of excluded Occupations in the brochure.

#### c) **Cash Before Cover** – This insurance shall not be effective unless the premium due has been paid and received by the Company.

#### d) **Eligibility**

- Age Limit – Insured Person aged between one (1) year old to sixty (60) years old. Renewable up to seventy-five (75) years old.
- Insured Person must be a Malaysian or foreigner holding a valid work permit, student permit, permanent resident status.
- Occupation class 1, 2 and 3 only.



e) **Submission of Claims**

If an accident occurs, you are required to notify us within thirty (30) days from the date of the accident and submit your claim with the required documents within fourteen (14) days after the notification.

f) **Policy Expiry**

Unless renewed, the coverage will cease on expiry date.

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

**6) What are the major exclusions under this policy?**

This Policy does not cover death or injury caused by the following events:

- a. War, radiation or contamination by radioactivity, or nuclear weapons material.
- b. Suicide or insanity.
- c. HIV and/or HIV related illness including AIDS.
- d. Childbirth, pregnancy, miscarriage or any complications thereof.
- e. Pre-existing physical or medical conditions, physical or mental defects or infirmity.
- f. Self-inflicted injury and provoked murder or assault.
- g. While participating in any professional sport
- h. Nuclear, Chemical or Biological terrorism

**7) Can I cancel my policy?**

You may cancel your policy by giving a written notice to Us. Upon cancellation, you are entitled to a refund of premium based on the scale of short period rates, provided that no claim has been made during the current Period of Insurance (please refer to policy contract for the short period rates).

The refund of premium is subject to a minimum charge of RM 50.00

**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 contact detail/life profile including nomination, occupation and personal pursuits which would affect the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.



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

Should you require additional information about Personal Accident, please refer to the insurance info booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the sales representative at your convenience or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my). Alternatively, you may visit our website at [www.tuneprotect.com](http://www.tuneprotect.com)

If you have any enquiries, please contact us at:

**Tune Protect Malaysia**

**Tune Insurance Malaysia Berhad**

Company No: 197601004719 (30686-K)

Level 7, Wisma Tune,

No. 19 Lorong Dungun, Damansara Heights,

50490, Kuala Lumpur,

Malaysia.

Tel No: 1800 88 5753

Fax: 03-20941366

E-mail: [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

Website: [www.tuneprotect.com](http://www.tuneprotect.com)

**10) Other types of Personal Accident Cover available:**

You may check with your sales representative or contact us directly for other similar types of cover currently available.



**IMPORTANT NOTE**

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to 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.

The information provided in this disclosure sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at 27<sup>th</sup> March 2020.