

## MySecure Protection Plan

### PRODUCT DISCLOSURE SHEET

1 April 2019

**Note:** You are advised to read this Product Disclosure Sheet and the terms and conditions of the Policy Contract before you decide to purchase this product.

#### 1. What is this product about?

This is a group personal accident insurance with 24 hours worldwide protection that provides compensation in the event of death, bodily injury or other losses suffered by the Insured Person which is caused solely and directly by any accidental means.

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

No	Benefits	Sum Insured/ Amount Payable (RM)
1	Accidental Death	10,000
2	Permanent Disablement	10,000
3	Medical Expenses (maximum 2 incidents per policy year)	Up to 500
4	ATM Withdrawal Protection (maximum up to RM 1,000 per incident and/or 4 incidents per policy year)	Up to 2,000
5	Snatch Theft (per policy year)	Up to 2,000

**Note:**

- The duration of cover is one (1) year. You need to renew your insurance cover annually.
- Refer to the Policy Contract for the full terms and conditions of the Benefits.

#### 3. How much premium do I have to pay?

The Gross Premium is RM50 (inclusive of government tax). Premium payment can be made via cash and credit card.

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

Type	Amount (RM)
• Commission/Marketing Fees	: 25% of Gross Premium
• Government Tax	: 6% of Gross Premium
• Stamp Duty	: Nil

Please be informed that the government tax has been implemented effective from 1 September 2018.

Your obligation to pay government tax at the prevailing rate shall form part of the terms and conditions in Your insurance policy.

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

Importance of disclosure - you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.

**In the event of a claim:**

- Notify us immediately via telephone, e-mail or in writing or contact your servicing agent.
- Notification should be made immediately upon the occurrence of the accident or within the timeframe stipulated in the terms and conditions of the Policy.
- Submit a duly completed and signed Personal Accident claim form together with the necessary documents. For the full list of the required documentation, please refer to our 'Document Checklist for PA Claim' at our corporate website [www.greateasterngeneral.com](http://www.greateasterngeneral.com) or contact our Claim Toll Free number at 1 300 13 1088.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full terms and conditions.

## 6. What are the major exclusions under this policy?

- This Policy does not cover death or injury caused by the following events:
  1. Insanity, suicide and self-inflicted injury.
  2. Pre-existing physical defects or infirmity.
  3. Disease, infection or parasites.
  4. Childbirth, miscarriage, pregnancy.
  5. Using of wood-working machinery driven by mechanical power.
  6. War invasion, act of foreign enemy, hostilities (whether war be declared or not). Civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising.
  7. Ionizing radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
  8. While travelling in an aircraft as a member of the crew, except only as a purpose of this exclusion the Insured would not be covered if he is involved in any technical operation or navigation whilst in the aircraft.
  9. Terrorism.
  
- This policy does not cover death or injury to the Insured Lives covered under this policy if in any way, directly or indirectly have been involved in any of the following occupations duties:
  1. Aircraft testers, Pilots or Air Crew
  2. Professional Sportsman
  3. Professional Diver
  4. Divers (other than participating in the SUKMA diving event)
  5. Jockey
  6. Professional Entertainer
  7. Social Escort
  8. Explosive Handler/Maker
  9. Military & Law Enforcement Officer
  10. Fire Fighter
  11. Sailor
  12. Seaman and sea fishermen
  13. Acrobat
  14. Bodyguard
  15. Debt Collector
  16. Demolition Worker
  17. Quarry Worker
  18. Steeplejack
  19. Stevedores
  20. Sawyer, timber logging workers, drivers/ attendants of timber lorries and winches
  21. Person engaged in ambulance services
  22. Security Guard
  23. Woodworking Machinist
  24. Heavy Commercial Vehicle Driver
  25. Oil Rig Worker
  26. Underground/ Mining Worker
  27. Plantation/ Estate Worker (other than owner)
  28. Construction Worker

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full terms and conditions.

## 7. Can I cancel my policy?

You may cancel your Policy by giving written notice to us. If you should cancel your Policy after the commencement, no refund shall be issued.

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

It is important that you inform us, in writing or by visiting any of our branches, of any changes made in your life profile including your occupation and personal pursuits, which would affect the risk profile.

## 9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Great Eastern General Insurance (Malaysia) Berhad (102249-P)**

Level 18 Menara Great Eastern

303 Jalan Ampang 50450 Kuala Lumpur

Tel : 03-4259 8888

#### 10. Other types of Personal Accident cover available.

You may contact Great Eastern General Insurance directly for other similar types of cover currently available.

#### IMPORTANT NOTE:

**1. 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 PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

#### 2. CONSUMER INSURANCE CONTRACT

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.

#### 3. NON CONSUMER INSURANCE CONTRACT

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this Product Disclosure Sheet is valid as at 1 April 2019.

Great Eastern General Insurance (Malaysia) Berhad (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

**This product is exclusively underwritten for:**

