

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out *Living Care PA*. Be sure to also read the general terms and conditions.)

Living Care PA
(Personal Accident Insurance)

1 January 2010

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by violent, accidental, external and visible events. This policy also provides insurance against liabilities to third parties for injury or property damage.

2. What are the covers / benefits provided?

This policy covers:

- Accidental Death and Permanent Disablement
- Accidental Death and Permanent Disablement whilst travelling in Public Conveyance
- Living Care Benefit for 5 years
- Medical Expenses
- Facial Reconstructive Surgery
- Repatriation Expenses
- Personal Liability

Please refer to the Scale of Compensation for death and disablement in the policy contract.

The policy extends to cover the following without additional premium:

- Strike, Riot and Civil Commotion
- Hijacking

Duration of cover is for one year. You need to renew your cover annually.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, occupational classification and our underwriting requirements:

Example

For accidental death and permanent disablement of RM200,000, the estimated gross premium which is including agent's commission but excluding stamp duty for Plan LC 2 is RM300.

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

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|-------------------------------------|--------|
| • Commission to the insurance agent | • 25% |
| • Stamp duty | • RM10 |

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

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|----------------------|--|
| • Duty of disclosure | - You must disclose all material facts which you know or ought to know 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. 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 authorised agent before the effective date of the policy. |
| • Residence overseas | - Coverage does not extend to your residence outside Malaysia if you are outside Malaysia for more than 12 consecutive calendar months. |
| • Age limit | - You must not be above 65 years or below 16 years of age. |
| • Claims | - If an accident occurs which gives rise to a claim, you shall notify us within 14 days of the accident. |

Note:

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

6. What are the major exclusions under this policy?

This policy does not cover the following:

- War, terrorism, act of foreign enemy, radiation or contamination by radioactivity
- Suicide or self-inflicted injury, pre-existing physical defect or infirmity, AIDS, pregnancy
- Professional or hazardous sports, aerial activities, underwater activities requiring breathing apparatus
- If you are a member of the armed forces, rescue services, police forces, aircraft crew
- Offshore worker, wood-working worker, fisherman, seaman, activities involving explosives

Note:

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

7. Can I cancel my policy?

You may cancel the policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

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 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 the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

**Customer Service Department
Lonpac Insurance Bhd
LG Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8688
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com**

Authorised agent:

10. Other types of Personal Accident cover available

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|--------------------|----------------------------------|---------------------------------|
| • FlexiCare PA | • Privilege Car Protector | • TravelNet |
| • Family Protector | • Motorist Care PA | • Biz Travel |
| • PA Plus | • All Benefits Personal Accident | • Traveller's Personal Accident |

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF COMPENSATION 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.

This Product Disclosure Sheet is for general information only and is valid as at 01.01.2010.