

# PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out the *All Benefits Personal Accident Plan*. Be sure to also read the general terms and conditions.)

*All Benefits Personal Accident Plan*  
(5 More Plan)

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.

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

This policy covers:

- Accidental Death and Permanent Disablement

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

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

The Annual Premium you have to pay may vary depending on our underwriting requirement and your choice of benefits:

Coverage (RM)	Annual Premium (RM)	Annual Premium after 25% Rebate (RM)
50,000	78.00	68.50
100,000	156.00	127.00
150,000	234.00	185.50

You are entitled to 25% rebate for All Benefits Personal Accident Plan purchased through direct mailing. This shall take effect from 1 July 2009.

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

Besides the Annual Premium, you have to pay:

Stamp Duty RM10

## 5. How do I pay the premium?

The premium is to be paid annually with the submission of the Proposal Form / Renewal Notice.

## 6. What are the payment options?

- Credit Card  
Complete the credit card details in the Proposal Form / Renewal Notice to debit the premium from the **nominated Visa/MasterCard** Card Account.
- Postal Order / Bank Draft / Cheque  
Payable to Lonpac Insurance Bhd
- Cash (walk-in)  
To pay at the cashier after the policy is issued

## 7. What are the General Pre-Acceptance Conditions?

- Enrolment Age Limit : Lower Age Limit : 16 years  
Upper Age Limit : 65 years

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

- 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 before the effective date of the policy.

*Note:*

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

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

- There are some standard exclusions such as:  
War, act of foreign enemy, suicide or self injury, state of unsound mind, professional and hazardous sports, winter sports, underwater activities requiring breathing apparatus, pregnancy, flying except as a fare-paying passenger, being involved in activities as armed forces, rescue services, police forces, off-shore workers, wood-working workers, fisherman, seaman or activities involving explosives.

*Note:*

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

## 10. How do I apply for this policy?

Please complete and return the Proposal Form together with payment using the postage paid reply envelope enclosed.

## 11. When will the Coverage begins?

Coverage begins after the completed Proposal Form and payment are accepted and approved by us.

## 12. Will I receive the Renewal Notice every year?

A renewal notice will be sent to you 1 month prior to the expiry of the policy. The policy is renewable up to age 65 years.

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

Please send a written notification to us at the address in item 16.

Below are some examples of the changes : -

1. Change in your life profile e.g. occupation or personal pursuits
2. Change of details e.g. changes in contact number, address etc.

## 14. How do I make a claim?

1. On the happening of any occurrence likely to give rise to a claim, you shall notify us within 10 days of the accident.
2. Please contact: -

**Claims Department**  
**Lonpac Insurance Bhd**  
**21<sup>st</sup> Floor, Bangunan Public Bank**  
**6 Jalan Sultan Sulaiman**  
**50000 Kuala Lumpur**  
**Tel : 03 2262 8688**  
**Fax : 03 2034 2654**

## 15. 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.

## 16. 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 visit [www.insuranceinfo.com.my](http://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**

## 17. Other types of similar cover available

- FlexiCare PA
- Family Protector
- PA Plus
- Living Care PA
- Privilege Car Protector
- Motorist Care PA

### **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 OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01.01.2010.

This Product Disclosure Sheet is for general information only and is not to be construed as a contract.