

PRODUCT DISCLOSURE SHEET

LONPAC INSURANCE BHD 199401021735 (307414-T)

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

Secure Protector
(Personal Accident Insurance)

01 June 2024

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by an accident as defined in the policy.

2. What are the covers / benefits provided?

This policy covers:

Basic Cover

- Accidental Death
- Permanent Disablement
- Medical Expenses
- Additional Benefits
 - a. Ambulance Fees
 - b. Bereavement Benefit
 - c. Daily Hospital Cash Benefit
 - d. Dental Correction and Corrective Cosmetic Surgery
 - e. Funeral Allowance
 - f. Home Nursing Care
 - g. Kidnap Benefit
 - h. HIV due to Blood Transfusion
 - i. Medical Report / Post Mortem Report
 - j. Medical Evacuation / Repatriation
 - k. Modification of Lifestyle Expenses
 - l. Permanent Impotency or Infertility
 - m. Prostheses / Wheelchair
 - n. Snatch Theft
 - o. Traditional Treatment
 - p. Travel Expenses
- Personal Liability
(Territorial Limit : Malaysia)

Please refer to the Scale of Permanent Disablement Benefits for disablement in the policy contract.

You may include Optional Cover by paying additional premium:

- Temporary Total Disablement
- Temporary Partial Disablement

The policy extends to cover the following without additional premium:

- Accidental Drowning or Suffocation
- Animal or Snake Bites, Harmful Insects or Food Poisoning
- Cashless Hospital Admission Assistance (Malaysia Only)
- Coma
- Disappearance (365 days)
- Double Indemnity
- Exposure
- Hunting
- Intoxication
- Motorcycling
- Murder or Assault
- Natural Disaster
- Renewal Bonus
- Sports Extension
- Strike, Riot and Civil Commotion
- Terrorism Extension

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

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Lonpac Insurance Bhd or PIDM (visit www.pidm.gov.my/en/how-we-protect-you/tips/coverage-for-tips).

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, optional cover required and our underwriting requirements.

The estimated total premium that you have to pay is: RM_____

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

- | | |
|-------------------------------------|----------------------|
| • Commission to the insurance agent | • 25% |
| • Third-Party Administrator's Fees | • RM7.50 each person |
| • Service Tax | • 8% |
| • Stamp Duty | • RM10 |

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

• Duty of disclosure

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 yourself/family/dependants, 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.

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 the purpose of providing insurance benefits to your employees and their family/dependants, 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.

• Cash before cover

- Full premium must be paid to us or our authorised agent before the effective date of the policy.

• Overseas Resident	- Only Accidental Death and Permanent Disablement Benefits will be payable if you reside outside of Malaysia, Singapore and Brunei for more than 90 consecutive days.
• Age limit	- An Insured Person who is an adult must not be above 70 years or below 18 years of age when applying for this insurance. Policy is renewable up to the age of 80 years.
• Dependent children	- Your unmarried children from 30 days to 18 years or to 23 years of age if in full-time education
• Claims	- If an accident occurs which gives rise to a claim, you shall notify us within 30 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, invasion, act of foreign enemy
- Insanity, suicide and self-inflicted injury
- Disease, infection or parasites, AIDS and ARC
- Childbirth, miscarriage, pregnancy
- Provoked murder or provoked assault
- Fraudulent or criminal act
- Pre-existing conditions
- Mental defect or infirmity
- Driving or riding without a valid driving license
- Travelling in an aircraft as a member of crew (except as a fare-paying passenger)
- Committing or attempting to commit an unlawful act
- Engaging in martial arts, boxing, x-games, aerial activities, mountaineering involving the use of ropes or mechanical guides (including rock climbing), ice-hockey, steeple chasing, winter sports, underwater activities exceeding fifty (50) meters in depth, racing (other than on foot), pace making, speed or reliability trials, professional sports
- Ionizing, radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel
- Nuclear weapons material
- Infectious or contagious disease which has been declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO)
- Cyber Loss
- Provision of cover, payment of claim or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
- Other exclusions specifically stipulated in the policy.

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?

If you have any enquiries, please contact us at:

Customer Service Department
Lonpac Insurance Bhd
9th 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

- All Benefits Personal Accident
- FlexiCare PA
- Biz Travel

- Traveller's Personal Accident
- Travel Secure

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF PERMANENT DISABLEMENT BENEFITS FOR PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU MAY MAKE A NOMINATION. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

This Product Disclosure Sheet is for general information only and is valid as at 01.06.2024.