

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Perfect 10 Plus Personal Accident Insurance. Be sure to also read the general terms and conditions.)

Product: Perfect 10 Plus Personal Accident (Individual or Family policy)

1.	What is this product about?	<p>This policy covers you against death or disablement caused by accidental violent external and visible means. This policy also covers Personal Liability, Financial Shield, Kidnap Cover, Overseas Medical Evacuation and Repatriation.</p> <p>Eligibility – Malaysian, Permanent Resident of Malaysia, Work Permit Holders in Malaysia and their spouse/children who are residing in Malaysia. The age of Insured Person must be 30 days to 18 years or up to 23 years old if still studying full-time in institution of higher learning up to 65 years old. Policy is renewable up to 70 years old.</p> <p>Family package will cover you, 1 legal spouse and unlimited number of your and the named legal spouse's children age 30 days to 18 years or up to 23 years old if still studying full-time in institution of higher learning. Your spouse's coverage is equal to yours and each child is covered up to 20% of your benefits.</p>								
2.	What are the covers / benefits provided?	<p>Please refer to Table of Benefits in the product brochure and Policy. Duration of cover is generally one year. You need to renew your cover annually unless you sign up an auto renewal payment instruction to renew automatically, subject always to the policy terms and conditions.</p>								
3.	How much premium do I have to pay?	<p>a) The gross premium that you have to pay varies depending on the plan selected and your occupation. You may refer to the brochure for details.</p>								
4.	What are the fees and charges that I have to pay?	<table border="1" data-bbox="516 898 1243 1108"> <thead> <tr> <th>Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Commissions paid to insurance intermediary</td> <td>Up to maximum of 25%</td> </tr> <tr> <td>Stamp Duty</td> <td>RM10.00 per policy</td> </tr> <tr> <td>Service Tax</td> <td>5% is applicable when Policyholder is either a registered organization or company, unless exempted by the Government.</td> </tr> </tbody> </table>	Type	Amount	Commissions paid to insurance intermediary	Up to maximum of 25%	Stamp Duty	RM10.00 per policy	Service Tax	5% is applicable when Policyholder is either a registered organization or company, unless exempted by the Government.
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5.	What are some of the key terms and conditions that I should be aware of?	<p>(i) Compliance with policy conditions - failure to comply with any of the policy conditions shall invalidate all claims.</p> <p>(ii) Importance of disclosure – you must disclose all material facts such as your occupation, any pre-existing conditions, country of domicile and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased with us and/or other insurance companies.</p> <p>(iii) The Company shall have the right to examine Insured Person during claim and in the event of death, to make an autopsy where it is not forbidden by law.</p> <p>(iv) Upon any accident that is likely to give to a claim under this policy, you must notify the Company with full particulars of the accident/injury within 14 days after the accident.</p>								



6.	What are the major exclusions under this policy?	<ul style="list-style-type: none"> • Terrorism and war risks; • Childbirth or miscarriage; • Provoked murder and assault; • Suicide or intentional self inflicted injuries or any attempt thereof while being sane or insane; • Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft; • Pre-existing conditions and disease and sickness of any kind; • Committing or attempt to commit any unlawful act; • Influence of alcohol or of drugs not prescribed by a registered medical practitioner; • Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering involving the use of ropes or guides or use of woodworking machinery driven by mechanical power; • Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC). <p><i>Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.</i></p>
7.	Can I cancel my policy?	You may cancel your policy by giving 7 days written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on our Company's short period rates. For the unexpired period of insurance provided that you have not made a claim on the policy.
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, country of domicile and personal pursuits, which would affect the risk profile.
9.	Where can I get further information?	<p>Should you require additional information about Personal Accident insurance or any other type of insurance products, you may contact us directly or any of our branches or your insurance agent at your convenience. Alternatively, you may visit our website at www.kurnia.com.</p> <p>If you have any enquiries, please contact us at:</p> <p>Kurnia Insurans (Malaysia) Berhad No.9, Jalan PJS 8/9, 46150 Petaling Jaya.</p> <p>Toll Free: 1-800-886-333 Fax: 03-78759933</p>
10.	Other types of Personal Accident cover available	Please refer to our website at www.kurnia.com

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY/SCHEDULE AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 15 June 2010.