



Product Disclosure Sheet

(Please read this Product Disclosure Sheet before you decide to take up the Multi PA-Protector Cover. Be sure to also read the general terms and conditions)

MULTI PA-PROTECTOR

1. What is this product about ?

This policy will provides compensation and reimbursement in the event of injuries disability or death caused solely by accident.

This policy also includes features unique benefits that are not normally included in a personal accident insurance policy.

2. What are the covers / benefits provided ?

This product covers:

- Death
- Permanent Disablement
- Medical Expenses

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. In most other personal accident insurance, these benefits are available for an additional premium or may not be available at all.

- Financial Obligation Benefit
- Traditional Medical Treatment
- Recuperative Benefit
- Repatriation (Overseas)
- Hospital Income Benefit
- Personal Liability

The following extensions are available for a small additional premium.

- Provided both the insured and the spouse are insured by this product, the children (aged between 1 month and 23 years old, fully dependant and engaged in full time education) may also be insured.
- Weekly benefit

3. How much premium do I have to pay ?

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

For example, if your occupation classification is Class 1 and you have selected plan MP2 -death and permanent disablement sum insured RM100,000 without weekly benefit extension, the gross premium which includes the agent's commission but not the stamp duty is RM138.



For policies issued to individual persons only, on renewal and subject to no claims lodged in the expiring policy, your renewal premium will be reduced by 10% to 15% depending on how many years the Policy has been renewed.

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

In addition to the premium, you have to pay:	Amount
a. Government Service Tax, if applicable	5% of premium
b. Stamp duty	RM10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 25% of the premium.

5. 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 which would affect our underwriting consideration of your proposal, such as your occupation, your personal pursuits, the number of personal accident policies that you have purchased from any insurance companies.

You must ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.

- **Cash Before Cover** : Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit** : Your age must be between 16 years to 65 years. If you are our insured before your 65th birthday, your policy may be renewed up to 70 years. Your children may be insured under the optional cover of this policy if your spouse is also insured by this policy and your children are aged between 1 month to 23 years and the latter pursuing full time education.
- **Nominee** : You must nominate a nominee and to ensure that your nominee is aware of the personal accident policy.

6. What are the major exclusions under this policy ?

This policy does not cover:

- Self injury suicide or attempted suicide wilful exposure to injury provoked assault pregnancy or childbirth or any preexisting physical defect or infirmity
- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance
- War invasion act of foreign enemies hostilities civil war rebellion revolution insurrection military or usurped power martial law
- Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities

NOTE

This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.



7. Can I cancel my policy ?

You may cancel your policy at anytime 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 should you do in the event of loss ?

You must notify us in writing with full details as soon as possible. Early notification is required to avoid any prejudice to your claim.

9. What should you do when making a claim ?

You must submit your claim with all the supporting information and documents to us and give full cooperation to us in assessing your claim.

10. What do I need to do if there are changes to my contact details ?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

11. Where can I get further information ?

Should you require additional information about our Multi PA Protector or any other types of insurance product, you can contact us or your insurance intermediary or visit our website www.mpib.com.my

Multi-Purpose Insurans Bhd
8th Floor, Menara Multi-Purpose
Capital Square,
8, Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel: 03-2034 9888
Fax: 03-2694 5758

12. Other types of Personal Accident Insurance cover available.

- Multi Drive Protector
- Multi PA-Premier
- The Gladiator

IMPORTANT NOTE:

YOU ARE ADVISED THE COVERAGE, EXCLUSIONS AND LIMITATION OF BENEFITS HIGHLIGHTED ARE NOT EXHAUSTIVE. THE FULL INFORMATION IS IN THE INSURANCE CONTRACT.

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

The information provided in this product disclosure sheet is valid as at 01/01/2010.