



# PACIFIC & ORIENT INSURANCE CO. BERHAD

Registration No. 197201000959 (12557-W)

A Member Of The Pacific & Orient Group

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SST Registration No./ No. CP - W10-1808-31021805

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Personal Accident Insurance Policy (Continental Scheme – Group/ Individual).

Be sure to also read the general terms and conditions.)

### **Personal Accident Insurance Policy (Continental Scheme – Group/ Individual**

Date:

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#### **1. What is this product about?**

This policy provides compensation 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.
- Permanent total disablement.
- Temporary total or partial disablement.
- Medical expenses.

*Note: Please refer to the Table of Benefits in the Personal Accident (Continental Scheme) policy contract for compensation for death and permanent total disablement.*

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

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

The total premium that you have to pay may vary depending on the sum insured that you prefer for each type of benefit covered under the policy, the type of occupational classification that you fall under and the underwriting requirements of the insurance company.

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

Type	Amount
▪ Commissions paid to the insurance agent	▪ 25% of premiums
▪ Stamp duty	▪ RM10
▪ Service Tax (SST)	▪ 6% of premiums

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

- Duty of Disclosure:
  - a) 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 purposes unrelated to your trade, business or profession, 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.
  - b) 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 a purpose related to your trade, business or profession, 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.
- You must disclose all material facts 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;
- Insurance shall not commence until the premium has been actually paid to and accepted by us;
- A duly executed proposal form must be provided;
- Upon the happening of any accident likely to give rise to a claim, you shall inform us within 14 days after the happening of the accident;
- The insured shall not be less than 16 years of age nor more than 65 years of age;
- You must observe and fulfil the terms, provisions, conditions, clauses and endorsement of this policy.

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

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

This policy does not cover certain losses, such as:

- Death or disablement occasioned by or happening through:
  - a) War and kindred risks;
  - b) Self injury suicide or attempted suicide, provoked assault, insanity, or the effect or influence of alcohol or of drugs not prescribed by a qualified medical practitioner, venereal disease, pregnancy or childbirth, hernia, fits of any kind, disease or sickness of any kind, or any pre-existing physical defect or infirmity;
- Death or disablement occurring whilst the insured being in or upon or entering or descending from aircraft of any kind or caused by or resulting from a descent or fall from such aircraft;
- Death or disablement consequent upon the insured engaging in professional sports; and
- Death or disablement caused by ionizing radiations or contamination by radioactivity, and nuclear weapon material.

*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 your policy at any time by giving 7 days written notice to us;
- Upon cancellation, you are entitled to a refund of the premium less premium at our short-period rates for the time the policy has been in force during the current period of insurance;
- We may also cancel this policy by giving you 7 days written notice by registered post to your last known address;
- In the case of cancellation by us, you shall be entitled to a refund of proportionate part of the premium corresponding to the unexpired period of insurance; and
- Stamp duty is not refunded.

## 8. 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.

You must also inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile. A written letter must be given to us.

Note: We have a right to accept or repudiate your claim if changes of your profession is hazardous or under the referred/declined risk.

## 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](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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11th Floor, Wisma Bumi Raya,  
No. 10, Jalan Raja Laut,  
50350 Kuala Lumpur.  
Tel : 03-2698 5033  
Fax : 03-2693 8145  
E-mail : [poi2u@pacific-orient.com](mailto:poi2u@pacific-orient.com)

## 10. Other types of personal accident insurance cover available:

- Group personal accident
- PA 10 Plus
- Drivers and passengers personal accident (PA Plus, PA Plus A and PA Plus C)

### **IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS 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 THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

*Pacific & Orient Insurance Co. Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.*

The information provided in this disclosure sheet is valid as at 01.01.2021.