

PRODUCT DISCLOSURE SHEET

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

Product: Perfect 10 Personal Accident (Individual or Group 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 is extended to cover personal liability up to RM100,000.00.</p> <p>Eligibility – 16 to 65 years old (for child is 30 days to 18 years old or 24 years if completing tertiary education).</p> <p>Note: "You" refer to individual policyholder or Insured Person with regard to group policy.</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="544 787 1274 976"> <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 thereat 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 prescribe by a registered medical practitioner; • Professional sports, water-skiing, martial arts, racing of any kind other than on foot, mountaineering necessitating on 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 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?	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 . If you have any enquiries, please contact us at: Kurnia Insurans (Malaysia) Berhad No.9, Jalan PJS 8/9, 46150 Petaling Jaya. Toll Free: 1-800-886-333 Fax: 03-78759933
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 1 January 2010.