

# Product Disclosure Sheet

## Smartcare Plus™

### Personal Accident Insurance Policy

Please read this Product Disclosure Sheet before you decide to take out the Smartcare Plus™ plan. Be sure to also read the general terms and conditions.



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

This Policy provides compensation in the event of injuries, disability or death caused solely and directly by violent, accidental, external and visible events. Please refer to the Policy Wording for full details.

#### 2. What are the covers / benefits provided?

This Policy covers, depending on the plan chosen by You:

Benefits	Silver	Gold	Titanium
Accidental Death	RM 40,000	RM 60,000	RM 100,000
Accidental Disability (up to)	RM 40,000	RM 60,000	RM 100,000
Accidental Daily Hospital Income (payable up to a maximum of 210 days)	RM 100 per day	RM 100 per day	RM 100 per day
Living Expenses (lump sum payment due to Permanent Total Disablement)	RM 12,000	RM 18,000	RM 30,000
Outstanding Loan Settlement (in the event of Accidental Death or Accidental Disability) (up to)	RM 10,000	RM 25,000	RM 40,000
Family Protection Benefit (lump sum payment upon Accidental Death of Insured Person)	RM 5,000	RM 6,000	RM 10,000
Education Benefit (lump sum payment upon Accidental Death of Insured Person)	RM 2,000	RM 2,500	RM 5,000
Funeral Expenses (lump sum payment upon Accidental Death of Insured Person)	RM 2,000	RM 2,000	RM 2,500
Mobility Expenses (up to)	RM 1,000	RM 1,000	RM 1,500
Ambulance Fees (up to)	RM 200	RM 200	RM 300
Renewal Bonus (10% per year up to 3 years on sum insured) (maximum)	RM 12,000	RM 18,000	RM 30,000

1-year premium inclusive of ST	RM 189.00	RM 237.60	RM 432.00
2-year premium inclusive of ST	RM 359.64	RM 451.44	RM 820.80
3-year premium inclusive of ST	RM 510.84	RM 641.52	RM 1,166.40

Note:

- (1) Please refer to the scale of benefits for disablement in the Policy Wording.
- (2) To be eligible for cover, You must be a customer of the Policyholder, a Malaysian Resident and be between the ages of eighteen (18) and seventy (70) years on the Effective Date of Cover.
- (3) The descriptions of the available coverages are only a brief summary for quick and easy reference. Please refer to the Policy Wording for the full details of covers/benefits under Your Coverage.

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

The total premium that You have to pay depends on the plan which You have selected above.

Premiums payable on Your Coverage under the Policy are not guaranteed and We reserve the right to amend the premium at Policy anniversary based on the portfolio's underlying experience by giving You thirty (30) days' written notice of any change through electronic communication or to Your address on file. The premiums could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in Your risk profile. These conditions are not exhaustive and the premium rates may be reviewed under other justified circumstances.

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

Type	Amount
<ul style="list-style-type: none"> <li>• Stamp Duty</li> <li>• Service Tax ("ST") (where applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> <li>• The applicable service tax rate imposed by the Government</li> </ul>
<ul style="list-style-type: none"> <li>• Commissions paid to the insurance intermediaries (if any)</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum up to 25% of the ST-excluded premium</li> </ul>

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

- Duty of Disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this Coverage wholly for Yourself/family/dependents, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the enrolment form (or when You apply for this Coverage). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of Your Coverage, refusal or reduction of Your claim(s), change of terms or termination of Your Coverage.

In addition to answering the questions in the enrolment form (or when You apply for this Coverage), 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.

The above duty of disclosure shall continue until the time Your Coverage is effective, varied or renewed with Us.

In addition to answering the questions in the enrolment form (or when You apply for the Coverage), 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 Coverage has been effective, varied or renewed with Us any of the information given in the proposal form (or when You applied for Coverage) is inaccurate or has changed.

- **Outstanding Loan Settlement** - If at the occurrence of an Accidental Death or Accidental Disability and You have an Outstanding Loan that is current with the Policyholder, the Outstanding Loan Settlement Benefit shall be applied firstly to offset the Outstanding Loan with the Policyholder, up to the limit as shown on Your Certificate of Insurance and will be payable to the Policyholder. The balance amount (if any), after the payment of Your Outstanding Loan to the Policyholder, shall then be paid to You.  
For the avoidance of doubt, this Outstanding Loan Settlement Benefit will not be payable if You do not have any Outstanding Loan.
- **Free-look period** - You may cancel Your Policy by returning the Policy documents within 30 days after You have received it. The premiums that You have paid will be refunded to You, provided that no claim has been made during this period.
- **Procedure for making a claim**  
On the happening of any occurrence likely to give rise to a claim under this Policy, the Claimant must give Us written notice as soon as possible and, in any event, within 30 days after the date of occurrence.

Note : The above is a summary of certain key terms and conditions of the Policy and is non-exhaustive. Please read the Policy Wording for the full terms and conditions under this Policy.

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

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This Policy will not apply to any Benefit arising directly or indirectly out of:

- Self-inflicted injury, suicide or illegal act
- Driving while intoxicated
- Professional/motor sports
- War (whether declared or not), invasion, civil war, riot, civil commotion
- Engaging in aviation other than as a fare-paying passenger
- Pre-existing medical conditions
- Illness and diseases
- Mosquito and insect bites
- Venereal disease, congenital conditions
- Pregnancy, childbirth, miscarriage or abortion
- Acupuncture treatment

Note : This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.

## 7. Can I cancel My Policy?

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You may cancel Your Coverage under this Policy by giving Us at least one (1) month's prior written notice or through electronic communication. Upon cancellation and provided no claim has been made, You are entitled to a pro-rated refund of the portion of any premium paid without interest, as provided in the Policy Wordings.

## 8. What do I need to do if there are changes to My contact / personal details?

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It is important that You inform Us of any changes in Your life profile including Your occupation and personal pursuits which would affect the risk profile.

## 9. Where can I get further information?

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Should You require additional information, please contact us at:

Chubb Insurance Malaysia Berhad  
 Registration Number : 197001000564 (9827-A)  
 Wisma Chubb  
 38 Jalan Sultan Ismail  
 50250 Kuala Lumpur  
 O +6 03 2058 3000  
 F +6 03 2058 3333  
 E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
 W [www.chubb.com/my](http://www.chubb.com/my)

## 10. Other types of Personal Accident cover available:

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Please refer to Our website: [www.chubb.com/my](http://www.chubb.com/my)

### IMPORTANT NOTE :

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED 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 OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This Product Disclosure Sheet is prepared in both English and Bahasa Malaysia languages. In the event of inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that :

- You have a duty to take reasonable care to provide Us or Our intermediary with all relevant information in order for Us to provide You with the most suitable financial products and by withholding any information which We or Our intermediary request for, or providing inaccurate information, We may not be able to recommend You a suitable financial product to cater to Your needs;
- You should read and understand the contract terms and discuss further with Us or Our intermediary if there are any terms that you do not understand, before applying for Coverage under the Policy.

By enrolling, You would acknowledge that Our intermediary or Chubb personnel had explained to You clearly on the Policy coverage and key contract terms, and that the Policy offered is suitable for Your insurance needs.

The information provided in this disclosure sheet is valid as at 1 July 2021.

This Product Disclosure Sheet is a brief description only and is not exhaustive. This is not a contract of insurance. Please refer to full details of the terms and conditions as set out in the Policy Wording.

CHUBB INSURANCE MALAYSIA BERHAD is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Policy issued to AEON Credit Service (M) Berhad as the Policyholder for the benefit of its customers.