



PACIFIC & ORIENT INSURANCE CO. BERHAD

Registration No. 197201000959 (12557-W)

A Member of The Pacific & Orient Group

A Member of PIDM

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SST Registration No: W10-1808-31021805

PRODUCT DISCLOSURE SHEET

(Foreign Worker Personal Accident Scheme)

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

The benefit(s) payable under eligible Certificate/policy/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Pacific & Orient Insurance Co. Berhad or PIDM (visit www.pidm.gov.my)

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by an accident as defined in the policy.

2. What are the covers / benefits provided?

This policy covers:

- | | |
|--|----------|
| • Accidental Death | RM30,000 |
| • Permanent Total / Partial Disablement | RM30,000 |
| • Accident Medical Indemnity | RM 1,500 |
| • Funeral / Repatriation Expenses (due to accident and sickness) | RM10,000 |

Please refer to the scale of Compensation for death and permanent disablement benefits in the policy contract.

Territorial limit : Within Malaysia

Duration of cover is for one year. You need to renew your cover annually.

3. How much premium do I have to pay?

RM50.00 per annum (cover 24 hours)

(premium is excluding 8% Service Tax and Stamp Duty)

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

- | | |
|-------------------------------------|--------|
| • Commission to the insurance agent | - 25% |
| • Service Tax | - 8% |
| • Stamp Duty | - RM10 |

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

- Duty of disclosure

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 yourself/family/dependants, you have a duty to take reasonable care not to make a misrepresentation or omission 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.

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 the purpose of providing insurance benefits to your employees and their family/dependants, 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.

- Premium Warranty

- Full premium must be paid to us or our authorized agent within 60 days from the inception date of cover.

- Age limit

- 18 to 65 years old.

- Persons eligible

- a) Legally employed workers – Bona fide holders of valid work permits / Pas Lawatan Kerja Sementara issued by the relevant Malaysian government authority.
- b) Pending to be legalized workers – Proof of application for legalization from the relevant Malaysian government authority must be provided before commencing insurance or in the event of a claim. If legalization is refused, the cover for such worker shall be void from inception and no claim will be entertained unless such worker is legalized.

- Claims - If an accident occurs Which gives rise to a claim you shall notify us within 30 days of the accident Failure to notify within such time period is a breach of Policy terms and Conditions unless valid reason for delay is provided and the Company accepts such reason as valid

Note:

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

6. What are the major exclusions under this policy?

This policy does not cover death, loss or disablement caused by the following:

- War, terrorism, radiation or contamination by radioactivity
- Suicide or self-inflicted injury, AIDS, pregnancy, fits, hernia, illness, provoked murder or assault, intoxication by liquor or drugs, insanity
- Professional sports, racing of any kind other than on foot, mountaineering, underwater activities requiring breathing apparatus, while using any kind of wood-working machinery operated by mechanical power or any hazardous sports or activities.
- While serving in the armed forces
- Travelling in an aircraft as a member of crew (except as a fare-paying passenger)
- Infectious or contagious disease which has been declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO)
- Cyber loss
- Provision of cover, payment of claim or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or if such cover shall breach the Sanctions listing of the Ministry of Home Affairs or the list of Politically Exposed Persons.
- Other exclusions specifically stipulated in the policy

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?

If you give the Company notice to terminate this Policy, such termination shall become effective on the date the notice is received by Company or on the date specified in such notice whichever is later. In the event the premium has been paid for any period beyond the date of cancellation of this Policy, the Company's short period rates shall apply provided that no claim has been made during the current Period of Insurance.

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 workers' life profile including their occupation and personal pursuits which would or could affect the risk profile.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF COMPENSATION FOR DEATH AND PERMANENT DISABLEMENT BENEFITS IN YOUR INSURANCE POLICY. 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 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 16.08.2024