PRODUCT DISCLOSURE SHEET

A MEMBER OF PIDM

Date: 3 December 2024

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

The benefit(s) payable under eligible policy is 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 Maid Insurance?

Maid Insurance provides compensation and reimbursement in the event of injuries, disability or death to your domestic servant caused by illness or violent, accidental, external, and visible events.

2. Know Your Coverage

		PLAN A		PLAN B		PLAN C	
Benefits	**Description**	**12 months**	**24 months**	**12 months**	**24 months**	**12 months**	**24 months**
SECTION 1	(A) Accidental Death	35,000	35,000	40,000	40,000	50,000	50,000
	(B) Permanent Disablement	35,000	35,000	40,000	40,000	50,000	50,000
	(C) Accidental Medical Expenses	750	750	750	750	1,500	1,500
SECTION 2	Repatriation Expenses	5,000	5,000	5,500	5,500	5,500	5,500
SECTION 3	Hospital and Surgical Expenses	5,000	5,000	6,000	6,000	7,000	7,000
SECTION 4	Weekly Benefit, max 15 weeks	105/week	105/week	105/week	105/week	105/week	105/week

- For Permanent Disablement, please refer to Permanent Disablement Scale of Benefit
- Duration of cover is available for 12 months period and 24 months period.
- You need to renew your cover annually or every two years (depending on your selected duration of cover/period).

What are the major exclusions under this policy?
This policy does not cover the following:

- Any unlawful act or willful exposure to danger, suicide or attempted suicide or attempted suicide or intentional self injury
- Medical or surgical treatments except where such treatment is rendered necessary by reason of their employment any disability, treatment or service incurred as a direct or indirect result of pre-existing conditions
- Influence of alcohol or drugs
- Pregnancy or childbirth miscarriage or abortion
- Hospital and Surgical expenses incurred during the first 30 days
- Dental treatment or non-surgical eye treatment eye treatment not arising from accidental injuries
  War risks, terrorism.
  (Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.)

3. Know Your Obligations

How much premium do I have to pay?
The annual premium charged under the Maid Insurance and is subject to 8% Service Tax and RM 10 Stamp Duty.

PLAN	**PLAN A**		**PLAN B**		**PLAN C**	
Period of Insurance	12 months	24 months	12 months	24 months	12 months	24 months
Premium (RM)	35.00	55.00	50.00	90.00	70.00	120.00

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

The fees and charges that you will have to pay are:

Type	Amount
Commission paid to the insurance intermediary (if any)	25% of premium
Stamp duty	RM 10.00
Service Tax	8% of premium

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

(i) Duty of Disclosure - You must give all the facts in your application form fully and faithfully otherwise your policy may be void.

(ii) You must ensure that the particulars of the legal maid are fully completed and correct.

(iii) The Company shall have the right to have a post-mortem examination on the insured maid in the event of death.

(iv) Persons eligible for coverage under this policy are the present and future full-time foreign maid of the Policyholder, who are actively engaged at their usual work.

(a) The age of any Insured Person must be between 18 and 65 years old and he/she is free from physical deformity.

(b) The foreign maid must be legally employed in and restricted to private household activities only.

(v) Unless renewed, the coverage will cease on the expiry date.

(vi) Submission of Claims - If an accident occurs, you are required to notify us within 30 days from the date of the accident and submit your claim with the required documents within 14 days after the notification.

5. Can I cancel my policy/certificate?

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 the Company or on the date specified in such notice. 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.

The refund premium is subject to minimum charge of RM 50.00

If you have any questions or require assistance on your personal accident / insurance, you can:

Call us at
03-2698 5033 /
1-800-88-2121

Visit us at:
www.poi2u.com

Email us at:
poi2u@pacific-orient.com

Walk in at:
11th Floor, Wisma Bumi Raya,
No. 10 Jalan Raja Laut, 50350
Kuala Lumpur

Customer's Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that FSP name has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

*A customer's acknowledgment of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

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Name:

Date: