

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD 199401021735 (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out *Group Travel Personal Accident*. Be sure to also read the general terms and conditions.)

Group Travel Personal Accident
(Travel Insurance)

1 June 2019

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by violent, accidental, external and visible events during the trip.

2. What are the covers / benefits provided?

This policy covers :

- Accidental Death and Permanent Disablement – RM25,000

For the duration of journey via coach :

- i) Departing from Malaysia and ending within Malaysia
- ii) JB Central Station, Malaysia to Woodlands CIQ, Singapore
- iii) Malaysia to Singapore or Hatyai, Thailand

Kindly check your Certificate of Insurance for your exact benefits. Please also refer to the Scale of Accidental Death and Permanent Disablement Benefits for death and disablement in the policy contract.

3. How much premium do I have to pay?

The premium you have to pay is RM2.50

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

- Commission to the insurance agent
- Service Tax
- Stamp Duty

- 25%
- 6% for domestic travel;
0% for overseas travel
- RM0.00

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/dependents, 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.

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/dependents, 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.

- Cash before cover - Full premium must be paid to us or our authorised agent before the effective date of the policy.
- Age limit - You must be minimum eighteen (18) years old and above to purchase this insurance. Insured Person must be at least three (3) months old and above.
- Claims - If an accident occurs which gives rise to a claim, you shall notify us within 30 days of the accident.
 - Kindly contact us at 03-22628688 or email us at customerservice@lonpac.com
 - Supporting documents(where applicable) to submit :-
Accidental Death and Permanent Disablement Claim Form, Copy of NRIC, Police Report, Post Mortem Report, Death Certificate
 - We may also request for other information or documents for evidence.

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 the following:

- War, participation in violent labour disturbance, riot or civil commotion or terrorism
- Suicide or willful act
- Criminal or fraudulent act
- Under the influence of alcohol or drugs
- Pregnancy, childbirth, impotency or cosmetic purpose
- Pre-existing medical conditions, osteoporosis, AIDS, HIV, venereal or venereal related disease, nervous or mental problem, pathological fracture, cures of any kind and all stays in long term care institutions
- Hazardous sports or activities
- Flying other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers or a recognized charter company

- If you are on duty as member of armed forces or taking part in any of the occupations specifically mentioned in the policy contract
- Travelling against medical advice, or travelling for seeking medical advice, care, or treatment
- Incident or circumstances which you were aware of or could reasonably be expected to be aware of at the time you purchased this policy or booked your travel, or if you not taking precaution to avoid a claim or to safeguard your property or to avoid injury or minimise any claim
- Any claims results from the tour operator, airline any other company or person refusing to carry out any part of their obligation to you
- Nuclear
- Specially designated person, entity, group or company specified on the list who are subject to any sanctions
- Consequential loss

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 the policy by giving written notice to us. However, refund of premium is not allowed once the policy is issued.

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 which would affect the risk profile.

9. Can I nominate a nominee for my policy ?

Yes, you can . Nomination form is attached or alternatively you can download the nomination form at www.lonpac.com/downloads/insurancenominationform.pdf

The nomination form has to be filled up accordingly, signed by the policy owner and witnessed by a person of sound mind, who has attained the aged of 18 years of age and who is not the named nominee. If this is not done, the Nomination Form is not valid and we cannot pay out policy moneys in reliance of an invalid Nomination Form. The original signed and witnessed Nomination Form must be submitted to us prior to policy inception date .

If you have submitted the nomination form to us , kindly ensure that your nominee is aware of the policy that you have purchased.

10. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Travel Insurance' at www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

**Customer Service Department
Lonpac Insurance Bhd
LG Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8688
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com**

**Authorised agent:
Aegis Services Sdn Bhd.
No.147A, Jalan Impian Emas 22
81300 Johor Bharu, Johor
Tel : +60 11 3301 4590**

11. Other types of Personal Accident cover available

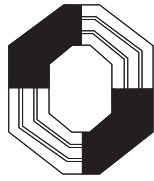
- FlexiCare PA
- All Benefits Personal Accident
- Biz Travel
- Traveller's Personal Accident
- Secure Protector

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF ACCIDENTAL DEATH AND PERMANENT 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 US DIRECTLY FOR MORE INFORMATION.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

This Product Disclosure Sheet is for general information only and is valid as at 1.6.2019.



INSURANCE NOMINATION FORM

GUIDE ON COMPLETION

1. This Form is to be completed by a proposer/policy owner for nomination of individuals to receive policy moneys payable upon his death under his Personal Accident policy.
2. Please complete the Form in full and in BLOCK letters without the use of any correction fluid or eraser for any alteration or amendments.
3. Once the duly completed Form is submitted and registered by Lonpac Insurance Bhd (Lonpac), any alteration or amendments to the nomination can only be done by completing and submitting a new Nomination Form to Lonpac.
4. A policy owner who wishes to nominate more than 5 nominees shall attach to this Form additional copies of the Form as may be necessary to cover all nominees.
5. Please submit the ORIGINAL HARDCOPY of the duly completed Form to Lonpac.

PART 1 : IMPORTANT NOTES ON NOMINATION

1. A trust of the policy moneys in favour of the nominee(s) is created if the nominee is the policy owner's spouse, child or parent(s) [if no spouse or child living at the time of nomination]. The policy moneys paid to the trust shall not form part of the estate of the deceased policy owner or be subject to his debts.
2. A nominee [other than the policy owner's spouse, child or parent(s) (if no spouse or child living at the time of the nomination)] is an executor and upon receipt of policy moneys, shall distribute the policy moneys in accordance with the will or the law relating to the distribution of the estate of deceased persons as applicable to the policy owner.
3. The policy owner has to assign the policy benefits to his nominee(s) if his intention is for his nominee(s) [other than his spouse, child or parent] to receive the policy benefits beneficially and not as an executor.
4. A nominee of a Muslim policy owner, upon receipt of policy money, shall distribute the policy moneys in accordance with the Islamic Law.

PART 2 : INSTRUCTIONS OF POLICY OWNER

In accordance with Section 130 of the Financial Services Act 2013, I nominate the individual(s) named below to receive policy moneys payable under the policy number _____ and the subsequent policy renewed with Lonpac Insurance Bhd.

I declare and confirm that the following named nominee(s) have authorised me to disclose their personal details on their behalf in respect of the information required for in this Nomination Form.

I understand that this nomination will not be revoked by a will or by any other act, event or means except a) upon the death of the nominee, or where there is more than one nominee, upon the death of all the nominees during my lifetime; b) by my written notice to Lonpac; or c) by any subsequent nomination, with the written consent of the trustee if applicable.

Name (as in NRIC / Passport)	NRIC / Passport / Birth Cert. No.	Date Of Birth	Relationship To Policy Owner	% of Share	Address
1.					
2.					
3.					
4.					
5.					

Policy Owner

Signature : _____
Date : _____
Name : _____
NRIC/ Passport No. : _____
Address : _____
Telephone No. : _____

Witness

I confirm that this Form was signed by the proposer/policy owner in my presence. (The witness must be of sound mind, at least 18 years of age and cannot be the named nominee)

Signature : _____
Date : _____
Name : _____
NRIC/ Passport No. : _____
Address : _____
Telephone No. : _____