

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take up the MHinsure INSURANCE TRAVEL (Inbound) . Be sure to also read the general terms and conditions.	MHinsure Inbound Malaysia Date : 6/12/2021

1. What is this product about?

This product provides benefits to the insured person on the occurrence of specific events that may arise during in Malaysia travel either for business or leisure. It includes death or permanent disability due to accident, emergency medical, flight delay and trip cancellation that cover the full value of your trip. The full terms and conditions related to these benefits is set out in the policy contract.

2. What are the coverages / benefits provided?

The benefits vary by specific as set out in the following table:

SUMMARY OF INBOUND INSURANCE BENEFITS	MAXIMUM BENEFIT PAYABLE
Benefit 1: Death to COVID-19 Death due to COVID-19	Up to RM10,000
Benefit 2: Medical Expenses due to COVID-19 The policy covers the cost of reasonable hospital and medical expenses if you are diagnosed COVID-19 during your Journey.	Up to RM350,000
Benefit 3: Theft of Cash We will pay the value of any cash, traveller’s cheques or money orders stolen from your person or from your purse/handbag/back pack that is over your shoulder or in your hand whilst on your Journey.	Up to RM1,000
Benefit 4: Inbound Flight Delay For every 5 consecutive hours delayed from original arrival time of schedule Flight	Up to RM1,000 (RM200 per 5 consecutive hour delay period)
Benefit 5: Inbound Luggage Delay For every 5 consecutive hours delayed from original arrival time of schedule Flight	Up to RM1,000 (RM200 per 5 consecutive hour delay period)
Benefit 6: Emergency Medical Evacuation & Repatriation due to COVID-19 In the event of the Insured Person during the Journey is confirmed COVID-19 positive, the Insurers will reimburse the reasonable cost	Up to RM100,000
Benefit 7: Quarantine Allowance due to COVID-19	Up to RM2,520 (RM180 for every complete 24 hours period subject to maximum to 14 days)
Benefit 8: Trip Cancellation	RM5,000
Benefit 9: Lost of Travel Documents	RM3,000
Benefit 10: Accidental Death or Permanent Bodily Disablement	RM150,000
Benefit 11: Personal Liability	RM500,000

Important subjectivity

- (i) Benefits are payable only if the Insured Person is declared Covid-19 positive by a Medical Adviser.
- (ii) The maximum limit of liability in respect of the above COVID-19 resulting from any single claimable occurrence impacting more than one policy or insured person will be an aggregate total of RM1,000,000.
- (iii) Emergency assistance is available through our 24-Hour Emergency Assistance toll free on telephone number +603 2263 5700/1800 888 777.
- (iv) Please refer to the policy contract for further details of the above benefits.

3. How much premium do I have to pay?

The premiums payable in Ringgit Malaysia (RM) are as set out in the following tables:

	INDIVIDUAL	
Up to 14 Days	RM	159.00
Up to 30 Days	RM	273.00

Price is inclusive of Sales and Service Tax

Geographical Area Covered:

Malaysia only

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

Type	Amount (RM)
Commission paid to the agent	25% of the premium
Sales and Service Tax	6% of the premium

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

Importance of Disclosure

- a. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this insurance). You must answer the questions fully and accurately.
- b. 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.
- c. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- d. In addition to answering the questions in the application 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.
- e. 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 application form (or when you applied for this insurance) is inaccurate or has changed.

Trip Duration – The duration for each trip shall not exceed 30 consecutive days under the single plan. All trips must commence in Malaysia.

Cash Before Cover – The premium due must be paid to us or our authorized agent before the effective date of the policy.

Claims – If an accident occurs which give rise to a claim, you must notify us as soon as possible, within 30 days from the date of accident.

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

6. What are the major exclusions under this policy?

General Exclusions

- a. Pre-existing conditions;
- b. Self-inflicted injury, attempted suicide, mental disorder;
- c. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d. Claim arises from or is related to professional sport;
- e. Claim under Benefit 1,2,3,4, 5, 6, 7, 8, 9, 10, or 11 arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism where you and/or the person covered participated directly or indirectly in such act or threat.

Section on Medical & Dental Benefits

- a. Treatment that can be reasonably be delayed until you return to your home;
- b. Expenses due to the covered person being quarantined;
- c. Additional expenses that you can claim from any other party;

Section Inconvenience Benefits

- a. Loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- b. For portions of a delay that are less than 5 hours, following the initial 5 hours delay;
- c. Claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism;
- d. Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- e. Liability arising from a contract that imposes on you a liability which you would not otherwise have;

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Such termination shall become effective on the date the notice is received, or on the date specified in such notice, whichever is later. Refund of premium, however, is subject to the terms and conditions stipulated in the policy contract.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance' available at all our branches or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Etiqa General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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Etiqa Online 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

10. Other types of similar insurance cover available

Please refer to our agents or us for other similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND 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 OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as 6/12//2021

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