

ING INSURANCE BERHAD

(ING Insurance Berhad is licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia)

PB CASH SECURE (PBCS) PRODUCT DISCLOSURE SHEET (Please read this Product Disclosure Sheet for a better understanding of the product. Be sure that you also read the general terms and conditions in the Policy Contract).	Distributor & Address: Public Bank Berhad 20 th Floor, Menara Public Bank 146 Jalan Ampang 50450 Kuala Lumpur
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1. What is this product about?

PB Cash Secure (**PBCS**) is a non-participating term assurance plan which provides a lump sum payment for death and Total and Permanent Disability. The policy is available for 20 years and is offered to the accountholders of Public Bank Berhad who are between the ages of 18 and 54 years.

This product is designed for protection purposes. Please refer to your Policy Information Statement for the selected benefits covered and premium payable.

2. What are the covers/benefits provided?

Benefits Table	Plan Type		
	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Death / Total and Permanent Disability (due to natural causes)	75,000	100,000	125,000
Death / Total and Permanent Disability (due to accident)	150,000	200,000	250,000
Death / Total and Permanent Disability (due to accident in specific public places / transport)	225,000	300,000	375,000
Refund of Premium	At the end of every 5th, 10th, 15th and 20th year, amount equivalent to 1 year premium (if there is no claim made)		

3. How much premium do I have to pay?

Premium is based on the type of Plan selected and is guaranteed. You may refer to the Policy Information Statement as attached for the exact amount you need to pay to ING Insurance Berhad.

Age (years)	Premium Rate (RM)					
	Plan 1		Plan 2		Plan 3	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
18 to 29	43	516	56	672	69	828
30 to 34	56	672	73	876	91	1092
35 to 39	75	900	98	1176	122	1464
40 to 44	111	1332	145	1740	180	2160
45 to 49	164	1968	215	2580	266	3192
50 to 54	250	3000	327	3924	405	4860

Method of Premium payment : Auto-debit from your savings account at Public Bank Berhad.

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

- a) **Duty of disclosure** – You should have disclosed fully all information material to the insurance to our telemarketing agent. When in doubt as to whether a fact is relevant or not, it is best to seek clarification. In the event of failure to disclose/wrongful disclosure of any material fact, the insurance issued may be invalidated.
- b) **Free Look Period** – If you are not satisfied with this policy for whatever reason, you may return it to us within 15 days from the date of delivery of the policy. We will cancel the Policy and refund to you all premiums paid less any expenses incurred for medical examination (if any).
- c) **Grace Period** – 30 days from premium due date.
- d) **Nomination** – You are encouraged to appoint a nominee(s) in the attached nomination form as it will expedite claim settlement. Please ensure that your nominee is aware of the policy that you have purchased.

Important notice:

- i) *It may not be advantageous to switch from one plan to another, as you may be subject to new underwriting requirements and pre-existing conditions of the new policy.*
- ii) *Please keep a copy of your bank account statement as proof of payment.*
- iii) *Please note that the limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the policy contract for detailed benefits, limitations, terms and conditions. The contents of the policy contract shall prevail if there are any discrepancies between the Product Disclosure Sheet and the policy contract.*

5. What are the major exclusions under this policy?

This plan shall not cover:

i. Death due to natural causes:

Suicide within 1 year from Date of Issue or Date of Reinstatement of the Policy whichever is later.

ii. Total and Permanent Disability due to natural causes:

- (a) any self-inflicted bodily injuries while sane or insane; or
- (b) travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft; or
- (c) any activities of a military nature whilst being engaged in military service; or
- (d) war, civil war, invasion, act of foreign enemy, warlike actions; or
- (e) pre-existing illness; or
- (f) being involved in unlawful acts.

iii. Accidental Death and Total and Permanent Disability:

- (a) suicide, any self-inflicted bodily injuries while sane or insane, disorderly conduct on the part of the Life Insured, or upon the Life Insured deliberately exposing himself/herself to unnecessary danger; or
- (b) being involved in any unlawful act; or
- (c) sustained while under the influence of narcotics; or
- (d) sustained while engaged in hunting, mountaineering or racing in motor vehicles or motor boats or any hazardous activities; or
- (e) consequent upon war, invasion, acts of foreign enemies, terrorist activities, hostilities or war-like operations, civil war, rebellion, revolution, insurrection, usurped power or the action of any lawfully constituted authority; or
- (f) any activities of a military nature whilst being engaged in military service; or

- (g) travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft; or
- (h) medical or surgical treatment not necessitated by any accident or from pregnancy or childbirth; or
- (i) medical or surgical treatment necessitated by an accident arising from the acts and events excluded in (a) to (g), inclusive, hereinabove stated.

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

6. Can I cancel my policy?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of 30 days, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

7. What do I need to do if there are changes to my personal details?

It is important that you inform ING of any change in your personal details such as your change of address so that we can keep you informed of important information. You should also notify us of any change in the address(es) of your nominee(s) in order to facilitate payment of claim.

8. Where can I get further information?

This Policy is underwritten by ING Insurance Berhad. Should you require additional information about Life insurance, please refer to the insuranceinfo booklet on 'Life Insurance', available at all ING Service Centres. You may also visit the insuranceinfo website www.insuranceinfo.com.my or ING's website www.ing.com.my. For further information on claims procedures, please refer to ING's website.

If you have any enquiries, please contact us at:

Bancassurance, ING Insurance Berhad (17007-P)
23rd Floor, Menara Boustead,
71, Jalan Raja Chulan,
50200 Kuala Lumpur.
Tel. : 03-2058 4838
Fax : 03-2078 3242
Toll Free : 1-800-181-464

9. Other similar types of cover available

Please ask ING for other similar types of plans offered by ING Insurance Berhad.

IMPORTANT NOTE:
BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is printed on April 2010.