

# ING INSURANCE BERHAD

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

<b>PB FamilyCare PA Plan</b> <b>PRODUCT DISCLOSURE SHEET</b> (For a better understanding of this product, please read this Product Disclosure Sheet.)	<b>Distributor &amp; Address:</b> Public Bank Berhad 20 <sup>th</sup> Floor Menara Public Bank 146 Jalan Ampang 50450 Kuala Lumpur
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## THINGS YOU NEED TO KNOW

### 1. What is this product about?

This is an annual policy that provides personal accident insurance coverage for the Accountholder or Accountholder & Spouse or Accountholder & Children or Accountholder, Spouse & Children against events as stated in the table below. The Accountholder and Spouse minimum entry age for this plan is 18 years and the maximum entry age is 65 years. This policy is renewable up to age 70 for both the Accountholder and Spouse. This insurance provides 24-hours worldwide insurance protection.

*(Please refer to 'The Schedule' attached herewith for the selected benefits covered and premium payable.)*

### 2. What are the covers/benefits provided?

The covers provided by this policy are:

- i. **On Accidental Death** – pays the sum insured in the event of death as a result of an accident and which occurs within 365 days from the date of accident.  
**On Accidental Total & Permanent Disability** – pays the sum insured in the event you suffer Total & Permanent Disability as a result of an accident.
- ii. **Daily Hospital Cash Benefit** – pays daily cash up to a maximum of 90 days during hospitalization due to accident.
- iii. **Daily ICU Cash Benefit** – pays daily cash up to a maximum of 30 days during hospitalization in an Intensive Care Unit (ICU) due to accident.

Item	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	Accidental Death or Accidental Total & Permanent Disability	100,000 per person	150,000 per person	200,000 per person
	Children covers up to 5 children (max)	10,000 per child	15,000 per child	20,000 per child
2	Daily Hospital Cash Benefit* (up to 90 days per accident)	100 per day	150 per day	200 per day
3	Daily ICU Cash Benefit* (up to 30 days per accident)	100 per day	150 per day	200 per day

#### Note:

- i *\*Daily Hospital Cash & Daily ICU Cash Benefit not applicable to children.*
- ii *Children refers children who are financially dependent &/or still studying and who are not gainfully employed or married, between ages 1 to 24 years of age.*

Your insurance will be renewed annually, subject to the successful debiting of your savings account.

### 3. How much premium do I have to pay?

Your Monthly Premium charged is based on the type of Plan selected and you may refer to The Schedule as attached for the exact amount you need to pay to ING.

Monthly Premiums	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Accountholder	37	47	57
Accountholder & Spouse	66	84	101
Accountholder & Children	43	56	69
Accountholder, Spouse & Children	72	93	113

**Note: Method of Premium Payment** – Your monthly premium will be auto-debited from your savings account at Public Bank. An additional RM10 will be charged to your 1<sup>st</sup> month payment only as stamp duty and this will also apply to your future renewals.

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

**Stamp Duty** : RM10.00

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

- a) **Duty of Disclosure** – You should disclose fully all information material to the insurance at the time this plan is sold to you or anytime prior its yearly renewals. When in doubt as to whether a fact is relevant or not, it is best to ask the insurance company. In event of failure to disclose/wrongful disclosure of any material fact, the insurance issued may be invalidated by the company.
- b) **Compensation** – The insurance compensation payment is a lump sum payment for Accidental Death or Total and Permanent Disability. As for Daily Hospital Cash and Daily ICU Cash Benefits, payment will be based on the number of days you or your spouse being hospitalized up to the maximum number of days you are entitled for.
- c) **Spouse** – Spouse shall mean your legal husband/wife who is not legally separated or divorced at the commencement of the Policy. Spouse shall mean one legal spouse as named in the policy schedule.
- d) **Children** – Children shall mean natural children, step-children or legally adopted children named in the policy schedule and are not married, aged between 1 to 24 years(max), and who are primarily dependent for financial support and must NOT be gainfully employed.
- e) **Nomination** – You are encouraged to appoint a nominee(s) as it will expedite claim settlement without Letter of Administration or Probate Letter. This applies to death claim only and ensures that your nominee is aware of the Personal Accident policy that you have purchased.
- e) **Cooling off period** – If you decide not to take up this PB FamilyCare PA, you can cancel the policy by returning the policy together with a written cancellation letter to ING within 15 days from the date you receive the policy. ING will refund all the premiums already paid.

#### **Note:**

- i) *Please keep a copy of your bank account statement as a proof of payment.*
- ii) *Please note that this limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer the Policy Provisions for detailed benefits, limitations, terms and conditions. The contents of the Policy Provisions shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Policy Provisions.*

#### **Important points to note when making a claim**

##### **i. Accidental Death or Accidental Total & Permanent Disability Claim :**

Please notify ING immediately. The submission of the following documents would assist to expedite the payment process:

- a. Duly completed claim form
- b. Police Report (for death claim)
- c. Post Mortem Report (for death claim)
- d. Death Certificate (for death claim)
- e. Medical report confirming the bodily injury and Total & Permanent Disability arising
- f. Marriage certificate (for Spouse's claim)
- g. Child/ren Birth certificate (for child or children claim)
- h. Notification of accident to ING within 21 days

##### **ii. Daily Hospital Cash and/or Daily ICU Cash Benefit Claim**

- a. Duly completed claim form
- b. A medical report confirming the bodily injury
- c. Original medical bill/invoice
- d. Marriage certificate (for Spouse's claim)
- e. Notification of accident to ING within 21 days

#### **Duty of Disclosure of Claim Information:**

You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

## 6. What are the major exclusions under this policy?

**ING shall not be liable in respect of claims for bodily injury resulting directly from the following:**

- War and acts of terrorism
- Suicide
- Insanity
- Self inflicted injury
- AIDS and HIV
- Underwater activities, rock climbing, waterskiing and racing
- Any physical or mental defect or infirmity
- Flying or taking part in other aerial activities except where traveling in an aircraft as a fare-paying passenger
- Being employed as uniformed personnel in police, army and navy forces
- Ionizing, radiation or contamination by radioactivity
- Being under the influence of intoxicants or drugs
- Committing or attempting to commit any unlawful act

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

## 7. Can I cancel my policy?

Yes, you may cancel your policy by giving written notice to ING.

## 8. What do I need to do if there are changes to 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. If you wish to change your nominee(s), you have to inform us immediately in order to facilitate payment of claim.

## 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 ING Service Centres. You may also visit the insuranceinfo website [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or ING's website [www.ing.com.my](http://www.ing.com.my)

For further information, please contact us at:

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

## 10. Other types of Personal Accident cover available?

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

### **IMPORTANT NOTICE:**

**YOU ARE ADVISED TO NOTE THE BENEFITS PAYABLE FOR DEATH AND DISABLEMENT IN YOUR POLICY PROVISIONS. 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 POLICY PROVISIONS AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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