



KONGSI PROTECT

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the **Kongsi Protect Insurance Policy – Hospital Income Plan**. Be sure to also read through the general terms and conditions.
2. You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and contact the insurance company directly for more information.
3. 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 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.

1. What is this product about?

This is a Hospital Income Plan which offers cash allowance on a daily basis if the insured person is hospitalized for treatment of a medical condition or accident.

2. What are the covers / benefits provided?

This policy covers:

BENEFITS	SUM INSURED
DAILY HOSPITAL ALLOWANCE	
Daily Hospital Allowance (up to maximum 180 days per Lifetime)	RM100 <i>per day</i>
ACCIDENTAL DEATH & ACCIDENTAL PERMANENT DISABLEMENT (<i>as per Scale of Compensation</i>)	
Accidental Death	RM15,000 <i>per adult</i>
Accidental Permanent Disablement	RM15,000 <i>per adult</i>

Notes:

a) Daily Hospital Allowance

We will pay the per day limit shown for this plan for each complete twenty-four (24) hours of the insured person's stay as an in-patient in a hospital:

- i. for treatment of a medical condition caused by an accident; or
- ii. for treatment of a covered illness/disease/sickness,

up to a maximum of one hundred eighty (180) days per insured person's lifetime. Kongsi Protect Insurance Policy shall be terminated once claims made under this benefit is paid out. Insured person may still make a claim for the other benefits during the same period of insurance.

b) Accidental Death and Permanent Disablement Benefit

We will pay the amount shown in this plan:

- i. Upon the death of the insured person as a direct result of a covered accidental injury. Death shall be established by an official Death Certificate; or
- ii. If the insured person sustains injury resulting in permanent disablement (total or partial). Scale of accidental permanent disablement shall be established in accordance with the Scale of Compensation.

AXA will be discharged from any further liability for benefits under Accidental Death and Permanent Disablement of this policy if this benefit is one hundred percent (100%) paid out. AXA will only make payment under Accidental Death upon the death of the insured person.



3. How much premium do I have to pay?

The premium you have to pay is Ringgit Malaysia Eighty-Two and Cent Thirty-Five (RM82.35) per year.

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

Commission paid to the agent (if any) – fifteen percent (15%) of premium.

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

a) Eligibility

- i. aged between eighteen (18) and fifty (50) years (age last birthday) at the time of application, and the Policy shall be renewable up to age fifty-five (55);
- ii. a Malaysia citizen
- iii. a Permanent Resident of Malaysia
- iv. A Malaysian Employment Passholder and/or holder of valid work permit, long-term social visit pass or student pass

b) Importance of Disclosure

You must disclose all material facts such as personal particulars and ensure that all information provided are complete and accurate as these form the basis of the insurance contract.

c) Policy Renewal / Renewal Premium

- i. This is a yearly renewable policy. Unless renewed, the coverage will cease on expiry date and the insurance Company shall strictly not be liable for any expenses that take place after the expiry date.
- ii. Renewability is not guaranteed and is renewable at our option.
- iii. This policy is renewable at the option of Policyholder until the occurrence of any of the following:
 - non-payment of premium or premium not made on time;
 - fraud or misrepresentation of material fact during application;
 - the policy is cancelled at the request of the Policyholder;
 - the Insured Person attains the coverage age limit specified;
 - on the death of the Insured Person; and
 - of coverage for all policies in a certain market and the Company withdraws this policy completely from the market in accordance with the Portfolio Withdrawal Condition.

d) Cash Before Cover

Premium due must be paid and received by us before cover commences. This insurance policy is automatically null and void if this condition is not complied.

e) Free-look Period

You may cancel your policy by returning it to us within fifteen (15) days from the date of transmission of your policy to you provided no claim has been made. Full premium will be refunded to you less deduction of expenses incurred by the Company.

f) Waiting Period

Sixty (60) days for all claims except for treatment required due to an accident

g) Claims

If an accident occurs which gives rise to a claim, you shall notify us immediately in the case of death or within twenty-one (21) days of the occurrence in the case of bodily injury caused by an accident or in the case of illness/disease/sickness. Please note that, we will only consider claims made within 90 days of treatment being received or date of discharge from the hospital.

Note: This list is non-exhaustive. Please refer to Policy Contract for the complete terms and conditions of this policy.

6. What are the major exclusions under this policy?

Generally, the policy does not cover:

- a) Any medical or physical conditions arising within the first sixty (60) days of the Insured's cover or reinstatement date, whichever is latest, except for Accidental Injuries.
- b) Any Unlawful Act or wilful exposure to danger (other than in an attempt to save human life), intentional self Injury, suicide or attempted suicide, while sane or insane.
- c) Any Treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- d) Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
- e) Any Treatment related to cosmetic surgery for purposes of beautification irrespective of such treatment is rendered as a result of burns.



- f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immunisation Deficiency Syndrome), ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases required quarantine by law.
- g) Pregnancy, pregnancy related or its complications, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- h) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to Treatment or diagnosis of a covered Disability or any Treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- i) In-patient rehabilitation.
- j) Effect or influence of drugs not prescribed by a qualified medical practitioner.
- k) Travel or flight in any vehicle or device for aerial navigation, other than solely as a passenger on a certificated passenger aircraft operated by a regularly established airline or any regularly scheduled, non-scheduled, special or chartered flight.
- l) Regular or temporary, military or police duties or fire service of any country.
- m) Declared or undeclared war or any act thereof, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or Usurped power.
- n) Riot and civil commotion where You are actively participating.
- o) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- p) Radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
- q) Engaging or participating in any professional sports.
- r) Any Injury whilst engaged in racing other than on foot (except ultra-marathons), motor rallies or competitions, mountaineering with the use of climbing equipment, ropes or guides or outdoor rock climbing, hiking or trekking unless conducted under the supervision of qualified licensed personnel/guide of a registered tour operator, extreme sports or activities, pot-holing, private hunting trips, private white water rafting grade four (4) or above, any activity involving You being airborne (whether suspended or not) except leisure parachuting, leisure bungee jumping, leisure sky diving and leisure hot air balloon rides or underwater activities which require the use of breathing apparatus.
- s) Any injury arising from these occupations or whilst performing these occupational activities such as working onboard any sea vessel or as a ship crew, underground worker in a tunnel or quarry, any occupation dealing with explosives or hazardous substances or working at heights above 30 feet.

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 us notice in writing. Such cancellation shall become effective on the first day of the following month after the day of receipt of notification. We shall refund the premium received for the following month provided that no claims have been made during the current policy year.

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

You need to inform us in writing of any change to your contract/personal details. It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

Customer Service Centre
AXA Affin General Insurance Berhad (197501002042)
Ground Floor, Wisma Boustead,
71 Jalan Raja Chulan,
50200 Kuala Lumpur, Malaysia
Tel: (603) 2170 8282
Fax: (603) 2031 7282
E-Mail: customer.service@axa.com.my
Website: www.axa.com.my

Qu Exchange
MSME New Media Sendirian Berhad (1126412-U)
E-33A-3A, Dataran 32,
2 Jalan 19/1,
46300, Petaling Jaya, Selangor.
Tel: (603) 7960 2133
Fax: (603) 7960 1932
E-Mail: admin@qu-exchange.com
Website: www.qu-exchange.com

10. Other types of insurance cover available?

Please refer to our branches and agents for other similar types of cover available.

The information provided in this Product Disclosure Sheet is effective from 15 January 2020