

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out *Domestic Servant Insurance Scheme*. Be sure to also read the general terms and conditions.)

Domestic Servant Insurance Scheme

1 January 2010

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death to your domestic servant caused by illness or violent, accidental, external and visible events.

2. What are the covers / benefits provided?

This policy covers:

- Accidental Death and Permanent Disablement – RM15,000
- Medical Expenses – RM500, Excess RM50
- Repatriation Expenses – up to RM4,000
- Hospital and Surgical Expenses – up to RM2,000
- Weekly Benefits – RM105 per week, maximum 10 weeks

Please refer to the Permanent Disability Scale for disablement in the policy contract.

Duration of cover is for one year or two years. You need to renew your cover.

3. How much premium do I have to pay?

The premium you have to pay depends on the duration required.

The gross premium which is including agent's commission but excluding service tax and stamp duty is RM75 for a year and RM100 for two years.

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

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|-------------------------------------|--------|
| • Commission to the insurance agent | • 25% |
| • Service tax (for business entity) | • 5% |
| • Stamp duty | • RM10 |

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

- Duty of disclosure - You must disclose all material facts which you know or ought to know. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- Premium warranty - Premium must be paid within 60 days from the inception date of the cover. Otherwise, the cover is automatically cancelled and you will still be responsible to pay the proportion of premium for the 60 days.
- Period of insurance - This is the period specified in the schedule and during which the domestic servant is in your immediate employment but excluding the period when the domestic servant returns to her home country. Cover ceases from the time she leaves Malaysia and resumes upon her return to Malaysia.
- Age limit - Accidental death and permanent disablement benefits do not apply to a domestic servant who is above 65 years old.
- Claims - If an incident occurs which gives rise to a claim, you must immediately notify us in writing.

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:

- Any unlawful act or willful exposure to danger, suicide or attempted suicide or intentional self injury
- Medical or surgical treatment except where such treatment is rendered necessary
- Influence of alcohol or drugs
- Pregnancy or childbirth miscarriage or abortion
- Hospital and Surgical expenses incurred during the first 30 days
- Dental treatment or non-surgical eye treatment not arising from accidental injuries
- War risks, terrorism

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 at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the 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 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 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:

10. Other types of Domestic Servant cover available

- None

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE PERMANENT DISABILITY SCALE FOR DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This Product Disclosure Sheet is for general information only and is valid as at 01.01.2010.