

# Product Disclosure Sheet - Domestic Help Insurance

Please read this Product Disclosure Sheet before you decide to take out the Domestic Help Insurance Plan. Be sure to also read the general terms and conditions.



## 1. What is this product about?

This product will compensate you for bodily injury caused to your domestic helper by accidental means which injury shall solely and independently of any other cause result in disablement or necessitate medical and/or hospitalization and surgical treatment or in the event of death or disablement, to your maid or her nominated beneficiary or legal personal representative. Please refer to the Policy Contract for full details.

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

This policy covers:

- a) Personal Accident
  - Death/Permanent Disablement - RM30,000.00
  - Medical Expenses - RM750 (Excess RM50.00)
  - Ambulance Fee - RM100
- b) Repatriation Expenses up to RM5,000.00
- c) Hospitalization & Surgical Expenses up to RM5,000.00
- d) Weekly Benefits @ RM100.00 per week (maximum 10 weeks)
- e) Vicarious Liability (Third Party Liability) - RM5,000

Note: Please refer to the scale of benefits for death and disablement in the sample policy contract.

Duration of cover is for:

- 12 months
- 24 months

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

The premium (subject to Applicable Taxes) you have to pay is:

- 12 months coverage : RM53.00
- 24 months coverage : RM74.20

## 4. What do I have to pay in addition to the premium?

Type	Amount
Stamp Duty	RM10.00
Tax (where applicable)	6% on the premium (included in the premium)
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% of the premium

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

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- Importance of disclosure
  - i. You must take reasonable care:
    - a) not to make a misrepresentation to Us when answering any questions we ask in the proposal form;
    - b) when renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
    - c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.
  - ii. Consequences of Breach of Duty  
Breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.
- Age limit - This product shall not apply to any Domestic Helper who has attained the age of 55 years.
- Cash before cover warranty - It is fundamental and absolute term of this contract of insurance that the full premium must be paid and received by Us before the insurance cover under the Policy, Endorsement or Renewal as the case may be, can commence.
- Policy Renewal - We shall not send any notice of the renewal premiums. You need to renew your insurance cover thereafter.
- Territorial Limit - Within Malaysia only

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

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

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This Policy does not cover:

- Self-inflicted injury, suicide and attempted suicide or intentional self-inflicted injury or insanity
- AIDS, HIV, sexually transmitted disease
- War / nuclear risks
- Pregnancy, childbirth, miscarriage, abortion
- Riding on a motorcycle, motor scooter, moped or mechanically assisted pedal cycle (whether as driver or passenger)
- Any unlawful act

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?

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You may cancel Your Policy by giving Us a written notice. Any cancellation of Policy within 6 months from the date of commencement, the refund premium is only 50% of the premium subject to a minimum premium of RM35.00. No refund premium shall be payable for any cancellation of Policy after 6 months from the date of commencement or if any claims made under this Policy.

## 8. What do I need to do if there are changes to My contact / personal details?

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It is important that You inform Us of any changes in Your contact details to ensure that all correspondence reach You in a timely manner.

## 9. Where can I get further information?

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Should You require additional information about personal accident insurance, please refer to the insurance info booklet on 'Personal Accident Insurance', or You can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If You have any enquiries, please contact Us at:

Chubb Insurance Malaysia Berhad  
Registration No: 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
O +6 03 2058 3000  
F +6 03 2058 3333  
E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
W [www.chubb.com/my](http://www.chubb.com/my)

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

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Please refer to Our website : [www.chubb.com/my](http://www.chubb.com/my)

### IMPORTANT NOTE :

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 24/4/2020.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.