

PRODUCT DISCLOSURE SHEET Dear **<Sir/Madam customer name>**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **YAS ACTYVE 365 insurance plan**.

Other customers have read this PDS and found it helpful, we think **you should read this too**.

Date: **<MMDDYYYY>**

1. What is YAS ACTYVE 365 Insurance Plan ?

YAS ACTYVE 365 insurance plan is a group personal accident insurance by YAS DIGITAL MALAYSIA SDN BHD (Company No. 202101034746 (1435046-H) as Master Policyholder/Program Manager. It provides coverage for individuals against bodily injury caused by violent, accidental, external and visible means resulting in death or disablement, as well as to indemnify against any unforeseen and sudden physical loss or damage to interest insured from specified accidental cause other than those excluded under the policy, compensated according to the schedule and scale of benefits as outlined in the policy.

2. Know Your Coverages / Benefits

For <premium amount according to plan selected> annually, you will receive the following coverage :	
This insurance plan covers :	This certificate excludes :
<ul style="list-style-type: none"> • Accidental Death with sum insured of <amount according to plan selected> • Total & Permanent Disablement Due to Accident with sum insured up to <amount according to plan selected> • Emergency Road Ambulance Services with sum insured up to <amount according to plan selected> • Medical Expenses with sum insured up to <amount according to plan selected> • Hospital Cash Allowance (up to 30 days) with sum insured up to <amount according to plan selected> • Damage to Personal Effect during Sports Activity – Excluding Mobile Phones with sum insured up to <amount according to plan selected> • Recovery Expenses with sum insured up to <amount according to plan selected> • Mobile Phone Protection with sum insured up to <amount according to plan selected> • Snatch Theft/Robbery with sum insured up to <amount according to plan selected> • Extra Indemnity with sum insured up to <amount according to plan selected> • Extra Indemnity with sum insured up to <benefit availability & amount according to plan selected> • Damage to sports equipment with sum insured up to <benefit availability & amount according to plan selected> <p>This coverage applicable to Self /Self & Spouse / Self, Spouse & Family <to specify according to coverage scheme selected></p>	<ul style="list-style-type: none"> • Pre-existing condition, physical defect or infirmity. • Suicide. • Commit any wilful, criminal, illegal or intentional acts or neglect. • Consequential loss or liability of any kind. • Professional sport activities. • Any form of martial arts. • Sickness or disease, pregnancy, childbirth, miscarriage or abortion. • Provoked murder or assault • Affected (temporarily or otherwise) by alcohol or drug unless taken as prescribed by qualified registered medical practitioner. • Hunting, mountaineering requiring the use of ropes and/or guides, ice hockey, winter sports, water ski jumping, hang-gliding, under-water activities involving the use of breathing apparatus or using wood-working machinery driven by mechanical power other than portable tools applied by hand.
Note: The above list is non-exhaustive . Please refer to the scale of benefits for death and disablement in the policy contract.	Note: This list is non-exhaustive . Please refer to policy contract for the full list of exclusions.
The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my).	

If you have any questions about our insurance product or require assistance on our YAS ACTYVE 365 insurance plan, you can: [Email us at info@etiqa.com.my](mailto:info@etiqa.com.my) or [YAS at rylie@my.yas.io](mailto:rylie@my.yas.io)

 Contact us at 1-300-88-6688 (Etiqa Online)	 • Visit us at https://etiqa.com.my/	 Email us at info@etiqa.com.my or YAS at rylie@my.yas.io	 Scan the QR code
--	---	---	---

3. Know Your Obligations

For YAS ACTYVE 365 insurance plan, you must pay an annual premium based on coverage plan selected.

Annual Premium	• <premium amount according to plan selected>
Annual premium payable is inclusive of:	
+ Service Tax	8%
+ Commission	25%

All premium (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

4. Other Key Terms

- a) Age limit: 16 to 65 years of age during inception of cover and not more than 70 years of age during policy renewal.
- b) The insurance coverage only be effective once you have paid the premium (Cash Before Cover).
- c) The duration of coverage is for one year. You need to renew your insurance policy annually.
- d) Important of Disclosure
 - Pursuant to the Financial Services Act 2013, if you are getting this insurance for personal (not business) reasons, you must take reasonable care to answer all questions fully and accurately.
 - If you don't take reasonable care when answering the questions, the insurance company may cancel your policy, reject or reduce your claims, change the terms, or end your policy.
 - This duty to disclose full and accurate information continues until the insurance is bought, changed, or renewed.
 - Besides answering the questions in the application form, you also need to disclose to us any information that may influence our decision to accept your insurance and decide on the price and terms.
 - You must also inform us right away if any details you disclosed in the application is incorrect or have changed after you've bought, changed, or renewed the insurance.
- e) Claims
 Upon the happening of an incident which may give rise to a claim, you must notify us as soon as possible. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions

5. Can I cancel my policy ?

Yes. You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium based on the unexpired period of cover provided that you have not made a claim during the period of insurance.

Customer's Acknowledgement

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- I acknowledge that Etiqa General Insurance Berhad has provided me with a copy of the PDS.
- I have read and understood the key information contained in this PDS.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

 Name:
 Date: