

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad
Read this Product Disclosure Sheet before you decide to take up the BYKE & YOU Personal Accident Insurance . Be sure to also read the general terms and conditions.	BYKE & YOU Personal Accident Insurance Date : As at <u>01/03/2024</u>

1. What is this product about?

BYKE & YOU is a 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 and other benefits compensated according to the schedule and scale of benefits as outlined in the policy.

2. What are the Coverages/Benefits provided?

NO.	COVERAGE PER PERSON	SUM INSURED (RM)
1.	Accidental Death	10,000
2.	Total & Permanent Disablement	10,000
3.	Temporary Total Disablement (Weekly benefits - payable only up to maximum 5 weeks)	500 (100 per week)
4.	Temporary Partial Disablement (Weekly benefits – payable only up to maximum 5 weeks)	250 (50 per week)
5.	Medical Expenses	1,000
6.	Accidental Damage to Personal Effect during Activity	2,000
7.	Accidental Damage to one Bicycle (including accessories) during Activity	3,000

Note: The above list is non-exhaustive. Please refer to the scale of benefits for death and disablement in the policy schedule.

3. How much premium do I have to pay?

RM 9.00 (including Sales and Service Tax) per 24 hours activity

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

Type	Amount (RM)
Sales and Service Tax	8% of the premium
Commission paid to the insurance agent	25% of the premium

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

Importance of disclosure

- 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 application 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 application 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 application form (or when you applied for this insurance) is inaccurate or has changed.

Excess

RM100 for each and every loss.

Compensation

We will pay for compensation on death or permanent disablement in accordance with the 'Scale of Benefits' attached to the insurance policy. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy schedule.

Premium warranty

The premium due must be paid and received by us within sixty (60) days from the inception date of the cover from Master Policyholder/Program Manager. Failing which, policy is automatically cancelled and we shall be entitled to the pro rata premium for the period we have on risk.

Claims

Upon the happening of an incident which may give rise to a claim, you shall notify us as soon as possible.

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

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

- a) Any acts of war or terrorism.
- b) Ionizing radiations or radioactive contamination.
- c) Whilst engaging in police, arm forces, naval, military operations and air force service or operations.
- d) Professional sports activities of any kind.
- e) Engaging in hazardous occupation or sports activities.
- f) Pre-existing condition.
- g) Commit any wilful, criminal, illegal or intentional acts or neglect.
- h) Suicide or attempted suicide, provoked homicide or assault, self-inflicted injury, mental or nervous disorders.
- i) Alcohol or drug consumption.
- j) Sickness or disease of any kind, pregnancy or childbirth or pre-existing physical defect or infirmity.

Note: This list is non-exhaustive. Please refer to the insurance policy for the full list of exclusions.

7. Can I cancel my policy?

Master Policyholder/Program Manager may cancel the policy by giving written notice to us.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about Group Personal Accident insurance, please refer to the Insuranceinfo booklet available at our branches.

If you have any enquiries, please contact us at :

Etiqua General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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Facsimile Number: +603 2297 3800

Etiqua Online: 1300 13 8888

E-mail: info@etiqua.com.my

Homepage: www.etiqua.com.my

10. Other types of similar cover available

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

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 WITH THE PROGRAM MANAGER OR CONTACT US FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024.