

PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT

(Please read this Product Disclosure Sheet before you decide to take up the **Max Guard Plan**. Be sure to also read the general terms and conditions stated in the policy).

Financial Service Provider: **United Overseas Bank (Malaysia) Bhd.**
 Name of Product: **Max Guard**
Personal Accident Insurance Plan
 Date: **01/03/2025**

Consumer Insurance Contract

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

1. What is this product about?

This insurance policy provides 24 hours Worldwide coverage (Except benefits 3, 6 and 7 stated in the table below) that will compensate the Insured Person for death or disability caused solely by accidental, external, violent and visible means. This policy also covers additional payout on Accidental Death or Permanent Total Disability if an accident occurs during National public holidays in Malaysia. Other than that, this policy also covers Daily Hospital Income due to accident or illness, Recuperation benefit due to dengue fever, zika virus or Malaria within Malaysia. In addition, this policy also covers Inconvenience allowance due to snatch theft, home theft or burglary within Malaysia and also due to identity theft. Insured Person also will be entitled for Cash back on renewal which is 15% from the premium paid subject to no claim occurred from the previous policy year and the current policy is still in force.

2. What are the covers / benefits provided?

NO.	BENEFIT	PLAN A (RM)	PLAN B (RM)	PLAN C (RM)
1	Accidental Death	200,000	300,000	500,000
2	Permanent Total Disability (PTD) Schedule of percentage payable a. PTD from gainful employment of any and every kind b. Loss of one or both Limbs c. Loss of one or both Eyes	200,000 100% 100% 100%	300,000 100% 100% 100%	500,000 100% 100% 100%
3	Additional payout on Accidental Death or Permanent Total Disability (PTD) if accident occurs during a Nationwide public holiday in Malaysia	50,000	100,000	150,000
4	a) Daily Hospital Income due to accident per day up to 365 days per policy year b) Daily Hospital Income due to illness per day up to 365 days per policy year	500 50	750 75	1,000 100
5	Medical Expenses (due to accident)	2,000	3,000	5,000
6	Recuperation Benefit due to Dengue Fever, Zika Virus or Malaria (within Malaysia) (Limited to 1 claim during policy year)	500	1,000	1,500
7	Inconvenience Allowance due to Snatch Theft, Home Theft or Burglary (with forcible and visible entry) (Limited to 2 claims during policy year within Malaysia)	1,000	1,500	2,500
8	Inconvenience Allowance due to Identity Theft (Limited to 1 claim during policy year) <i>Note: Personal information means information or data relating to Your personal identity, authenticates or proves Your genuine identity or good standing. Personal information shall limited to Your National Registration Identity Card (NRIC), Driving License, Passport, UOBM Current/ Savings account and Credit/Debit Card Information.</i>	200	300	500
9	Cash Back on Renewal	*15% of premium paid		

*** 15% of the premium paid will be refunded upon renewal of the policy subject there isn't any claim occurred in the previous policy year and the policy is still in force.**

Duration of cover is for one year as stated in the policy contract and it will be automatically renewed annually upon completion of 12 continuous calendar months unless cancelled in accordance with the terms stated herein. You need to pay the insurance cover on a monthly basis via credit/debit card instruction.

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The premium that you have to pay varies according to the plan being chosen as illustrated below:

MONTHLY PREMIUM TABLE	Plan A (RM)	Plan B (RM)	Plan C (RM)
Cardmember	65.00	96.00	156.00
Cardmember & Spouse	117.00	175.00	280.00
Family with 1 child	155.00	232.00	368.00
Family with 2 children	193.00	289.00	456.00
Family with 3 children	230.00	345.00	545.00
Cardmember with 1 child	103.00	153.00	244.00
Cardmember with 2 children	141.00	210.00	332.00
Cardmember with 3 children	178.00	266.00	421.00

Note: This premium amount is before Service Tax.

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

Type	Amount
Agent's commission or where there is an intermediary involved	25%
Stamp duty	Nil (On Certificate of Insurance)
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia

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

- (a) **Duty of disclosure** - You must disclose all the material facts such as your occupation and your personal pursuits, which would affect the risk profile as well as the number of personal accident policies that you have purchased from other insurance companies.
- (b) **Free Look Period** – you may cancel your Certificate of Insurance by returning the original policy document within 15 days after you have received the Certificate of Insurance. In such an event, You will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance.
- (c) Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any claims that take place after the expiry date.
- (d) **Claims information:**
 - (i) no claim shall be admissible whilst premiums are in arrears.
 - (ii) all claims must be notified to us in writing within 30 days from the date of loss.
- (e) **Cash Before Cover** – The premium due must be paid and received by before cover commences on a monthly basis. This insurance is automatically null and void if this condition is not complied with.
- (f) **Eligibility:**
 - (i) UOBM customers who are Malaysian citizens or permanent residents of Malaysia and for family plan, their spouse and children who reside in Malaysia.
 - (ii) Eligible age at the inception of cover:
 - His/her legal spouse aged 18 years to 60 years old, with renewable till policy anniversary after attaining age of 76 years.
 - His/her children aged 6 months up to 18 years old or up to 25 years if still studying full time.
 - (iii) Insured Person with Class 3 occupation is eligible to buy Plan A only.
- (g) **Benefit 3** - Additional payout on Accidental Death or Permanent Total Disability (PTD) if accident occurs during a National public holiday in Malaysia, **Benefit 6** (Recuperation benefit due to Dengue Fever, Zika Virus or Malaria) and **Benefit 7** (Inconvenience Allowance due to Snatch Theft, Home Theft or Burglary (with forcible and visible entry) is payable if the claims happening within Malaysia only.
- (h) **Identity theft** shall mean the unauthorised and/or illegal use of your personal information by a third party without your consent for the purpose of obtaining goods, money or services.

6. What are the major exclusions under this policy?

This policy does not cover bodily injury, death or disability or hospitalization caused by the following events:

- Caused by war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
- Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV).
- Caused or contributed by
 - (a) suicide or intentional self-injury.
 - (b) pre-existing medical conditions, mental disorders or physical impairment.
 - (c) pregnancy or childbirth unless caused solely and directly by the Accident.
 - (d) AIDS or any related diseases, immunodeficiency disorder or tested positive on an Aids-related blood test.
 - (e) having taken a drug, unless you prove that the drug was taken in accordance with proper medical prescription and directions, and not for treatment of drug addiction.
 - (f) mental or nervous disorders or treatment of alcoholism or intoxication.
 - (g) cosmetic or plastic surgery or any elective surgery or congenital anomalies.

- (h) dental disease, dental care or surgery.
- (i) treatment for obesity/weight related improvement.
- (j) general check-up, convalescence, custodial or rest cure.
- (k) any sexually transmitted diseases.
- (l) while committing or attempting to commit any unlawful act.
- (m) insured person does not have a valid driving license to drive the vehicle. This will not apply if insured person has an expired license but is not disqualified from holding or obtaining such driving license under any existing laws, by-laws and regulations.
- caused or contributed by injury arising from engaging in (or practicing for or taking part in training peculiar to:-
 - (a) racing of any kind (other than on foot) or trial of speed or reliability.
 - (b) mountaineering or rock or cliff climbing necessitating the use of ropes or guides.
 - (c) hang gliding
 - (d) parachuting
 - (e) winter sports (excluding curling and skating)

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 Certificate of Insurance at any time by giving written notice to us. The cancellation shall become effective as of inception date of period of insurance following the month we received the written notice. No premium will be refunded upon cancellation of this Certificate of Insurance.

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

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

9. Where can I get further information?

This product is distributed by UOB.

To find out more, please visit UOB.my/Banca or contact the 24-hour UOB Contact Centre at **+6 03-2612 8121**:

Scan the QR code for more ways to reach us:



UOB.my/contactus

If you have any other enquiries, please contact us at:

**Customer Service Executive, Customer Contact Centre
Liberty General Insurance Berhad**

Liberty Insurance Tower,
CT9, Pavilion Damansara Heights,
3 Jalan Damanlela,
Pusat Bandar Damansara,
50490 Kuala Lumpur.

Tel No.: 03-2268 3333 / 1300-88-8990

E-mail : customer@libertyinsurance.com.my

Website : www.libertyinsurance.com.my

10. Other types of Personal Accident Insurance cover available

- Premier Care Cash Plan (PCCP)
- Revo Care Plan (RCP)

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABILITY IN YOUR INSURANCE POLICY. YOU ARE ADVISED TO NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at March 2025.