



## QBE Driver Passenger Protector Insurance Policy

### PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take out the **QBE DRIVER PASSENGER PROTECTOR Cover**. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This policy is a personal accident insurance for private car drivers and their passengers. Its special features are:-

- a) It covers you and your family against accident whilst driving, riding, boarding or alighting from any private vehicle other than motorcycles.
- b) It covers you and your family against accident whilst as a pedestrian in an accident involving any vehicle.
- c) It covers you and your family against accident whilst travelling as a fare paying passenger on any mode of conveyance.
- d) It covers your passengers against accident whilst driving, riding, boarding or alighting from specified vehicle.

#### 2. Who are your family members?

They are your legally married spouse and unmarried children between the age of 3 years and 18 years.

#### 3. What does "Specified Vehicle" mean?

It means any private vehicle bearing the registration number insured by you and described in the policy schedule.

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

- **Accidental Death**
- **Permanent Disablement**
- **Double Indemnity** in the event that the insured person suffers permanent quadriplegia, permanent paraplegia or permanent total paralysis from neck down due to an accidental injury involving the Specified Vehicle within three hundred sixty-five (365) days of the accident.
- **Hospital Income**
- **Medical Expenses** including Chinese Sinseh, Chiropractor or Bonesetter, cost of wheelchair, artificial arm or
- leg and crutches recommended by the attending specialist or surgeon.
- **Ambulance Fee**
- **Bereavement Allowance**
- **Snatch Theft**

**Note:**

*Please refer to the policy contract for detailed terms and conditions. Duration of cover is for one year. You need to renew your insurance cover annually.*

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

The total premium that you have to pay may vary depending on the plan you choose, and our underwriting requirements. Kindly refer to proposal form for exact premium charged.

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

Type	Amount
Commissions paid to the insurance agent	~ Up to 10% of the premium charged
Stamp duty	~ RM10
*Service Tax	~ 8%

*\*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the Service Tax legislation and guidelines. Any modifications will be implemented in accordance with changes to the prevailing legal framework from time to time.*

## 7. What are the importance of disclosure?

### Importance of Disclosure

#### • 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 in the Proposal Form and/or all the questions required by the Company fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

#### • Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. 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 is inaccurate or has changed.

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

### ➤ Claims Procedures

Notice should be given within thirty (30) days of any occurrence likely to give rise to a claim under the policy by giving a detailed statement in writing to us.

### ➤ Premium must be paid before inception of cover

### ➤ Disposal of Vehicle

In the event that the “specified vehicle” is disposed, the insurance shall be cancelled and the insured shall be entitled to a refund premium on the unexpired period of insurance.

## 9. What are the major exclusions under this policy?

- War, nuclear reaction, nuclear radiation or radioactive contamination Terrorism
- While You engaging in police, military or armed forces, fire brigade and armed security guards
- While the “specified vehicle” is used for hire, racing, road rally, speed testing or use in connection with motor trade
- Driving without a valid license
- While vehicle is used as an unlicensed common carrier
- Any person below the age of 3 years and above age of 70 years
- Any accident injury sustained while outside Malaysia, Singapore, Brunei or Thailand Intentional self-injury or suicide
- Childbirth, pregnancy or miscarriage
- While the insured person is driving under the influence of alcohol or drugs
- Acquired immunodeficiency syndrome (AIDs)
- Human immunodeficiency virus (HIV)

**Note:** This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

**10. Can I cancel my policy?**

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance.

**11. What do I need to do if there are changes to personal details?**

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

**12. Where can I get further information?**

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

Company Name : **QBE Insurance (Malaysia) Berhad**  
Address : No.638 Level 6, Block B1, Leisure  
Commerce Square, No. 9 Jalan PJS 8/9,  
46150 Petaling Jaya, Selangor.  
Tel : 03 7861 840  
Fax : 03 7873 7430  
Email : [info.mal@qbe.com](mailto:info.mal@qbe.com)

**13. Other types of Personal Accident cover available are:**

- QBE PA Protector
- QBE FLEXI Cover

**IMPORTANT NOTE:**

**You are advised to note the scale of benefits for death and disablement in your insurance policy. You must 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 issued on 29/02/2024 and will be valid until the next periodical review.