

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Domestic Servant Insurance Scheme?

The Domestic Servant Insurance Scheme policy provides compensation in the event of injuries, disability, or death to your foreign maid caused by an accident. Employers who are employing domestic servants must comply with the relevant statutory requirements to purchase insurance coverage for their domestic servants.

2 Know Your Coverage

As an illustration, for RM63.00 annually, you will receive the following coverage for your maid:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Death & Permanent Disablement : RM25,000 Medical Expenses (Excess of RM50) : RM1,000 Repatriation Expenses (up to) : RM5,000 Hospital and Surgical Expenses (up to) : RM3,000 Weekly Benefits (maximum 15 weeks) : RM105 per week 	Any injury or disease or other losses covered under the policy due to the following: <ul style="list-style-type: none"> War, terrorism and civil war; Unlawful acts, suicide and intentional self-injury; While flying or travelling in a licensed commercial aircraft unless as a fare-paying passenger; While under the influence of alcohol or drugs not prescribed by a registered medical practitioner; Nuclear weapons material.

This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.

The duration of coverage:

- For a one (1) year policy, you need to renew your policy annually.
- For a two (2) year policy, you need to renew your policy once every two (2) years.

If you have any questions or require assistance on our personal accident insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/dsis-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM63.00 annually
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Total premium you must pay is **RM63.00**.

Where this is inclusive of:

Commission	25% of premium or RM15.75
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You also have to pay the following fees and charges:

Stamp Duty (paid by you as the individual policyholder or by the master policyholder if this policy is issued as a group policy)	RM10.00
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Service Tax	8% of premium or RM5.04
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Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

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Important Information That You Should Know

- You must provide complete and accurate information in the application form.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
 - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
 - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
 - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- Eligibility – Employers who employ full-time foreign domestic maids aged from eighteen (18) years to sixty-five (65) years are able to purchase this policy to cover their maids.
- Cash before cover – The premium due must be paid and received by Allianz before cover commences. This policy is automatically null and void if this condition is not complied with.
- All claims must be given in writing to Allianz as soon as reasonably practicable after the date of accident/loss.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.



Can I cancel my policy?

Yes. You may cancel your coverage under the policy at any time by giving a written notice to us. However, there will be no refund of the premium paid when you terminate the coverage under this policy.

Please also note that this policy ceases automatically upon termination of the employment contract between you and your maid (the insured person).