

# GoInsure 3

## Product Disclosure Sheet / *Lampiran Penerangan Produk*



Please read this Product Disclosure Sheet before You decide to take up the GoInsure 3 Insurance plan. Be sure to also read the general terms and conditions contained in the Master Policy contract. / *Sila baca Lampiran Penerangan Produk ini sebelum Anda membuat keputusan untuk membeli pelan GoInsure 3 Insurance. Pastikan Anda juga baca terma-terma dan syarat-syarat am yang terdapat di dalam kontrak Polisi Utama.*

### 1. What is this product about? / *Apakah produk ini?*

This Master Policy provides compensation in the event of injuries caused solely and directly by violent, accidental, external and visible events. Please refer to the Master Policy contract for full details. This Master Policy contract is arranged by U Mobile Sdn. Bhd. as the master Policyholder and distributed by U Mobile Sdn. Bhd.

*Polisi Utama ini memberi ganti rugi apabila terjadinya kecederaan yang diakibatkan semata-mata dan secara langsung oleh cara luar yang dasyat, dan boleh dilihat dan secara kemalangan. Sila rujuk kepada kontrak Polisi Utama untuk butir-butir terperinci. Kontrak Polisi Utama ini diatur oleh U Mobile Sdn Bhd sebagai Pemegang Polisi utama dan diedarkan oleh U Mobile Sdn Bhd.*

### 2. What are the covers / benefits provided? / *Apakah perlindungan / manfaat yang diberi?*

This Master Policy covers / *Polisi Utama ini melindungi:*

<b>Benefits / Manfaat</b>	<b>Sum Insured / Jumlah Tertanggung</b>
Accidental Death / <i>Kematian akibat Kemalangan</i>	RM 22,000
Accidental Disability / <i>Hilang Upaya akibat Kemalangan</i>	Up to / <i>Sehingga</i> RM 22,000
Accidental Medical Expenses (reimbursement basis) / <i>Perbelanjaan Perubatan akibat Kemalangan (asas bayaran balik)</i>	Up to / <i>Sehingga</i> RM 500 per annum / <i>setahun</i>
Bereavement Expenses (due to Accident) / <i>Perbelanjaan Perkabungan (akibat Kemalangan)</i>	RM 2,500

Note: Please refer to the scale of benefits for disablement in the Master Policy contract. / *Nota : Sila rujuk kepada jadual manfaat untuk hilang upaya di dalam kontrak Polisi Utama.*

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**Note / Nota:**

To be eligible for cover, the Insured Person must be a subscriber of U Mobile Sdn Bhd, a Malaysian Resident and be between the ages of eighteen (18) and seventy (70) years on the Effective Date of Cover.

*Untuk kelayakan perlindungan, Orang Tertanggung mestilah seorang pelanggan U Mobile Sdn Bhd, Penduduk Malaysia dan berumur di antara lapan belas (18) dan tujuh puluh (70) tahun pada Tarikh Mula Perlindungan.*

**3. How much premium do I have to pay? / Apakah jumlah premium yang perlu Saya bayar?**

Total Monthly Premium (inclusive of ST) / Jumlah Premium Bulanan (termasuk CP): RM 3.06

Premiums payable on Your Coverage are not guaranteed and We reserve the right to amend the premium at Coverage renewal based on the portfolio's underlying experience by giving You thirty (30) days' written notice of any change to Your address on file. The premiums could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in Your risk profile. These conditions are not exhaustive and the premium rates may be reviewed under other justified circumstances. / Premium yang dibayar bagi Perlindungan Anda tidak dijamin dan Kami berhak meminda premium pada tarikh pembaharuan Perlindungan berdasarkan kepada pengalaman portfolio dahulu dengan memberikan notis bertulis tiga puluh (30) hari kepada Anda mengenai apa-apa perubahan pada alamat Anda yang terdapat dalam fail Kami. Premium boleh diubah sekiranya pengalaman tuntutan semakin meningkat, terdapat perubahan terhadap manfaat produk dan/atau profil risiko Anda. Syarat-syarat tersebut bukan menyeluruh dan premium mungkin disemak-semula di bawah keadaan-keadaan lain yang wajar.

**4. What do I have to pay in addition to the premium? / Apakah yuran dan bayaran yang perlu Saya bayar?**

Type / Jenis	Amount / Amaun
Stamp Duty / Duti Setem	None / Tiada
Service Tax (ST) / Cukai Perkhidmatan (CP)	The applicable ST rate imposed by the Government / Kadar CP berkenaan yang dikenakan oleh Kerajaan
Commissions paid (included in the premium) to the insurance intermediaries (if any) / Komisen yang dibayar (termasuk dalam premium) kepada pengantara insurans (jika ada)	Maximum up to 25% of the SST-excluded premium (if purchased through insurance intermediaries) / Had maksimum sehingga 25% dari premium yang dikecualikan CPP (sekiranya dibeli melalui perantara insurans)

**5. What are some of the key terms and conditions that I should be aware of? / Apakah terma-terma dan syarat-syarat utama yang perlu Saya tahu?**

- Duty of Disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance wholly for Yourself/family/dependants, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the enrolment form (or when You apply for this insurance). You must answer the questions fully and accurately. / Kewajipan Pendedahan - Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika Anda memohon insurans ini sepenuhnya untuk diri sendiri/keluarga/tanggungannya, Anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan dalam borang cadangan (atau semasa memohon insurans ini). Anda dikehendaki menjawab soalan-soalan tersebut dengan lengkap dan tepat.

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. / Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans Anda, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak insurans Anda.

The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us. / Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans Anda dimeterai, diubah atau diperbaharui dengan Kami.

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In addition to answering the questions in the enrolment 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. / *Sebagai tambahan kepada soalan-soalan di dalam borang cadangan (atau semasa memohon insurans ini), Anda dikehendaki untuk mendedahkan apa-apa perkara lain yang Anda tahu akan mempengaruhi keputusan Kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan.*

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 proposal form (or when You applied for this insurance) is inaccurate or has changed. / *Anda juga mempunyai kewajipan untuk memberitahu Kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans Anda ditandatangani, diubah atau diperbaharui dengan Kami (atau semasa permohonan insurans ini), apa-apa maklumat yang dinyatakan dalam borang cadangan tidak tepat atau sudah berubah.*

- Procedure for making a claim / *Prosedur membuat tuntutan*

On the happening of any occurrence likely to give rise to a claim under this Policy, You or Your legal representative must give Us written notice as soon as possible and, in any event, within 30 days after the date of occurrence. / *Jika berlaku apa-apa kejadian yang berkemungkinan menimbulkan tuntutan di bawah Polisi ini, Anda dan wakil undang-undang Anda mesti memberikan notis bertulis kepada Kami secepat yang mungkin, dan dalam apa-apa kejadian, dalam tempoh 30 hari dari tarikh kejadian.*

To submit a claim, You may / *Untuk membuat tuntutan, Anda boleh:*

- (a) send the claim form together with the supporting document to Us via email at AHClaimsConnect.MY@chubb.com or mail it to Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur; or / *menghantar borang tuntutan berserta dokumen sokongan kepada Kami melalui emel ke AHClaimsConnect.MY@chubb.com atau pos kepada Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur; atau*
- (b) log in with Your Certificate of Insurance number and complete the online submission with the required supporting documents on the Chubb Malaysia Claims Portal at: / *log masuk dengan nombor Sijil Insurans dan lengkapkan permohonan atas talian berserta dokumen sokongan kepada Chubb Malaysia Portal Tuntutan di:*  
<https://ap.studio.chubb.com/myaccount/my/default/default/default/en-MY>

## **6. What are the major exclusions under this Master Policy? Apakah pengecualian penting di bawah Polisi Utama ini?**

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This Master Policy does not cover / *Polisi Utama ini tidak melindungi:*

- Self-inflicted injury and suicide / *Kecederaan diri dan bunuh diri*
- Driving while intoxicated / *Memandu semasa mabuk*
- Professional/motor sports / *Sukan professional/bermotor*
- War (whether declared or not), invasion, civil war, riot, civil commotion / *Peperangan (samada diisytiharkan atau tidak), perang saudara, rusuhan, kekecohan awam*
- Engaging in aviation other than as a fare-paying passenger / *Terlibat dalam penerbangan selain daripada penumpang Berbayar*
- Engaging (on duty) in naval, military and/or air force, fireman, law enforcement services or operations, other than 'rukun tetangga' or community policy / *Terlibat (semasa bertugas) dalam ketenteraan laut, darat dan/atau udara, ahli bomba, perkhidmatan atau operasi penguatkuasaan undang-undang, selain daripada rukun tetangga atau polis komuniti*
- Pre-existing medical conditions / *Keadaan perubatan prawujud*
- Illness and diseases / *Sakit dan penyakit*
- Mosquito and insect bites / *Gigitan nyamuk dan serangga*
- Venereal disease, congenital conditions / *Penyakit hubungan kelamin, kecacatan sejak lahir*
- Pregnancy, childbirth, miscarriage or abortion / *Kehamilan, kelahiran, keguguran atau pengguguran*
- Acupuncture treatment / *Rawatan akupunktur*

Note : This list is non-exhaustive. Please refer to the Master Policy contract for the full list of exclusions under this Master Policy. / *Senarai ini bukan menyeluruh. Sila rujuk kepada kontrak Polisi Utama untuk senarai pengecualian yang lengkap di bawah Polisi Utama ini.*

## **7. Can I cancel My Coverage? / Bolehkah Saya membatalkan Perlindungan Saya?**

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You may cancel Your Coverage under this Master Policy at any time by written notice. Upon cancellation, Your Coverage under this Master Policy shall continue until the expiry of the Period of Insurance. / *Anda boleh membatalkan Perlindungan di bawah Polisi Utama ini pada bila-bila masa dengan memberikan notis bertulis terlebih dahulu. Apabila Perlindungan di bawah Polisi Utama ini dibatalkan, Perlindungan Anda akan berterusan sehingga tamat Tempoh Insurans.*

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**8. What do I need to do if there are changes to My contact / personal details? / Apakah yang perlu Saya buat jika terdapat perubahan kepada butir-butir peribadi Saya?**

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It is important that You inform Us of any changes to Your account details, e-mail address and life profile including Your occupation and personal pursuits which would affect the risk profile. / Adalah penting bagi Anda untuk memberitahu Kami jika terdapat apa-apa perubahan kepada butir-butir akaun, alamat e-mel dan profil riwayat Anda termasuk pekerjaan Anda dan aktiviti peribadi Anda yang akan mempengaruhi risiko profil.

**9. Where can I get further information? / Di manakah boleh Saya dapat maklumat lanjut?**

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If You have any queries, please contact Us at : / Jika Anda mempunyai apa-apa pertanyaan, Anda boleh menghubungi Kami di:

Chubb Insurance Malaysia Berhad  
Registration Number: 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
Malaysia.  
Tel: 03-2058 3198 Fax: 03-2058 3333  
GoInsure Website : [www.chubb.com/my-goinsure](http://www.chubb.com/my-goinsure)  
Chubb Malaysia Website: [www.chubb.com/my](http://www.chubb.com/my)

**10. Other types of Personal Accident cover available / Jenis Insurans Kemalangan Peribadi yang lain yang sedia ada :**

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Please refer to Our website / Sila rujuk kepada laman web Kami : [www.chubb.com/my](http://www.chubb.com/my)

**IMPORTANT NOTE / NOTA PENTING :**

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED 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 OR CONTACT US DIRECTLY FOR MORE INFORMATION. / ANDA DINASIHATI MENGAMBIL PERHATIAN SKALA MANFAAT UNTUK KEMATIAN DAN KETIDAKUPAYAAN DALAM POLISI INSURANS ANDA. ANDA MEMPUNYAI PILIHAN UNTUK MENCALONKAN SEORANG PENCALON DAN IA HENDAKLAH MEMPUNYAI SAKSI DAN MEMASTIKAN YANG PENCALON TAHU MENGENAI POLISI KEMALANGAN PERIBADI YANG ANDA TELAH BELI. ANDA HARUS MEMBACA DAN MEMAHAMI POLISI INSURANS TERSEBUT DAN MEMBINCANG ATAU TERUS HUBUNGI KAMI UNTUK MAKLUMAT LANJUT.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail. / Lampiran penerangan produk ini disediakan dalam versi Bahasa Inggeris dan Bahasa Malaysia. Sekiranya terdapat sebarang percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan diguna pakai.

Please be reminded that / Harap diingatkan yang :

- You have a duty to take reasonable care to provide Us or Our intermediary with all relevant information in order for Us to provide You with the most suitable financial products and by withholding any information which We or Our intermediary request for, or providing inaccurate information, We may not be able to recommend You a suitable financial product to cater to Your needs; / Anda mempunyai tanggungjawab yang sewajarnya untuk memberi kepada Kami atau pengantara Kami semua maklumat yang berkaitan agar membolehkan Kami memberi produk kewangan yang paling sesuai untuk Anda dan dengan menahan apa-apa maklumat yang Kami atau pengantara Kami minta, atau memberi maklumat yang tidak tepat, Kami mungkin tidak dapat mengesyorkan produk kewangan yang sesuai yang boleh memenuhi keperluan Anda;
- You should read and understand the contract terms and discuss further with Us or Our intermediary if there are any terms that you do not understand, before accepting the Master Policy contract. / Anda harus membaca dan memahami terma-terma kontrak dan membincang dengan lebih lanjut dengan kami atau pengantara kami sekiranya terdapat apa-apa terma yang anda tidak faham, sebelum menerima kontrak Polisi Utama.

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By accepting the Coverage under the Master Policy contract, You would acknowledge that Our intermediary or Chubb personnel had explained to You clearly on the Master Policy contract Coverage and key contract terms, and that the Master Policy contract offered is suitable for Your insurance needs. / Dengan menerima Perlindungan di bawah kontrak Polisi Utama, Anda mengakui yang pengantara Kami atau pegawai Chubb telah menerangkan kepada Anda dengan jelas mengenai Perlindungan di kontrak Polisi Utama dan terma-terma utama kontrak, dan kontrak Polisi Utama yang diberi adalah sesuai dengan keperluan insurans Anda.

The information provided in this disclosure sheet is valid as at 15 May 2024. / Maklumat yang diberi di dalam lampiran penerangan ini adalah sah pada 15 Mei 2024.

This Product Disclosure Sheet is a brief description only and is not exhaustive. This is not a contract of insurance. Please refer to full details of the terms and conditions as set out in the Master Policy contract. / Lampiran ini hanya huraian yang ringkas sahaja dan bukan menyeluruh. Ini bukan kontrak insurans. Sila rujuk kepada butir-butir terperinci terma-terma dan syarat-syarat yang dinyatakan di dalam kontrak Polisi Utama.

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The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)) / Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk kepada [Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM](#) atau hubungi [Chubb Insurance Malaysia Berhad](#) atau PIDM (layari [www.pidm.gov.my](http://www.pidm.gov.my)).

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